



City Council Work Session Housing and Homelessness

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October 23, 2023

WHAT IS COMMON DEFINITION OF AFFORDABLE HOUSING?

Housing that costs 30% or less of a household's gross annual income. If housing costs (rent and utilities or mortgage, taxes & utilities) exceed 30%, it is considered a **cost burden**.

Newer Definition

Housing + Transportation
if exceeds 45% of income
then cost burden

Rental, Owner, Co-op etc



2023 Ann Arbor Area Median Income

Area Median Income	1 Person	2 Person	3 Person	4 Person	5 Person
30% PSH	\$26,040	\$29,760	\$33,480	\$37,200	\$40,200
50% DDA, Voucher	\$43,400	\$49,600	\$55,800	\$62,000	\$67,000
60% Millage, Brownfield, Zoning, LIHTC income averaging	\$52,080	\$59,520	\$66,960	\$74,400	\$80,400
80% HOME, CDBG, LIHTC max	\$69,440	\$79,360	\$89,280	\$99,200	\$107,200
100%	\$86,800	\$99,200	\$111,600	\$124,000	\$134,000
120%	\$104,160	\$119,040	\$133,920	\$148,800	\$160,800

Ann Arbor Primary Metropolitan Statistical Area includes all of Washtenaw County – Median Family Income = \$124,000

HUD places the Area Median Income into the 100% AMI 4-person household slot, and all other incomes are a formula based off that number

2023 Affordable Monthly Housing Costs Based on AMI

Area Median Income	1 Person	2 Person	3 Person	4 Person	5 Person
30%	\$651	\$744	\$837	\$930	\$1,005
50%	\$1,085	\$1,240	\$1,395	\$1,550	\$1,675
60%	\$1,302	\$1,488	\$1,674	\$1,860	\$2,010
80%	\$1,736	\$1,984	\$2,232	\$2,480	\$2,680
100%	\$2,170	\$2,480	\$2,790	\$3,100	\$3,350
120%	\$2,604	\$2,976	\$3,348	\$3,720	\$4,020

Types of Affordable Housing

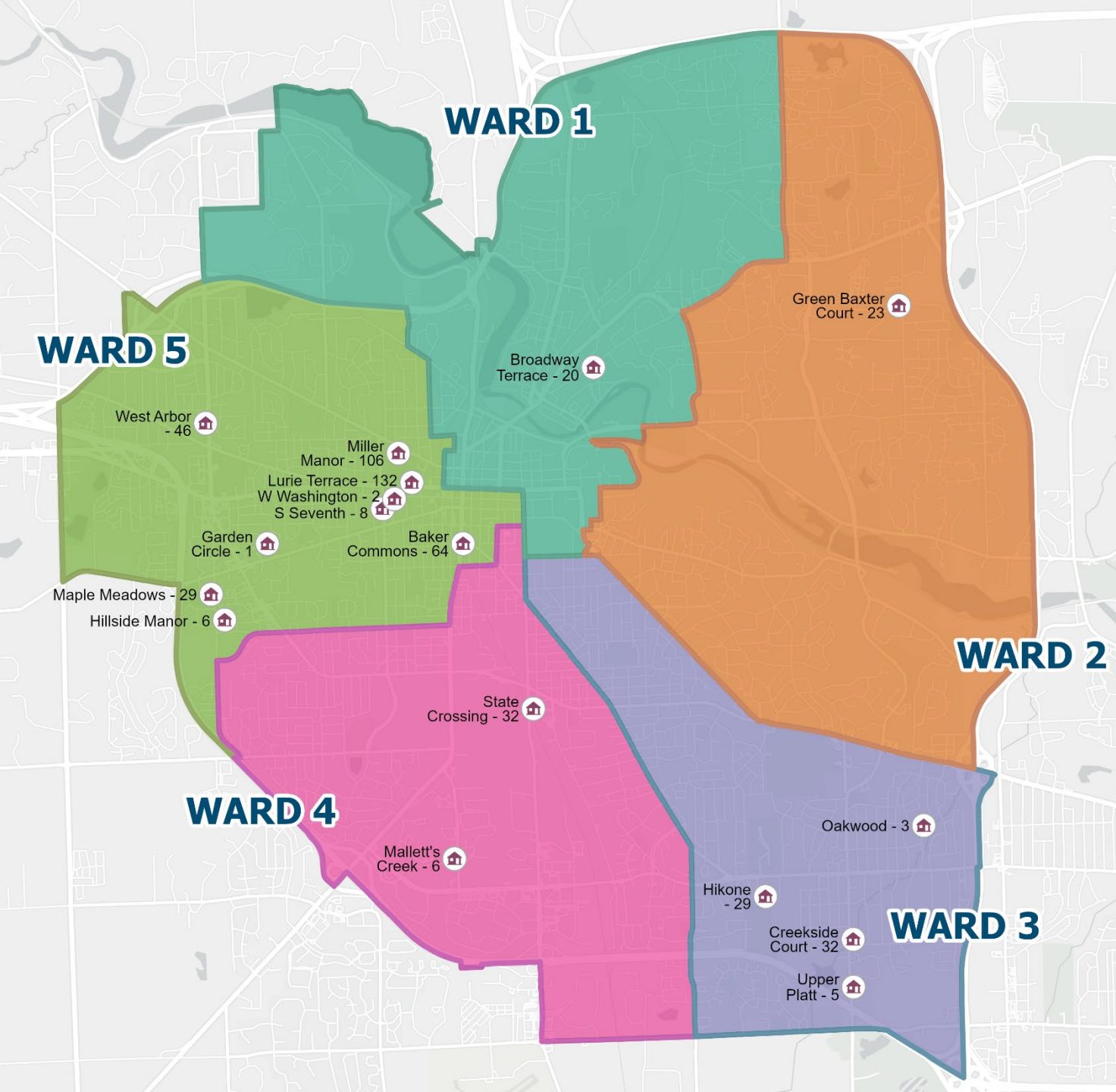
- Senior Subsidized Housing
 - Lurie, Cranbrook, Sequoia Place, Courthouse Square, Lockwood
- Limited Equity Cooperatives
 - Arrowwood, University Townhomes, ICC, Forest Hills, Pine Lake
- Non-profit owned rental housing
 - MAP, Avalon, AAHC
- For-profit owned LIHTC or HUD financed rental housing
 - Windsong, Oaks of Ann Arbor, Parkview Meadows
- Group Homes
- Affordable housing through City zoning
 - Stone School, Ashley Mews, Beekman, A2 City Apts, the Standard,
- Naturally Occurring in the Market-Place
 - Privately owned but lower rents or lower sales prices



