



**Investing In Our Communities with Integrity and Effectiveness**

Thank you for your interest in NAHRO’s 2011 Legislative and Regulatory Agenda. We welcome the opportunity to work with you to ensure that housing and community development needs around the country are addressed in a cost-effective and responsible fashion.

National Association of Housing and Redevelopment Officials (NAHRO) members are uniquely positioned to confront many of today’s most pressing challenges. NAHRO’s national network of 23,000 housing and community development agencies and professionals offers unequalled expertise in deploying to full advantage a wide range of federal programs, including Public Housing, Housing Choice Vouchers, Community Development Block Grants, and the Home Investment Partnerships program.

Successfully confronting today’s challenges will require a significant and sustained federal investment in and commitment to a comprehensive set of housing and community development tools. Transformation of existing programs to improve their effectiveness and efficiency, in tandem with the design of new and innovative responses, is required both to build upon recent progress and address outstanding issues.

To this end, NAHRO’s Legislative Agenda provides policy makers with strategies and specific proposals that allow member agencies to rebuild communities, tackle affordable housing crisis, improve the quality of life for millions of low and moderate income Americans; and to create jobs and stimulate the economy.

The following table is a summary of current and pending legislation that Mountain Plains NAHRO is interested in discussing and ultimately enacting.

	<b>SEVRA: Section Eight Voucher Reform Act of 2010</b>	<b>SHARP: Small Housing Authority Reform Proposal</b>	<b>Rental Housing Revitalization Act of 2010</b>
<b>Related Legislation</b>	H.R. 3045	(Not Yet Introduced)	H.R. 6468
<b>SPONSORS</b>	Rep. Maxine Waters		Rep. Keith Ellison
<b>NAHRO Position</b>	SUPPORT	SUPPORT	MONITORING
<b>SUMMARY</b>	Strengthen and Simplify the Section 8 Rental Assistance Programs by enacting SEVRA. Implements regulatory and administrative revisions that ensure an efficient use of funds and builds on the program’s track record of success. Provides adequate funding for HAP contract renewals and administrative fees. Provides multiple benefits, including: a) reforms Annual Inspection requirements; b) improves Rent Calculation requirements; c) consistent funding formulas; d) expands MTW program.	Proposal to reform the regulatory regime applicable to small housing authorities including many of the suggestions in the IBM Business Consulting Services report. The proposal would: a) define small agencies as less than 550 units; b) reduce administrative burdens; c) provide flexibility to serve residents; d) encourage housing development.	NAHRO’s proposal would provide PHAs the option to voluntarily convert some or all of their public housing to either the existing Section 8 Project-Based Rental Assistance (PBRA) program or Project-Based Vouchers (PBV). The opportunity to convert would provide PHAs access to the reliable, stable funding and operations environment currently enjoyed by private owners of assisted housing. NAHRO’s proposal is narrowly tailored to the preservation of public housing properties and excludes any collateral policy initiatives that do not relate directly to this core objective.



**FY 2012 Funding Recommendations for Selected HUD Programs**

Program (\$ Millions)	FY 2010 Enacted (1)	FY 2011 Proposed (2)	FY 2011 H.R. 1 (3)	FY 2012 Proposed (4)	FY 2012 NAHRO (5)
Public Housing Operating Fund	\$4,775	\$4,829	\$4,626	\$3,962 (6)	\$4,962 (7)
Public Housing Capital Fund	\$2,500	\$2,044	\$1,428	\$2,405	\$5,000
Resident Opportunity and Supportive Services	[\$50]	\$0	[\$50]	\$0	\$50
Emergency Capital Needs (8)	[\$20]	[\$20]	[\$20]	[\$20]	\$30
HOPE VI	\$200	\$0	\$0	\$0	\$250
Choice Neighborhoods Initiative	[\$65]	\$250	\$0	\$250	-
Tenant-Based Rental Assistance (Sec. 8 Vouchers)	\$18,184	\$19,551	\$18,081	\$19,223	-
Housing Assistance Payments (HAP) Renewals	[\$16,339]	[\$17,310]	[\$16,703]	[\$17,144]	\$17,700 (9)
Ongoing Administrative Fees	[\$1,525]	[\$1,741]	[\$1,157]	[\$1,598]	\$1,770
Tenant Protection/Special Purpose Admin. Fees	[\$50]	[\$50]	[\$50]	[\$50]	\$50
Tenant Protection Vouchers	[\$120]	[\$125]	[\$110]	[\$115] (10)	\$115
Incremental HUD-VASH Vouchers	[\$75]	\$0	\$0	[\$75]	\$75
Family Self-Sufficiency (FSS) Coordinators	[\$60]	[\$60]	[\$60]	[\$60]	\$72
Section 8 Project-Based Rental Assistance	\$8,551	\$9,382	\$9,282	\$9,435	Fully Fund
Community Development Fund	\$4,450	\$4,380	\$1,500	\$3,781	-
Community Development Block Grants (CDBG)	[\$3,990]	[\$3,990]	[\$1,500]	[\$3,691]	\$4,000
Sustainable Communities Initiative	[\$150]	[\$150]	\$0	\$150 (11)	\$150
Rural Innovation Fund	[\$25]	\$0	\$0	[\$25]	\$25
Section 108 Loan Guarantee Program	\$6	\$0 (12)	\$6	\$0	\$12
Brownfields Economic Development Initiative	\$17.50	\$0	\$0	\$0	\$25
Home Investment Partnerships (HOME) Program	\$1,825	\$1,650	\$1,650	\$1,650	\$2,000
Housing Opportunities for Persons with AIDS (HOPWA)	\$335	\$340	\$335	\$335	\$427
McKinney-Vento Homeless Assistance Grants	\$1,865	\$2,055	\$1,865	\$2,372	\$2,372
Housing Trust Fund (13)	-	\$1,000	-	\$1,000	\$1,000

**NOTE:** Brackets [ ] indicate sub-accounts or set-asides.

- Figures from the Consolidated Appropriations Act, 2010 (Public Law 111-117 – December 16, 2009)
- Obama administration’s proposed budget for FY 2011. Figures do not reflect proposed Transformation Initiative set-asides.
- H.R. 1 as passed by the House of Representatives on February 19, 2011
- Obama administration’s proposed budget for FY 2012. Figures do not reflect proposed Transformation Initiative set-asides.
- NAHRO’s funding recommendations are for stand-alone programs only. Blank indicates no position.
- The President’s FY 2012 budget proposes combining a direct appropriation of \$3.962 billion with an offset of \$1 billion against PHAs’ existing operating reserves in order to provide 100 percent of PHAs’ total operating subsidy eligibility.
- NAHRO recommends that 100 percent of Operating Fund eligibility under the current rule be provided through direct appropriations. NAHRO continues to assert that the final rule underestimates the true costs of operating public housing.

- The President’s FY 2011 and FY 2012 budgets propose making safety and security needs an ineligible use of emergency capital needs funding. NAHRO favors retaining this eligibility and reserving at least \$10 million to address safety and security needs exclusively.
- NAHRO’s recommendation represents a combination of direct appropriations and offsets of Restricted Net Housing Assistance Payment Assets exceeding six percent of each non-Moving to Work PHA’s FY 2012 annual budget authority in order to reach a 100 percent proration for all PHAs’ voucher HAP renewals.
- The President’s budget requests \$75 million in new budget authority but anticipates approximately \$40 million in FY 2011 carryover funding.

- The President’s FY 2012 budget proposes and NAHOR favors funding this initiative, previously a set-aside, as a stand-alone program.
- In lieu of appropriations, the administration proposes collecting a fee from borrowers to cover the program’s credit subsidy costs.
- The administration proposes and NAHRO supports \$1 billion in offset, budget-neutral mandatory funding for the Housing Trust Fund.





Thank you for your interest in Colorado NAHRO's 2011 Legislative Agenda. We welcome the opportunity to work with you to ensure that our nation's housing and community development needs are addressed in a cost-effective and responsible fashion. Through responsible stewardship of the resources provided through federal programs, local housing authorities and community development agencies have a long history of spurring job creation and stimulating local commerce by addressing their communities' housing infrastructure needs. If we are empowered to do so, housing and community development professionals will play an important role in Colorado's economic recovery.

The table below illustrates the economic impacts of our member agencies and the programs they administer. We took a snapshot of some of the higher population areas in the State to illustrate the considerable amount of dollars that are pumped into local economies in terms of procurement spending, the Housing Choice Voucher (HCV) Program and Community Development Block Grant (CDBG) expenditures. We have also provided some statistics to demonstrate the increasing need for these programs in our communities.

A sustained investment in affordable housing and community development programs is vital to short-term economic growth as well as the long-term wellbeing of our nation's neighborhoods and the families that call them home.

Measuring the Economic Impacts of Our Programs and the Need in Our Communities								Statewide Statistics	
COLORADO AGENCY	Economic Impacts of Our Programs				Assessing The Need in Our Communities			Population (8)	4,917,600
	Procurement Spending (1)	HCV Dollars (2)	CDBG Expenditures (3)	CDBG Multiplier Impact (4)	Waiting Lists (5)	Fore-closures by County (6)	Poverty Rate by County (7)		
Adams County	\$5,596,249	\$10,352,878	\$1,617,000	\$2,425,500	2,754	4,891	12.0%	Population Living in Poverty (8)	736,200
Aurora	\$30,000,000	\$17,500,000	\$2,685,601	\$4,028,402	400	5,500	8.9%	Poverty Rate (8)	15%
Arvada	\$4,834,579	\$3,316,297	\$552,507	\$828,761	1,250	(13)	5.2%	Homeless Count (9)	15,268
Boulder	\$25,603,637	\$5,513,641	\$1,022,789	\$1,534,184	1,283	1,352	10.3%	Foreclosure Projection 2009-2012 (10)	140,223
Colorado Springs	3,200,000	17,600,000	\$2,792,358	\$4,188,537	10,331	4,828	10.6%	Rental Assistance and Homeless Programs (11)	\$363,229,223
Denver	\$52,900,000	\$53,400,000	\$9,613,417	\$14,420,126	15,562	5,053	18.0%	CDBG Expenditures (3)	\$40,776,639
Fort Collins	\$3,867,460	\$7,041,004	\$1,104,431	\$1,656,647	1,591	1,824	11.6%	CDBG Multiplier Impact (4)	\$61,164,958
Grand Junction	\$6,977,849	\$5,177,035	\$374,550	\$561,825	2,500	1,672	10.6%		
Lakewood	\$14,500,000	\$8,500,000	\$983,436	\$1,475,154	1,690	3,849	7.6%		
Littleton	\$2,051,208	\$1,832,000	(12)	(12)	2,566	(12)	(12)		
Pueblo	\$4,664,445	\$8,645,961	\$1,799,904	\$2,699,856	3,261	1,382	16.8%		
<b>SNAPSHOT TOTAL</b>	<b>\$154,195,427</b>	<b>\$138,878,816</b>	<b>\$22,545,993</b>	<b>\$33,818,990</b>	<b>43,188</b>	<b>30,351</b>	<b>11.2%</b>		