Open House West Arbor – Ribbon Running

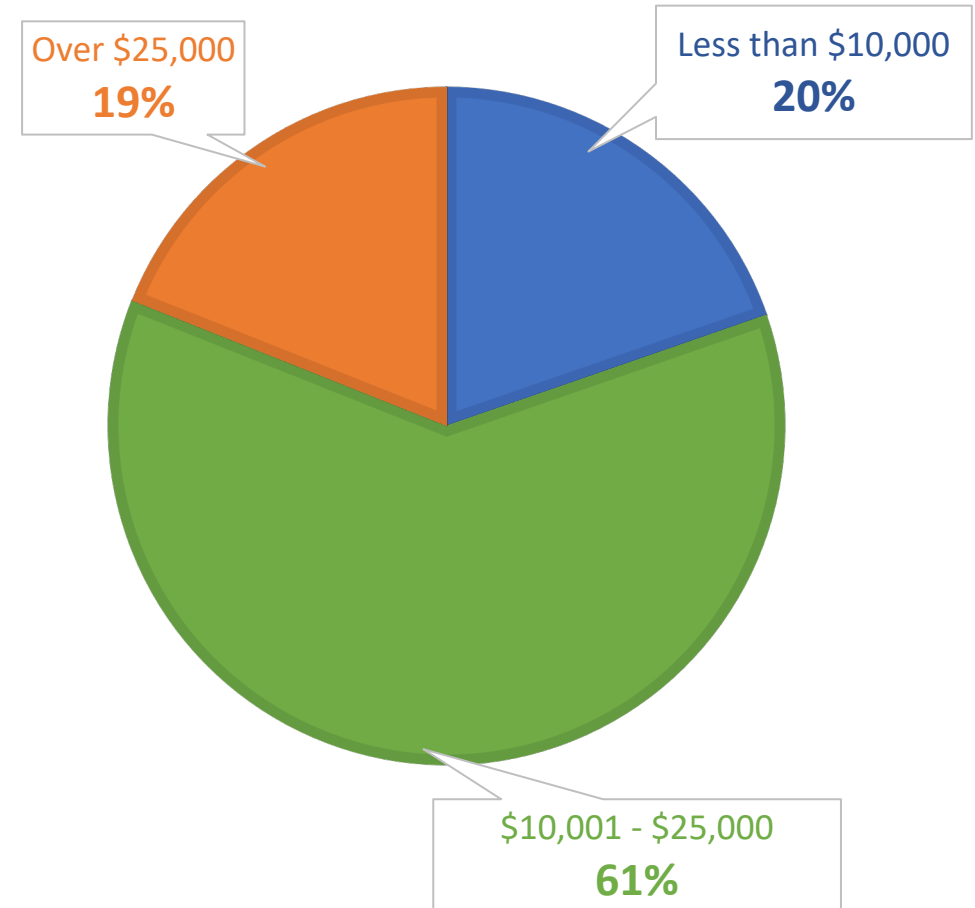
Ann Arbor Housing Commission

- 01** Affordable Housing Properties
 - 20 properties in the City of Ann Arbor**
 - 564 apartments**
- 02** Voucher Programs – Washtenaw & Monroe Counties
 - 2,218 Vouchers**
- 03** Family Self-Sufficiency & Homeownership Programs
 - 100 – 130 FSS participants**
 - 13 Homeowners**
- 04** Finance and Administration
 - \$39 Million Annual Budget**
 - 45 Staff**