**Notes**

- (1) the total amount contracted or purchased in 2010
- (2) HUD: 2010 Housing Choice Voucher Allocations
- (3) HUD: 2010 Community Development Block Grant (CDBG) Allocations
- (4) 1.5x multiplier based on research conducted by Iowa State University Department of Economics, January 2010
- (5) wait list numbers are no longer a strong indicator of need because most housing authorities have closed their waiting lists; or open them infrequently; or conduct a lottery in lieu of a wait list
- (6) foreclosure filings, January- December 2010; Colorado Department of Local Affairs, Division of Housing

- (7) US Census Bureau State and County Quick Facts: <http://quickfacts.census.gov/qfd/states/08000.html>
- (8) [www.statehealthfacts.org](http://www.statehealthfacts.org)
- (9) National Alliance to End Homelessness, "State of Homelessness in America 2011" Report
- (10) [www.responsiblelending.org](http://www.responsiblelending.org)
- (11) HUD: 2010 Vouchers, Project Based Rental Assistance, Public Housing Operating, PRAC, 202/811, HOPWA, Renewal Payments for Homeless Housing and ESG
- (12) included in the the counts for Arapahoe County under "Aurora"
- (13) included in the counts for Jefferson County under "Lakewood"



# HOUSING AND COMMUNITY DEVELOPMENT AGENCIES PROVIDING A CRITICAL ROLE IN COLORADO'S ECONOMY



**Economic Development**  
"An investment in a city's housing is an investment in the economic vitality of the community. As an economic developer who works to attract and retain businesses, I have seen firsthand the undisputed benefit of having ample, affordable and appropriate housing."

~ Hazel Hartbarger, Director  
Arvada Economic Development  
Association, Arvada, Colorado



## Transportation

"We have partnered with our local housing authorities so that our region maximizes its investment in public transit. Working with metro-Denver's housing authorities brings affordable housing, jobs, and access to economic opportunities for families who need it most."

~ Phil Washington, General Manager,  
RTD, Denver, Colorado

## State Government

"We value our local housing authorities as important partners in serving the families of Colorado. Their programs and services create affordable housing options for thousands of families, seniors and individuals; and they leverage millions of dollars into our economy. Strong and stable housing authorities are important for our state."

~ Governor John Hickenlooper



## Business

"The public private partnerships we have completed with several housing authorities in Colorado have been key in our firms developing over 1,000 units of affordable housing. The job creation and economic development impact of these projects exceed \$20 million dollars."

~ Tom Klein, New Communities, LLC.,  
Troy Gladwell, Medici Communities, LLC.,  
Denver, Colorado



COLORADO

## Energy

"Fort Collin's zero energy district, FortZED, is uniquely positioned to provide a platform for retaining and growing the region's new energy economy and the Fort Collins Housing Authority is an active player. With community support from FortZED and others, FCHA has taken the Village on Stanford, a '70s era apartment complex, and turned it into a model of sustainability in multi-family housing."

~ Mike Freeman, Chief Financial Officer, City of Fort Collins, Colorado

## Law Enforcement

"Based on my experience, I have become convinced that one of the most important public-safety needs for our community is affordable housing. I believe that to have a chance at all, a person must be in a stable environment that only real housing can provide. It stands to reason and my experience confirms that if you treat the addiction, you reduce the attendant criminal behavior."

~ Thomas Carr, City Attorney, Boulder, Colorado

## Community Development

"CDBG funding is essential to the Carin' Clinic to continue to provide affordable health care to low-income children."

~ Margaret Sobocinski, Executive Director,  
Carin' Clinic, Arvada, Colorado



## City Government

"Metro West Housing Solutions is a key partner in maintaining and improving the City of Lakewood through its housing programs and initiatives, its commitment to the economic engine of this city, and its services that empower families AND entire communities."

~ Mayor Bob Murphy,  
Lakewood, Colorado



"CDBG funding...has been a crucial part of our funding support enabling us to serve families affected by child sexual and physical abuse and domestic violence."

~ Don Mosely, Executive Director,  
Ralston House, Arvada, Colorado





**The State of Montana**

Montana is the United States’ fourth largest state encompassing more than 145,000 square miles 607 square miles more than Maine, South Carolina, West Virginia, Maryland, Hawaii, Massachusetts, Vermont, New Hampshire, and Delaware combined. The state has only four metropolitan and near metropolitan areas, Billings, Bozeman, Great Falls, and Missoula. There are seven Native American Reservations within the state’s boundaries. The remainder of the state is very rural and as such is dependent upon agriculture. In the past ten years the eastern portion of the state has seen declining population as the population ages and many Montana college graduates choose to live in larger communities. Montana has a population of approximately 970,900.

Due to the vastness of the state there is a large diversity regarding housing and development needs that nearly all areas would be considered unmet by the present resources currently available. Specifically, the available infrastructure,

single family and rental housing, age of housing stock, and overall range in population complicate the assessment of the type and degree of housing and community development needs.

**Montana Family Income and Housing Affordability**

Housing concerns for Montana’s low-income housing providers pertain to families whose incomes are lower than 80% of the Median Family Income or MFI. The MFI varies from county to county but typically a family of four making less than \$50,000 per year is considered low-income. Based on this income level, Montana has 167,000 households at or below the MFI.