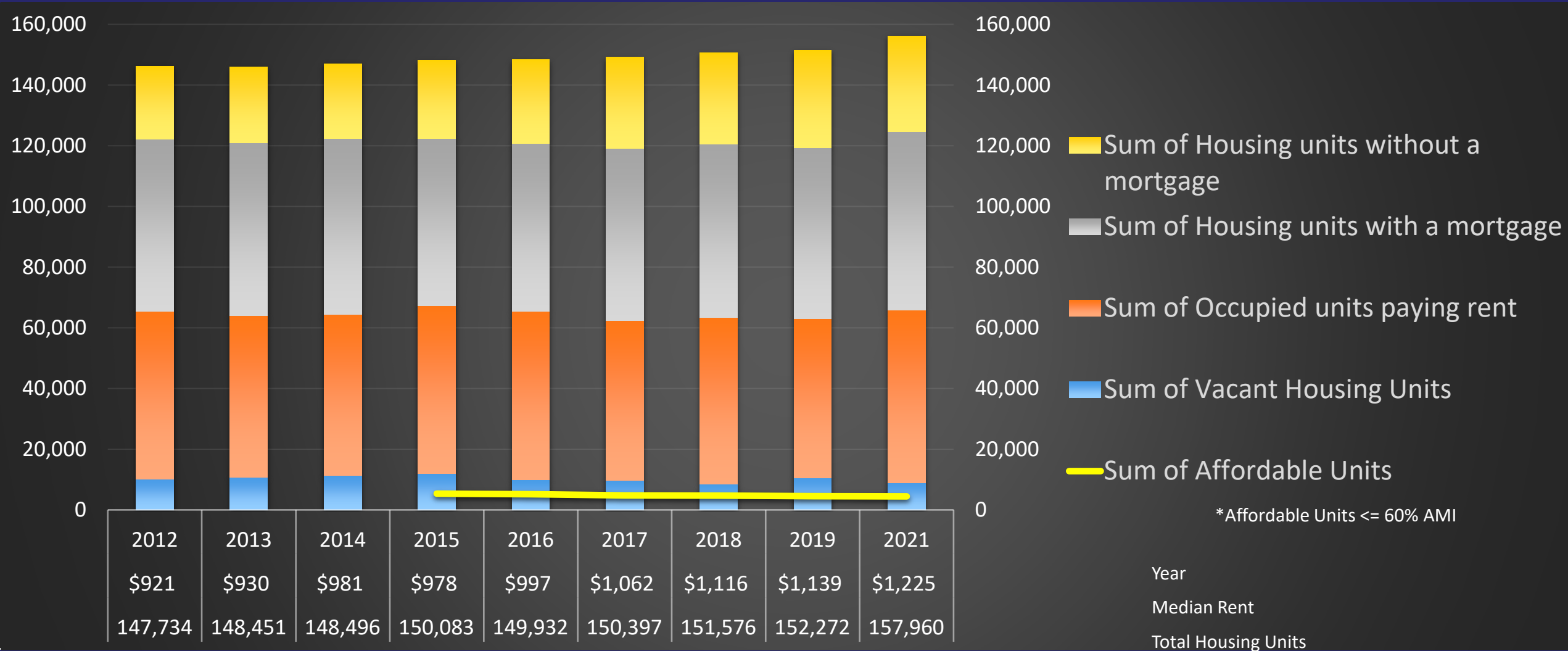
AAHC

Resident Income





Housing Units and Rent



Voucher Programs

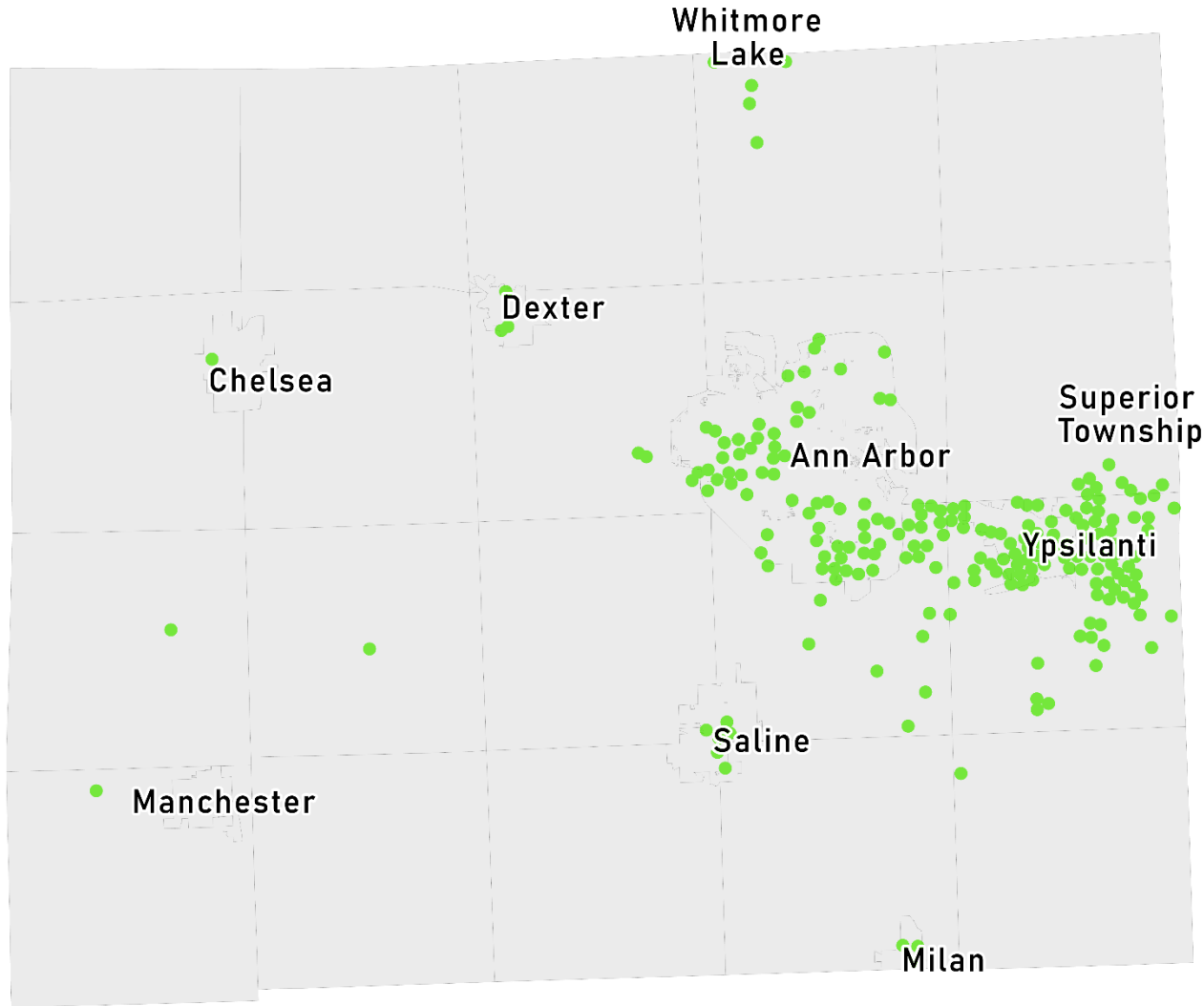
AAHC Administers

- 1,249 Housing Choice Vouchers
- 237 Veterans Affairs Supportive Housing (VASH) for Homeless Veterans
- 351 Non-Elderly Disabled Vouchers
- 32 Family Unification Vouchers
- 29 Emergency Housing Vouchers
- 336 RAD Project-Based Vouchers on AAHC properties

**Rent
Subsidy
Private
Sector**

**30% of
Income
as Rent**

**50% Area
Median
Income
Eligibility**



Distribution of All AAHC Vouchers in Washtenaw County

**How are
Low-Income Residents
Impacted by
the City of Ann Arbor's
Housing Market?**

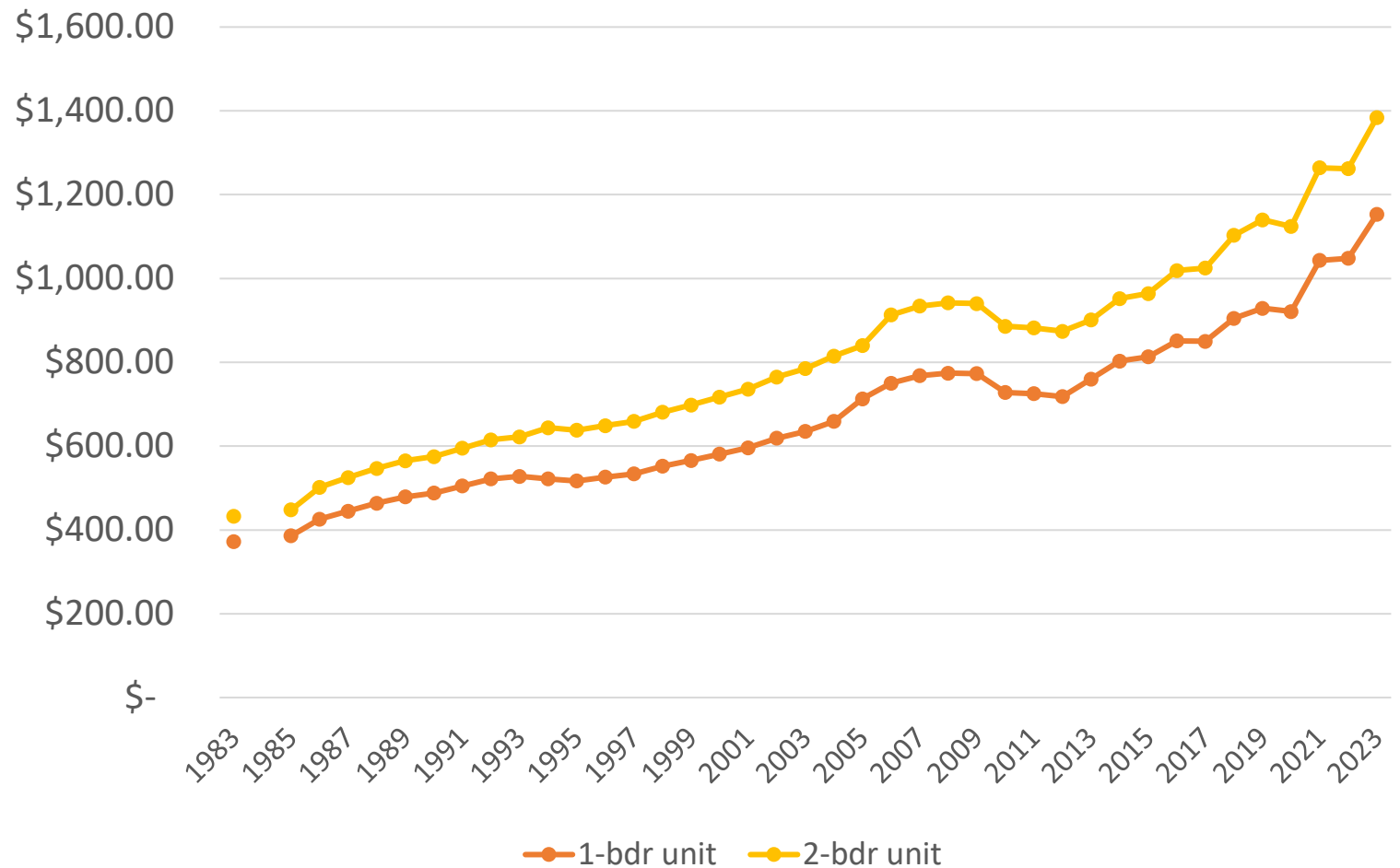
Fair Market Rents Washtenaw County

1-bdr FMR in FY 1983 – **\$372**

1-bdr FMR in FY 2000 – **\$581**

1-bdr FMR in FY 2023 – **\$1,153**

HUD Fair Market Rents in Washtenaw County FY 1983 - 2023



Source: U.S. HUD.