As the state population ages, the average income for those over 62 will also decline as more will rely on Social Security, pensions and not employment. The increase in the elderly population will put more families at or below low-income levels with estimates that by 2015 the total may increase by 15%. Additionally,

(continued on reverse)

Montana Program Impacts And Needs Assessment			
Statewide Economic Impacts of Our Programs		Assessing the Need in Montana	
Procurement Spending (1)	\$3,517,057	Population (7)	970,900
HCV Dollars (2)	\$27,042,938	Population Living in Poverty (7)	147,800
CDBG Expenditures (3)	\$3,500,000	Poverty Rate (7)	15%
CDBG Multiplier (4)	\$5,250,000	Homeless Count (8)	1,196
Other Rental Assistance & Homeless Programs (5)	\$29,436,965	Foreclosure Projection 2009-2012 (9)	10,956
HOME (2)	\$2,400,000		
Low Income Housing Tax Credits (6)	\$20,000,000		
<b>TOTAL</b>	<b>\$87,646,960</b>		

The core mission of housing authorities and the State of Montana’s Housing programs is to provide housing and housing assistance to low-income families and elderly disabled residents. A secondary benefit for Montanans is the added economic development caused by the Federal funding listed in the chart. Federal funds not only help with housing, they create jobs, benefit retail markets, and provide stability for not only the families living in poverty but for many middle income working families.



**Notes**

- (1) the total amount contracted or purchased by housing authorities in 2010
- (2) HUD: 2010 Allocations
- (3) HUD: 2010 CDBG Allocations
- (4) 1.5x multiplier based on research conducted by Iowa State University Department of Economics, January 2010

- (5) HUD: 2010 Project Based Rental Assistance, Public Housing Operating, PRAC, 202/811, HOPWA, Renewal Payments for Homeless Housing and ESG
- (6) amount that the LIHTC Program converts to on a construction basis
- (7) www.statehealthfacts.org
- (8) National Alliance to End Homelessness, “State of Homelessness in America 2011” Report
- (9) www.responsiblelending.org

there are other families living in poverty and the total could be as high as 65,000 families by the end of 2011. Economic growth lags behind the nation, as job losses occurred later in 2009. The state government started 2009 with a projected surplus of \$300 million but recent estimates now show a deficit by the end of 2010. To a family with a median income of \$43,654 per year, the stagnant growth will make wages constant with little upward movement.

A family paying 30% of their household income for housing expense is generally recognized as living in affordable housing. Here in Montana, the median renter income cannot afford the median priced two-bedroom rental unit in 36 of the 56 counties. Current challenges in the housing market have not lowered the cost of purchasing homes in Montana and has continued to pressure the statewide rental market which has kept rental costs at or above where they were in 2009. Additionally, new single family home construction has decreased dramatically due to the mortgage crisis, and the development of new rental housing, subsidized and unsubsidized, is nearly nonexistent. There is and will be for many years an extreme shortage of rental housing throughout the state of Montana.

### **Montana Recovery Funding**

HUD's Capital Fund Program provides much needed funding to housing authorities to develop, finance, and/or modernize public housing properties in Montana communities. Montana Public Housing Authorities received ten grants totaling \$4,429,323.00 in Recovery Act Funding, which made significant improvements to 392 public housing units. As of January, 2011 the Housing Authorities had obligated or disbursed 99.4% of the funding or \$4.3 million. Many rehabilitation projects were small in nature such as the roofing replacement at the Dawson County Housing Authority in the amount of \$32,000

or a larger project in Helena in the amount of \$774,000 for energy efficiency improvements. The Montana Housing Authority's funding kept construction companies and others in business, they also helped create 21 new jobs in the state payroll, and improved the living conditions of hundreds of public housing tenants

### **Montana Homelessness**

In Montana, 3,645 state residents were assisted through HUD's Homeless Prevention and Rapid Re-housing Program. Although homelessness affects a small portion of the population, homelessness is increasing with families with children constituting more than 50% of the homeless. The HUD funding offers short and medium-term financial assistance and services to those who would otherwise become homeless and for those who are already in homeless shelters. The goal of the program is to increase housing stability for those individuals and families who become homeless due to the economic downturn in Montana.

### **Montana Foreclosures**

By June, 2010 over 2,600 homes were foreclosed in Montana, with many of the foreclosures in Western Montana communities and urban population centers. HUD's Neighborhood Stabilization Program or NSP is a successful response to the foreclosed housing crisis in the state of Montana. Funding is given directly to the state which in turn provides emergency assistance to local communities to acquire, redevelop, or demolish foreclosed properties. The program reversed the effect of foreclosed properties in many communities by providing down payment and closing cost assistance to eligible homebuyers whose income did not exceed 120% of the median income. Many of the homebuyers received housing counseling which offers another layer of success for the buyers.







The overall number of homeless persons has risen in North Dakota in the past year in spite of the increase in available jobs in the energy corridor. This is due in part because of the increase in rents due to demand pressures. We still need all of the relatively low wage service jobs in these communities but people filling those positions are being priced out of the rental housing market and are becoming homeless. Homelessness has economic as well as social costs. The first defense against homelessness is to continue to provide for

affordable housing and housing assistance programs like the Housing Choice Voucher Program. We believe cuts in these programs does not yield benefits commensurate with both the short and long term social and economic costs of that action. We respectfully request ongoing support for the HUD funded housing and community development programs which help to limit housing shortages, homelessness and general economic distress for people on fixed incomes and the working poor.

Measuring the Economic Impacts of Our Programs and the Need in Our Communities				
NORTH DAKOTA AGENCY	Economic Impacts			
	Procurement Spending (1)	HCV Dollars (2)	CDBG Expenditures (3)	CDBG Multiplier Impact (4)
Minot	\$961,170	\$2,981,200	-	-
Fargo Housing Authority	\$626,000	\$5,022,400	\$769,039	\$1,153,559
Burleigh Co Hsg. Auth	-	\$537,718	\$374,662	\$561,993
Grand Forks Hsg. Auth	-	\$6,000,000	\$451,667	\$677,501
Emmons County	\$25,805	\$5,226	-	-
Mercer County	\$121,839	\$34,473	-	-
Morton County	-	\$2,153,108	-	-
Barnes County	\$182,585	\$509,370	-	-
Cooperstown Hsg. Auth	-	\$102,180	-	-
Cass County Hsg. Auth	\$186,285	\$1,995,871	-	-
Richland County Hsg. Auth	-	\$211,613	-	-
Rolette County Hsg. Auth	\$85,000	\$211,300	-	-
Traill County Hsg. Auth	\$92,604	\$138,841	-	-
Stark County Hsg. Auth	-	\$719,987	-	-
Dunn County Hsg. Auth	-	\$59,257	-	-
McKenzie County Hsg. Auth	-	\$59,699	-	-
<b>SNAPSHOT TOTAL</b>	<b>\$2,281,288</b>	<b>\$20,742,243</b>	<b>\$1,595,368</b>	<b>\$2,393,052</b>

**Notes**

- (1) the total amount contracted or purchased in 2010
- (2) HUD: 2010 Housing Choice Voucher (HCV) Allocations
- (3) HUD: 2010 CDBG Allocations
- (4) 1.5x multiplier based on research conducted by Iowa State University Department of Economics, January 2010
- (5) www.statehealthfacts.org

Accessing the Need in North Dakota Statewide Statistics	
Population (5)	626,000
Population Living in Poverty (5)	84,900
Poverty Rate (5)	14%
Waiting Lists (6)	5,995
Homeless Count (7)	773
Foreclosure Projection 2009-2012 (8)	3,002
Rental Assistance and Homeless Programs (9)	\$43,062,758
CDBG Expenditures (3)	\$6,851,614
CDBG Multiplier Impact (4)	\$10,277,421

- (6) wait list numbers are no longer a strong indicator of need because most housing authorities have closed their waiting lists; or open them infrequently; or conduct a lottery in lieu of a wait list
- (7) National Alliance to End Homelessness, "State of Homelessness in America 2011" Report
- (8) www.responsiblelending.org
- (9) HUD: 2010 Vouchers, Project Based Rental Assistance, Public Housing Operating, PRAC, 202/811, HOPWA, Renewal Payments for Homeless Housing and ESG

# HOUSING AND COMMUNITY DEVELOPMENT AGENCIES PROVIDING A CRITICAL ROLE IN NORTH DAKOTA'S ECONOMY



"In my capacity as an elected Judge, I see personally the problems that face the poor, the homeless, the working class, seniors and in the disabled. The Congressional consideration of a 17-20% cut in domestic spending programs will put an inequitable share of the deficit reduction effort onto the backs of the same population these programs are designed to assist. This approach in my opinion is unconscionable and simply (if implemented) adds to the woes of those who can least afford it and who have the least opportunity to live a modest life without help."

~ Thomas A. Davies, Fargo Municipal Judge



"I'm absolutely amazed at the tremendous service the Fargo Housing Authority provides for our community and for the many people who are housing challenged. Their impact on the senior citizens of Fargo is nothing short of incredible through the many units of affordable housing they provide. Keep up the good work!"

~ Brian Arett, Executive Director, Valley Senior Services

"Speaking for my own community, I know how incredibly invaluable local housing programs can be. Not only do they provide the ever increasing number of homeless people with assistance towards finding both temporary and permanent housing, but these programs can also have a direct impact on reducing the number of crimes and other public safety concerns from occurring within our community. By providing much needed housing options to those who have none, I believe we can greatly reduce some criminal activity from ever occurring."

~ Keith Ternes, Fargo Police Chief

"Stutsman County Housing is an essential service in our communities. Without the housing assistance available many people that we serve in common would be on the streets. There are many hard working people who are on assistance from our office who cannot afford housing. With the help they get from Stutsman County Housing they are able to maintain their jobs and provide for their family."

~ Sandy Bendewald, Director, Stutsman County Social Services

"In order to achieve the objectives of a safe school climate and engaging parent involvement, it is vital for students to have a place called home. We can close the achievement gap in America when we provide children with some of the same opportunities traditional families experience. One of these opportunities includes a safe home. This positive home environment has been proven to enable children long-term academic success."

~ Dr. Allen Burgad, Northern Cass Superintendent

"The Grand Forks Housing Authority is a vital provider in our community for many entities including human service organizations such as Red River Valley Community Action. We work in unison with the Housing Authority to help people seeking shelter. We often partner with them on local housing projects. Their niche in the Grand Forks area is well established and a very important part of housing solutions to the many challenges facing low-income families."

~ Kent Keys, Director, Red River Valley Community Action

"We believe the entire community is improved when society takes the time to help the least of those among us. Housing assistance and programs provide security to our most vulnerable citizens, from low-income seniors and homeless people to our school children. One of our most basic needs is shelter. While it seems simple to reduce funding by percentage, for those families unable to attain assistance this reduction means choosing between food and shelter; between medication and food. We urge our legislators to continue funding affordable housing."

~ Terry Yoney, Administrator, First Lutheran Church, Fargo



"We (the community of Grand Forks, ND) value the housing authority as an essential partner in revitalizing our neighborhoods and providing housing for families most in need."

~ Michael R. Brown, Mayor, City of Grand Forks

"The Housing Authority has made a difference in the lives of people with mental illness in our community. Without their programs these vulnerable citizens would be left homeless."