Federal Poverty Level

Family Size	2023 Poverty Threshold Income
Individuals	\$14,580
2 people	\$19,720
3 people	\$24,860
4 people	\$30,000

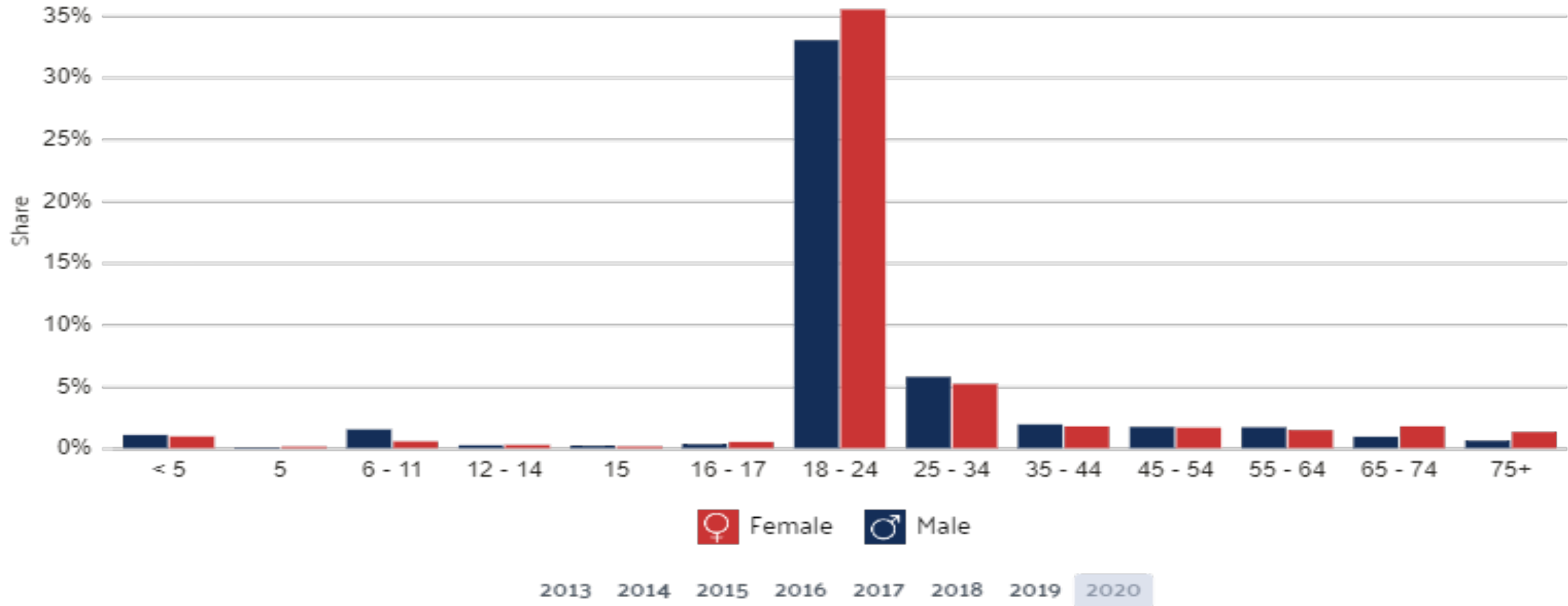
Poverty by Census Tract

Qualified Census Tract: 50 percent of households with incomes below 60 percent of the Area Median Gross Income (AMGI) or have a poverty rate of 25 percent or more.

Source: 2023 HUD Office of Policy Development & Research, Qualified Census Tracts

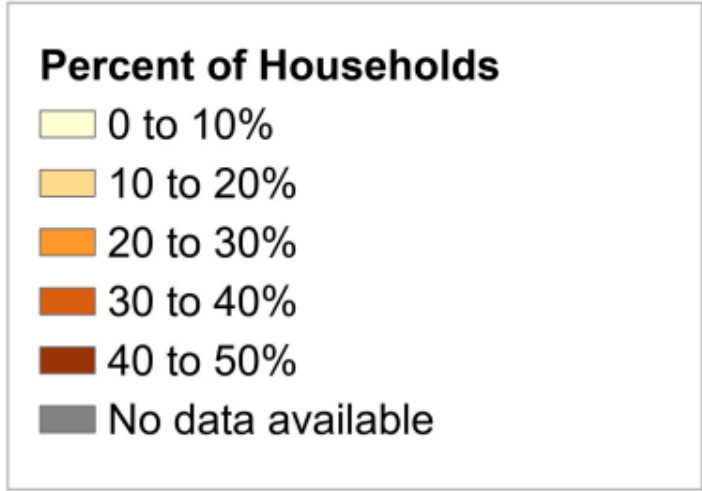


Ann Arbor 2020 Poverty by Age and Gender



Percent of Households on Public Assistance by Census Tract

Washtenaw County, 2020

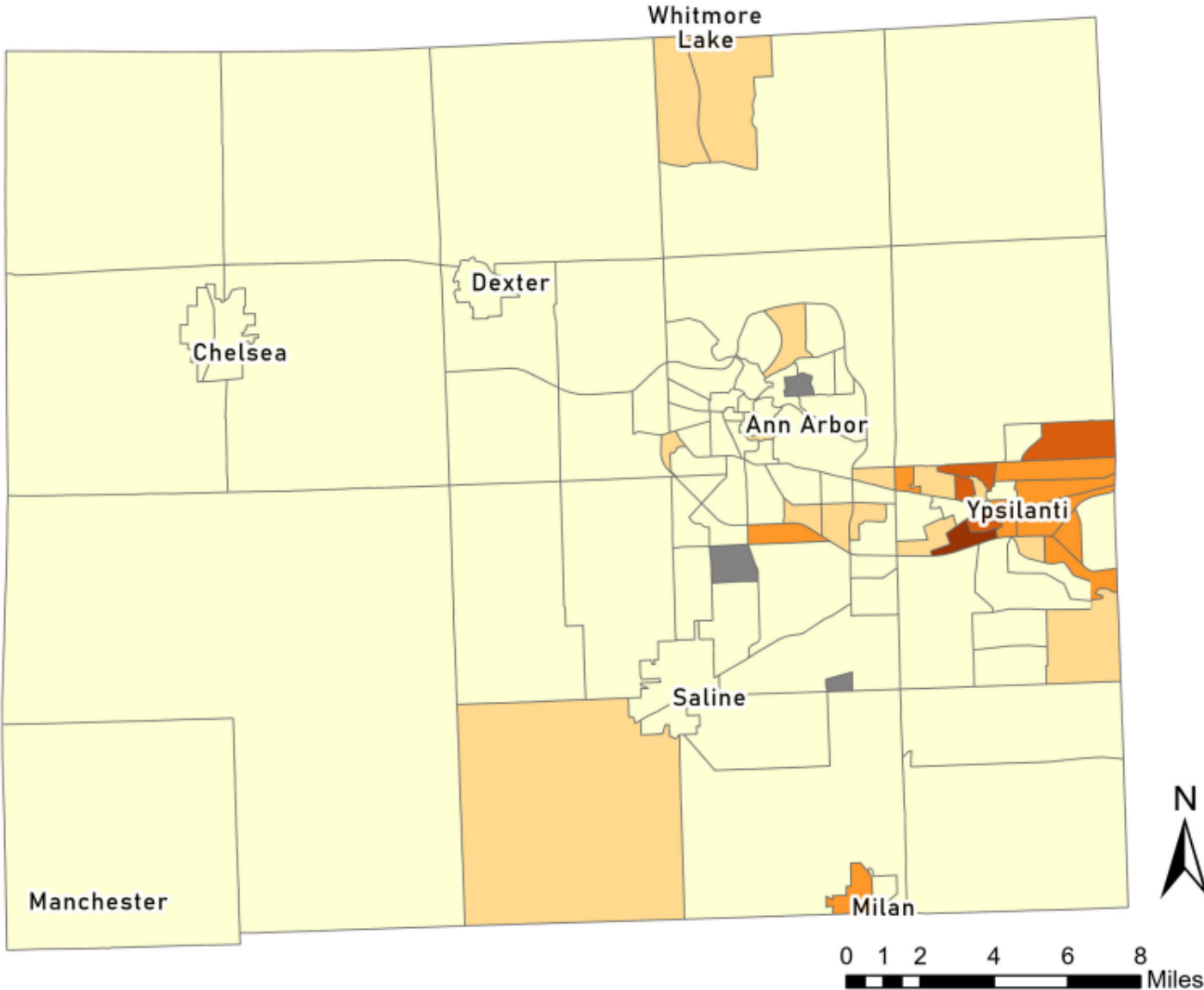


Data Sources: City of Ann Arbor, U.S. Census Bureau 2016-2020 American Community Survey 5-Year Estimates, Table B19058