~ Debra Johnson, Executive Director, Prairie Harvest Mental Health

NORTH DAKOTA







Thank you for your interest in South Dakota’s NAHRO’s 2011 Legislative Agenda. We welcome the opportunity to work with you to ensure that our nation’s housing and community development needs are addressed in a cost-effective and responsible fashion. Through responsible stewardship of the resources provided through federal programs, local housing authorities and community development agencies have a long history of spurring job creation and stimulating local commerce by addressing their communities’ housing infrastructure needs. If we are empowered to do so, housing and community development professionals will play an important role in South Dakota’s economic recovery.

The table below illustrates the economic impacts of the programs administered by our member agencies. We summarized a variety of statewide statistics to

show the considerable amount of dollars that are pumped into local economies in terms of the Housing Choice Voucher (HCV) Program, Project Based Rental Assistance, Public Housing Operating, PRAC, 202/811, HOPWA, Renewal Payments for Homeless Housing, ESG, HOME and Community Development Block Grant (CDBG) expenditures. We have also provided some statistics to demonstrate the increasing need for these programs in our communities.

A sustained investment in affordable housing and community development programs is vital to short-term economic growth as well as the long-term wellbeing of our nation’s neighborhoods and the families that call them home.

South Dakota Program Impacts and Needs Assessment			
Statewide Economic Impacts of Our Programs		Assessing the Need in South Dakota	
HCV Dollars (1)	\$29,679,962	Population (6)	814,180
Other Rental Assistance and Homeless Programs (2)	\$30,389,492	Population Living in Poverty (7)	127,400
CDBG Expenditures (3)	\$8,671,615	Poverty Rate (7)	16%
CDBG Multiplier (4)	\$13,007,423	Homeless Count (8)	1,728
HOME (5)	\$4,377,836	Foreclosure Projection 2009-2012 (9)	6,583
		Waiting List for Housing (10)	8,286
<b>TOTAL</b>	<b>\$77,454,713</b>		



“The housing authority is a tremendous partner in our community. Their affordable housing programs help to stabilize families, which allows the children to focus and succeed in school because they are coming from a more stable environment at home.”

~ Nichole L. Yost,  
Huron School District 2-2  
Board Member

**Notes**

- (1) HUD: 2010 Allocations for HCV HAP, HCV Admin Fee, FSS Funding, Mod Rehab, and VASH
- (2) HUD: 2010 Project Based Rental Assistance, Public Housing Operating, PRAC, 202/811, HOPWA, Renewal Payments for Homeless Housing and ESG
- (3) HUD: 2010 CDBG Allocations
- (4) 1.5x multiplier based on research conducted by Iowa State University Department of Economics, January 2010
- (5) HUD: 2010 HOME Allocations
- (6) 2010 U.S. Census Report
- (7) www.statehealthfacts.org
- (8) South Dakota 2010 Statewide Homeless Count
- (9) www.responsiblelending.org
- (10) Represents 32 out of 32 agencies reporting





More than 21,000 Utahns are on waiting lists for subsidized housing; the state's poverty rate is 14% and more than 380,000 state residents are living in poverty. HUD programs make a tremendous difference in Utah, impacting the state by

more than \$100 million a year. Federal resources have been combined with faith-based, philanthropic, as well as state and local dollars to address poverty and drive down homelessness to make a better life for residents.

Measuring the Economic Impacts of Our Programs and the Need in Our Communities							
UTAH AGENCY	Economic Impacts				Assessing the Need in Our Communities		
	Procurement Spending (1)	HCV Dollars (2)	CDBG Expenditures (3)	CDBG Multiplier (4)	Waiting Lists (5)	Foreclosure Rates (6)	Poverty Rate by County (7)
Cedar City	\$123,000	\$469,011	\$150,000	\$225,000	96	921	15.3%
Ogden	\$1,200,000	\$4,737,712	\$1,202,465	\$1,803,698	1,816	2,577	10.5%
Salt Lake City	\$2,500,000	\$16,000,000	\$4,421,626	\$6,632,439	3,042	SL County	SL County
Salt Lake County	\$4,300,000	\$16,000,000	\$2,696,272	\$4,044,408	8,974	12,947	9.7%
Provo City	-	\$4,517,340	\$1,846,961	\$2,770,442	2,864	Utah County	Utah County
Tooele County	\$243,000	\$1,158,221	\$100,000	\$150,000	1,169	N/A	11.8%
Utah County	\$3,200,000	\$6,545,679	-	-	820	5,933	11.8%
West Valley City	\$29,000	\$2,847,503	-	-	3,042	SL County	SL County
<b>SNAPSHOT TOTAL</b>	<b>\$11,595,000</b>	<b>\$52,275,466</b>	<b>\$10,417,324</b>	<b>\$15,625,986</b>	<b>21,823</b>	<b>22,378</b>	<b>11.82%</b>

Statewide Statistics	
Population (8)	2,770,700
Population Living in Poverty (8)	\$387,898
Poverty Rate (8)	14%
Homeless Count (9)	3,795
Foreclosure Projection 2009-2012 (10)	69,383
Rental Assistance and Homeless Programs (11)	\$102,688,223
CDBG Expenditures (3)	\$22,522,762
CDBG Multiplier Impact (4)	\$33,784,143

**Notes**

- (1) the total amount contracted or purchased in 2010
- (2) HUD: 2010 Housing Choice Voucher (HCV) Allocations
- (3) HUD: 2010 CDBG Allocations
- (4) 1.5x multiplier based on research conducted by Iowa State University Department of Economics, January 2010
- (5) provided by Utah housing authorities
- (6) foreclosure filings, 2010 Realty Trac Year End Report
- (7) US Census Bureau State and County Quick Facts: <http://quickfacts.census.gov/qfd/states/08000.html> and 2010 State of Poverty in Utah Report (2008 numbers)
- (8) [www.statehealthfacts.org](http://www.statehealthfacts.org)
- (9) National Alliance to End Homelessness, "State of Homelessness in America 2011" Report - <http://www.endhomelessness.org/content/article/detail/3656>
- (10) <http://www.responsiblelending.org/mortgage-lending/tools-resources/factsheets/utah.html>
- (11) HUD: 2010 Vouchers, Project Based Rental Assistance, Public Housing Operating, PRAC, 202/811, HOPWA, Renewal Payments for Homeless Housing and ESG

# HOUSING AND COMMUNITY DEVELOPMENT AGENCIES PROVIDING A CRITICAL ROLE IN UTAH'S ECONOMY



## Political leaders

"The Housing Authority has been involved in our Utah County community for many years and has worked throughout the County to improve access to housing. We value the Housing Authority of Utah County as an important partner in revitalizing our older neighborhoods and providing housing for the families in the greatest need. We recognize housing as a key component to the well-being of individuals. With housing needs being met a person can focus on other important aspects of life including preparing for, obtaining, and keeping employment which improves the overall well-being of people and society as a whole. It is with this in mind that I encourage you in your efforts and the Congress also to support the investment in Housing Programs necessary to support community needs."

~ Larry A. Ellertson, Utah County Commissioner

"The Housing Authority has been a vital partner in fulfilling our obligation to provide affordable housing in our community."

~ Mayor Brent K. Marshall, Grantsville City

The Housing Authority "is a key tool for Salt Lake County in carrying forward our plans to meet affordable housing needs..."

~ Salt Lake County Mayor Peter Corroon

"During the housing boom, our local Housing Authority (Housing Authority of Southeast Utah, HASU) was the only builder of affordable stick-built single family units in the Moab area. Without these self-help homes in Grand and San Juan Counties, close to 100 families would have had to choose between dilapidated mobile homes or \$350,000+ home mortgages. HASU allowed professional and semi-professional workers to move into our community. HASU is an invaluable partner in keeping our area an economic asset to the entire state (Delicate Arch helps with this effort as well!)"

~ Audrey Graham,  
Grand County Council



"The Salt Lake County and City Housing Authorities have been leaders and partners in our community in developing and supporting the types of housing we need to end chronic homelessness and help move families out of emergency shelters and back into the community. These programs are crucial and without them, we would see families spend much longer time in our shelters."

~ Michelle Flynn, Associate Executive  
Director of Programs, The Road Home



## Human Service Agency

"Housing authorities across our state are critical partners in ensuring stability for those most at risk. By working together, we are able to prevent and reduce homelessness for youth in foster care aging into adulthood. Without the partnerships we have developed, at risk individuals and families would not have the opportunity to live in safe and stable homes in their communities while working towards independence."

~ Marie Christman, Deputy Director,  
Utah Department of Human Services

"We value the Cedar City Housing Authority as an important partner in revitalizing our neighborhoods and providing housing for families most in need."

~ Mayor Joe Burgess, Cedar City

## School Official

"With over 8,600 students attending schools in Iron County, we support the efforts of the Housing Authority to provide affordable housing in the Cedar City/Iron County area."

~ James S. Johnson, Superintendent, Iron County Schools



## Bank

"As a local community bank, we are delighted to strengthen our community by joining with the Housing Authority of Utah County to provide clean safe housing for those in need. Strengthening each other is the essence of the western spirit that has made Utah a great place to live."

~ Richard T. Beard, President and CEO,  
Bank of American Fork

## Human Service Agency

"Good quality housing is one of the most important ways to support people with disabilities to lead self-determined lives. The Division of Services for People with Disabilities is grateful for our partnership with local housing authorities because they help us fulfill our mission."

~ Alan K. Ormsby, J.D., Director,  
Department of Human Services, Division  
of Services for People with Disabilities

## Small Business Owner

"The Housing Authority and the Utah Individual Development Account Network's strong partnership creates stronger communities and new taxpayers by providing financial education, financial planning skills and matched savings accounts for housing down payment that allow housing authority clients to transition off housing benefits and purchase affordable housing."

~ Martha D. Wunderli,  
State Director Utah Individual  
Development Account Network,  
AAA Fair Credit Foundation

"We are grateful to work with the Utah Community Development Corporation. It has been a great experience for Pentalon Homes to partnership with another agency that focuses on rehabilitating existing homes into models of energy efficiency for the surrounding community."

~ Shane Harr, Managing Member,  
Pentalon Homes

UTAH







**Impacts of Housing and Community Development in Wyoming**

The Wyoming Chapter of the National Association of Housing and Redevelopment Officials (WyoNAHRO) is comprised of professionals and agencies that administer the federal programs that serve the needs of Wyoming residents. Our residents often need access to multiple federal programs and various agencies in order to succeed as contributing citizens. The stories below are a glimpse into the lives of only a few folks in Wyoming and the various ways that WyoNAHRO members have directly or indirectly impacted their lives.

Joan is trying to get her life back together after a divorce. She was devastated to have to seek the help, but very thankful that Interfaith had CDBG funding available to provide emergency assistance so that her kids had a temporary place to sleep. It seemed like forever, but her application for a Voucher finally

reached the top of the waiting list. Now her family has a stable, safe, clean, and decent place to live that is close to her children’s school, so she didn’t have to disrupt their lives even more, and a rent that she can afford. She is also working through the housing authority’s Family Self Sufficiency program and is pursuing her Dental Hygienist degree while continuing to work. She has plans to be completely self sufficient within five years. She and her kids are grateful for the help that they received when they so desperately needed it. Her employer is also grateful that Joan is able to continue working, due to the federal subsidy her family has received.