Map Prepared: September 2022

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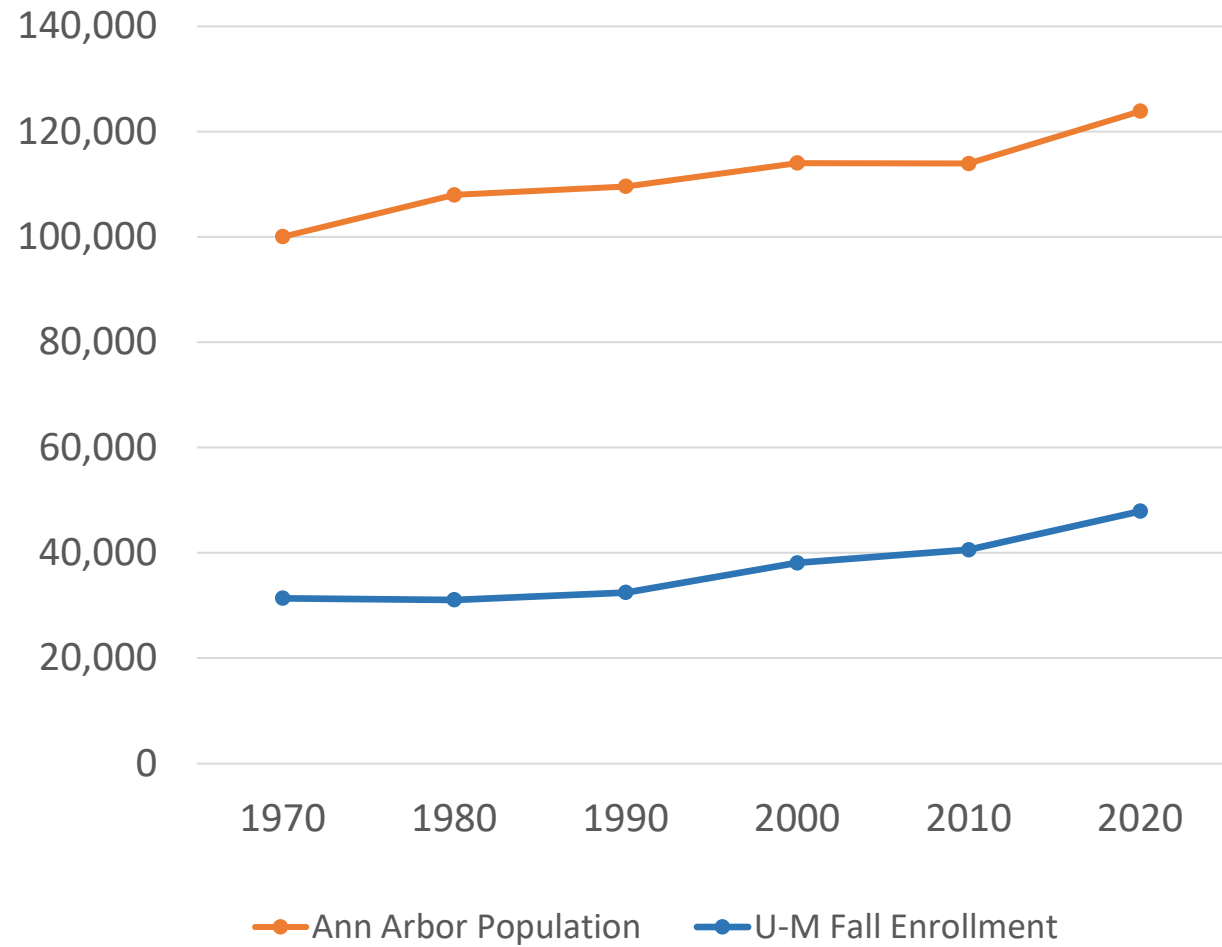
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U of M Enrollment and Ann Arbor Population

Decennial Census data

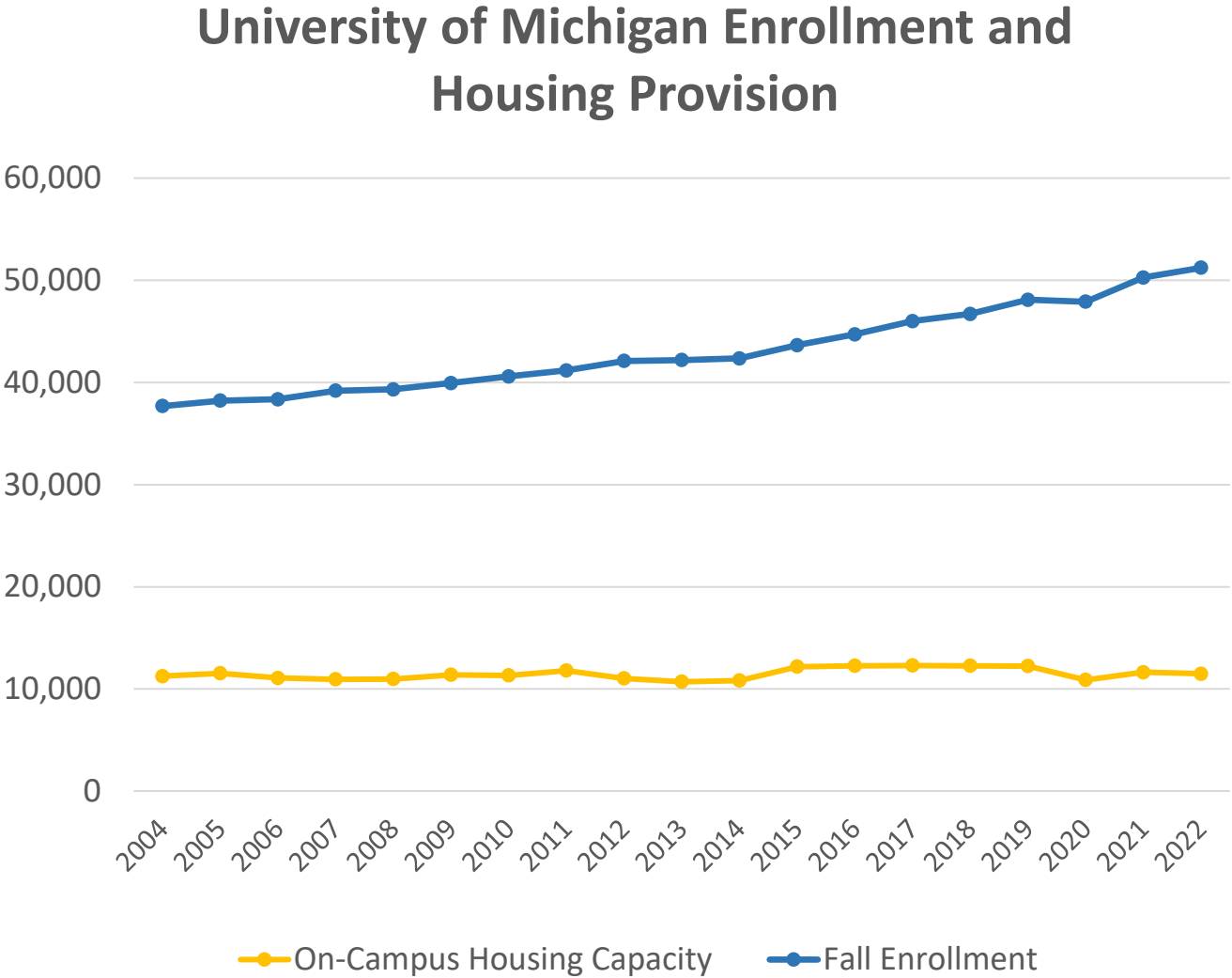
Population Trends



Sources: University of Michigan Office of the Registrar and
U.S. Census Bureau.

U of M Enrollment and Ann Arbor Population

U of M enrollment in 1999 – **37,846**
U of M enrollment in 2018 - **46,716**
U of M enrollment in 2022 -51,225



Sources: University of Michigan Office of the Registrar and Housing.

Major Area Employers

Company Name	Organization Type	# of Employees
University of Michigan	Public university and health care system	34,300 – 34,399
St. Joseph Mercy Health Systems	Health care system	5,800 – 5,899
General Motors Proving Grounds	OEM research	5,500 – 5,599
VA Ann Arbor Healthcare System	Health care system	2,800 – 2,899
Ann Arbor Public Schools	Public school district	2,500 – 2,599
Toyota Technical Center	OEM research	2,200 – 2,299
Faurecia Interior Systems	Automotive component manufacturer	1,800 – 1,899
IHA Health Services Corporation	Multi-specialty physician group practice	1,600 – 1,699
Eastern Michigan University	Public university	1,300 – 1,399
Washtenaw County Government	County government	1,300 – 1,399
Domino's Pizza	Corporate headquarters	1,000 – 1,099
Thomson Reuters	Software and information services for professionals	1,000 – 1,099
Thai Summit America	Automotive component manufacturer	800 – 899
City of Ann Arbor	City government	700 – 799
Truck Hero Inc.	Automotive component manufacturer	700 – 799
Grupo Antolin Interiors	Automotive component manufacturer	700 – 799
Zingerman's Community of Businesses	Food production	700 – 799
IBM Watson Health	Data and information	700 – 799
Terumo Cardiovascular Group	Medical device manufacturer	700 – 799
Citizens Insurance Company of America	Property and casualty insurance	700 – 799

Source: Ann Arbor SPARK (January 2022)