(continued on reverse)

Wyoming Program Impacts and Needs Assessment			
Statewide Economic Impacts of Our Programs		Assessing the Need in Wyoming	
Procurement Spending (1)	\$2,230,400	Population (7)	532,300
HCV Dollars (2)	\$10,329,407	Population Living in Poverty (7)	67,900
Other Rental Assistance and Homeless Programs (3)	\$14,411,926	Poverty Rate (7)	13%
CDBG Expenditures (4)	\$4,561,267	Homeless Count (8)	1,225
CDBG Multiplier (5)	\$6,841,901	Foreclosure Projection 2009-2012 (9)	4,658
HOME (2)	\$3,500,000	Waiting List for Housing (10)	2,678
Low Income Housing Tax Credits (6)	\$18,000,000		
<b>TOTAL</b>	<b>\$55,313,634</b>		

**Notes**

- (1) the total amount contracted or purchased by housing authorities in 2010
- (2) HUD: 2010 Allocations
- (3) HUD: 2010 Project Based Rental Assistance, Public Housing Operating, PRAC, 202/811, HOPWA, Renewal Payments for Homeless Housing and ESG
- (4) HUD: 2010 CDBG Allocations
- (5) 1.5x multiplier based on research conducted by Iowa State University Department of Economics, January 2010
- (6) amount at the LIHTC Program converts to on a construction basis
- (7) [www.statehealthfacts.org](http://www.statehealthfacts.org)
- (8) Wyoming Homeless Collaborative Point in time Count, January 2011
- (9) [www.responsiblelending.org](http://www.responsiblelending.org)
- (10) wait list numbers are no longer a strong indicator of need because most housing authorities have closed their waiting lists; or open them infrequently; or conduct a lottery in lieu of a wait list



Ken and Megan had always wanted to attain the “American Dream” of homeownership. They didn’t think they would ever get there. They were caught in an all-too-common catch-22 that affects many Wyoming families: They couldn’t find a house they could afford that didn’t need extensive – and expensive – repairs. The Wyoming Rehabilitation & Acquisition Program (WRAP), which utilizes NSP funds in Wyoming, was the solution to their problem. The WRAP program uses NSP funds to purchase and rehabilitate foreclosed and abandoned homes, then sells the homes to eligible Wyoming citizens with terms based on their income. They entered the program and cleaned up their credit, attended homebuyer education classes, and were successful in buying their first home. They attained the “American Dream” that only a year earlier seemed unreachable.

Stan was a veteran who came home to find things more difficult than he had ever imagined. He has had his bouts with homelessness and chemical dependency, but he is now plugged into the VA programs. The VA connected him to the local housing authority and he now has a VASH Voucher that keeps his rent affordable. This Voucher, along with ongoing counseling from the VA, is helping him re-engage in society. Thanks to these programs he has a place to live and a job and is learning to become a productive member of the society he thought had abandoned him.

Each of these lives has been impacted by WyoNAHRO member organizations and the federal programs they administer. These impacts are not only social and emotional, but also economic. These federal programs have infused funding into contracting, purchasing, subsidizing, and staffing within Wyoming. In fact, these agencies were responsible for administering more than \$ 49 million in program funds and subsidies during the last year. Those dollars multiply through the economy as these agencies provide assistance to more than 5,000 Wyoming families each year and each of these families can continue to be, or again become productive members of society. It is disheartening that, in spite of these successes, waiting lists for housing assistance continue to exceed 2,600 applicants in Wyoming.

### **WyoNAHRO Members administer:**

- 2,093 Housing Choice Vouchers that annually pay more than \$ 10,300,000 to more than 650 Wyoming landlords
- 656 Public Housing units that contribute more than \$ 1,200,000 annually to the economy through contracting and procurement activities
- 2,330 project-based subsidized units with more than \$ 9,000,000 in subsidy paid to owners annually
- CDBG funds of \$ 4,500,000 that secures jobs by funding local community development projects
- HOME funds of \$ 3,500,000 that creates on average 28 new or rehabilitated affordable rental units annually and secures jobs through the local contracting for rehabilitation and construction
- Low Income Housing Tax Credits that create an average of 168 new or rehabilitated affordable rental units annually that brings approximately \$ 18,000,000 into Wyoming through local contracting and material purchases
- Emergency Shelter and Homeless grants that serve the homeless
- 95 VASH Vouchers providing stable and affordable housing for homeless veterans in collaboration with the VA hospitals in Cheyenne and Sheridan
- NSP funds that have rescued 57 single family foreclosed properties around the state which has added value to neighborhoods and provided affordable homeownership opportunities for low income families, and replaced condemned multi-family rental units with 44 new affordable units.

### **WyoNAHRO Position Regarding the Federal Budget**

WyoNAHRO recognizes that Congress needs to get a handle on the federal budget, and that means that cuts must be made to the overall budget. We encourage Congress to not burden only discretionary programs with cuts in an effort to improve the budget outlook. You can see that WyoNAHRO members impact countless lives and we do so in a very fiscally responsible manner that ensures the benefit of all subsidy dollars is maximized, and in a manner that produces more than \$ 49 million dollars of direct economic impact in Wyoming annually. The Bottom Line: The assistance WyoNAHRO members are able to provide to thousands of Wyoming citizens would not be possible without the federal subsidies that are directed to Wyoming.