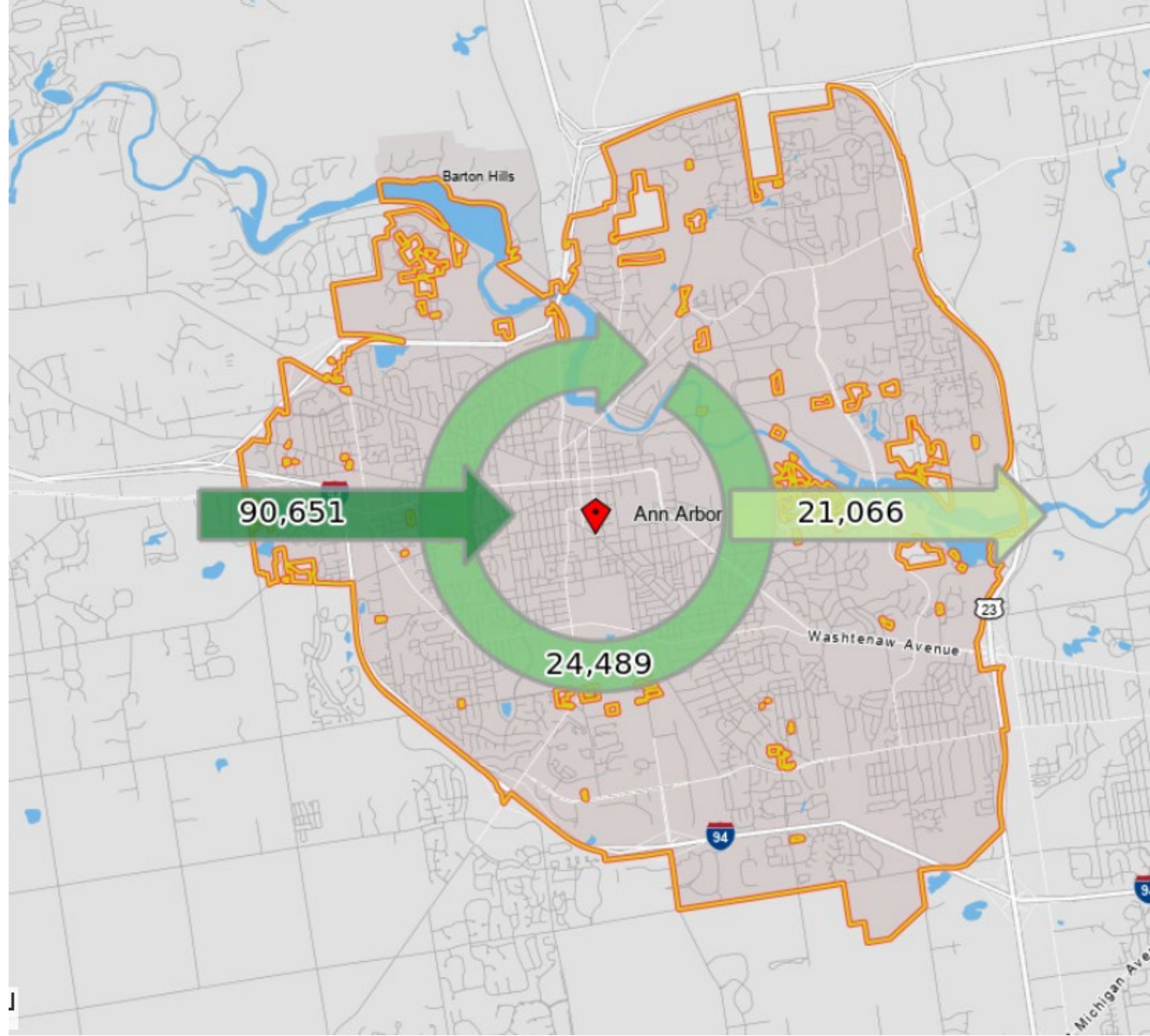
Commuting Patterns

90,651 commute in
for jobs

24,489 live and work
in Ann Arbor

21,066 commute out
for jobs

Source: On the Map
2019

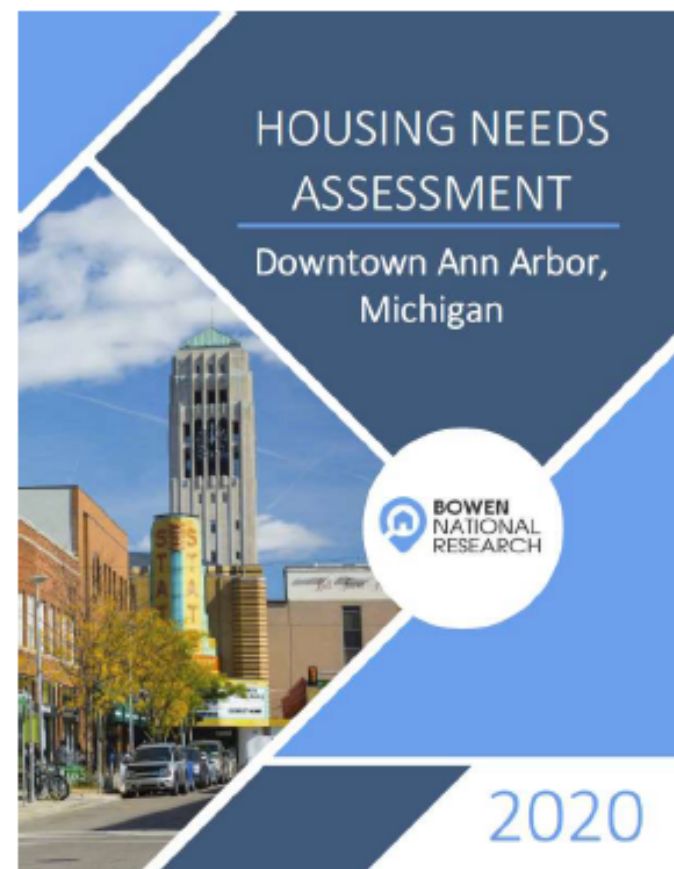


HOUSING NEEDS ASSESSMENT

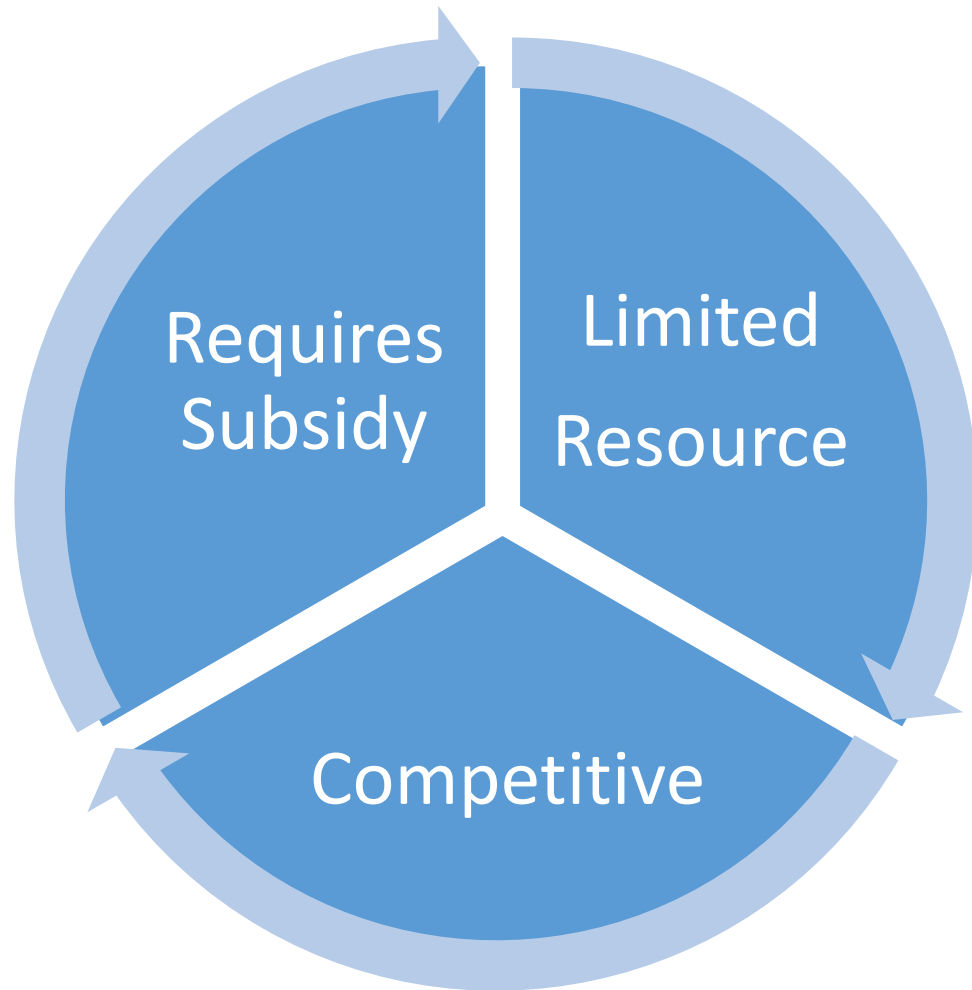
- There is a significant need for affordable housing as shown by the demand break-down:
 - Demand for 1,346-1,407 units at < 30% AMI
 - Demand for 782-856 units at 31% to 60% AMI
 - Demand for 371-491 units at 61% to 100% AMI
- Without the city getting involved and building affordable housing at or below 60% AMI, private developers will continue to build downtown residential at market rate. Therefore, the market will drive growth in higher-income households.
- While most downtown renter household growth is projected to occur among higher income households, low-income households comprise the largest share of renter households.
- One way to close the gap is for the city to take an active role in building affordable housing downtown.
- Based on this analysis, all seven sites are marketable for affordable residential development.

Housing Affordability Remains a Challenge for Many Area Renters

A total of 1,893 (55.5%) of all Downtown renters are considered “housing cost burdened,” meaning they pay over 30% of their income toward housing.

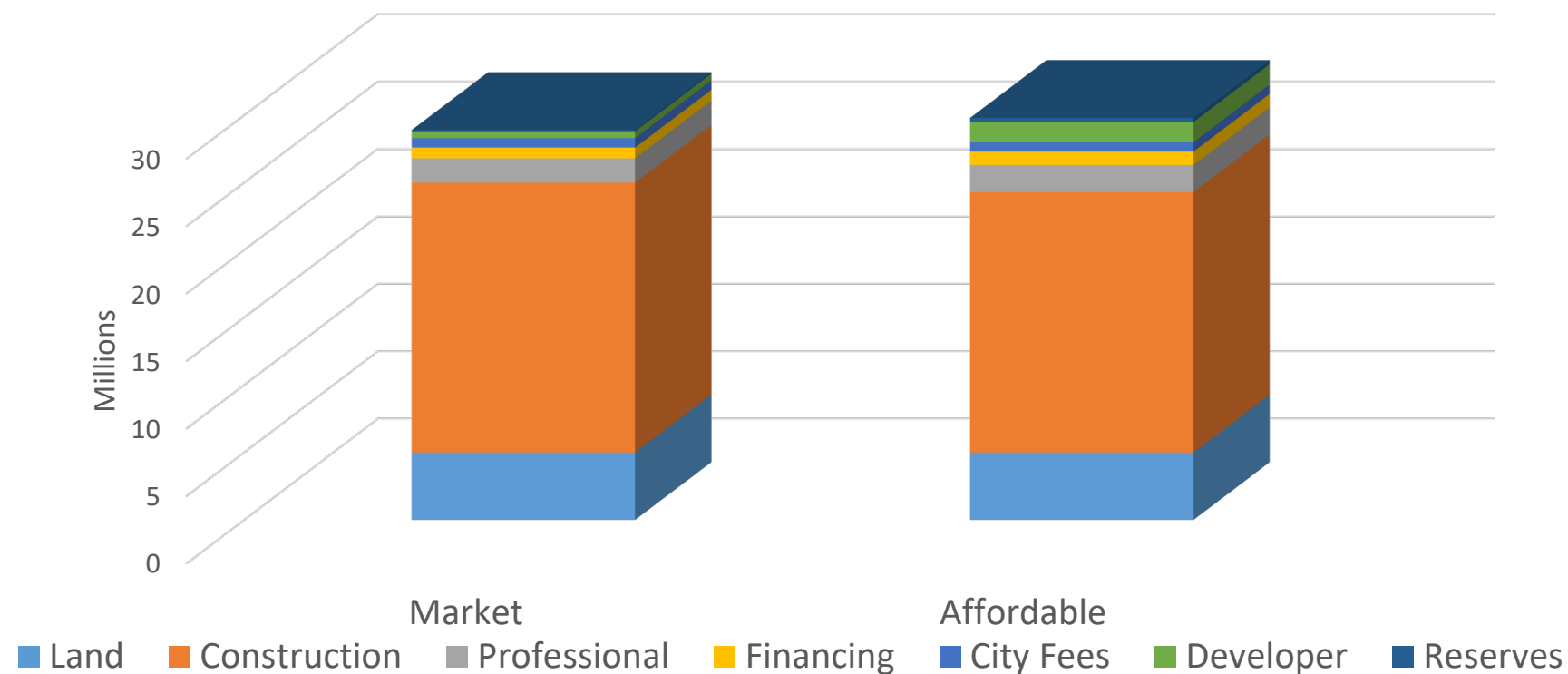


If there is such a huge demand for affordable housing, why isn't the private sector building it?



Housing Development Costs are Essentially the Same for Market Rate & Affordable

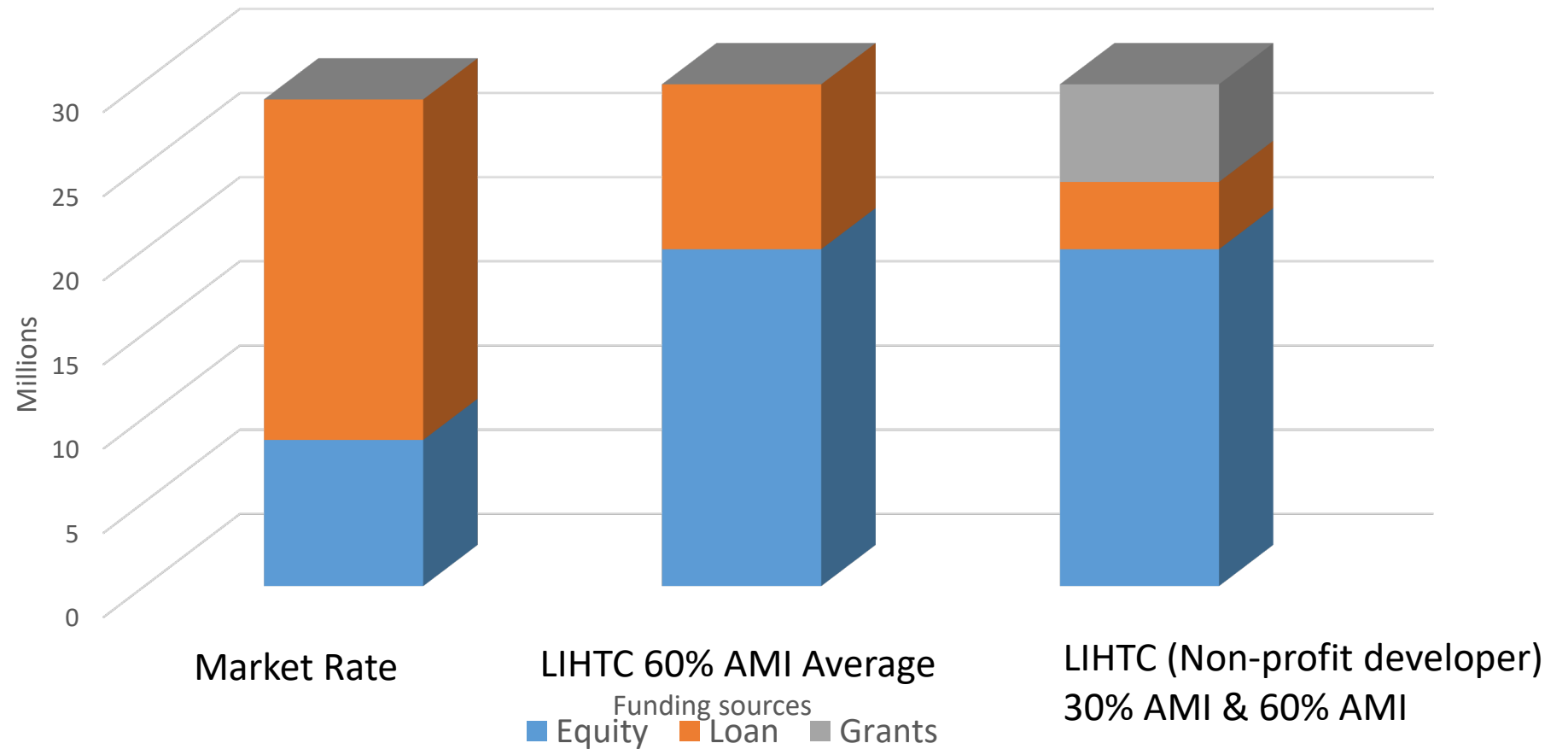
Example of Market Rate vs Low-Income Tax Credit Project



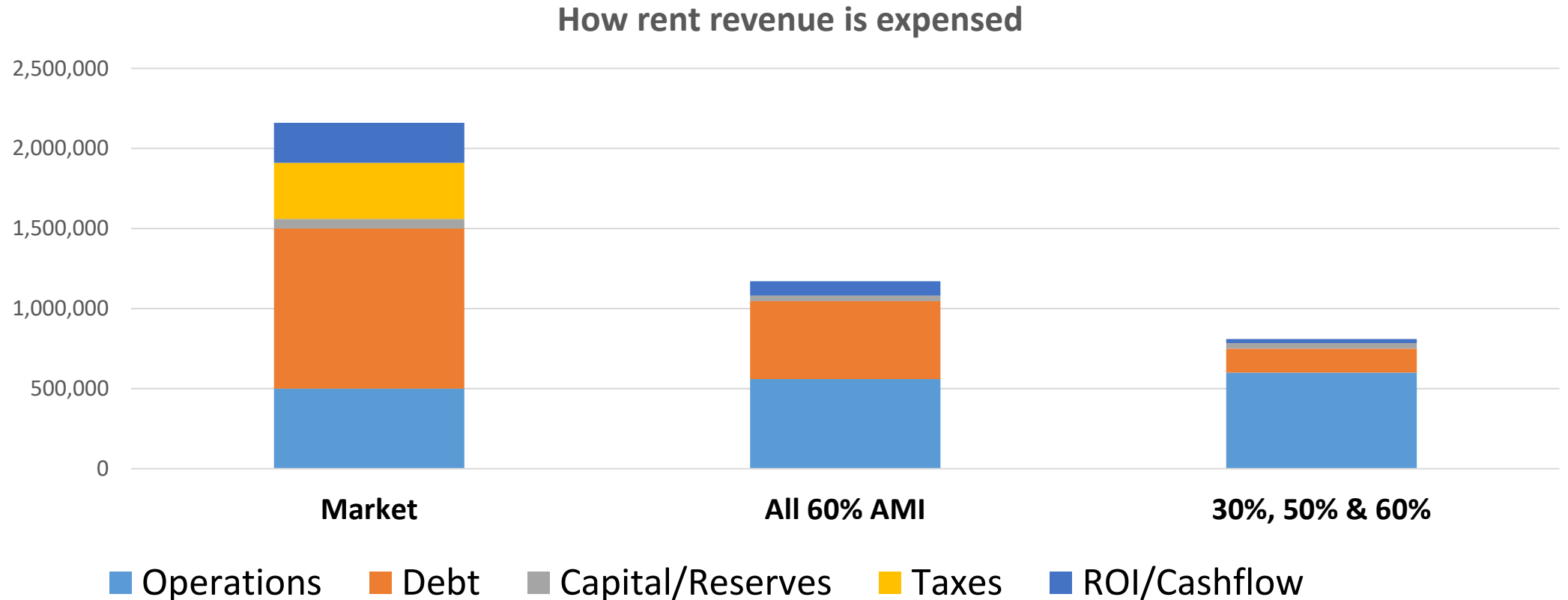
	Land	Constructio	Profession	Financing	City Fees	Develope	Reserves	Total
Market	5	20	1.8	0.8	0.7	0.5	0.1	28.9
Affordable	5	19.3	2	1	0.7	1.5	0.3	29.8

Typical Development Financing is Different Market Rate vs. LIHTC Affordable Housing

The biggest difference between market-rate development and affordable housing development is how it is financed

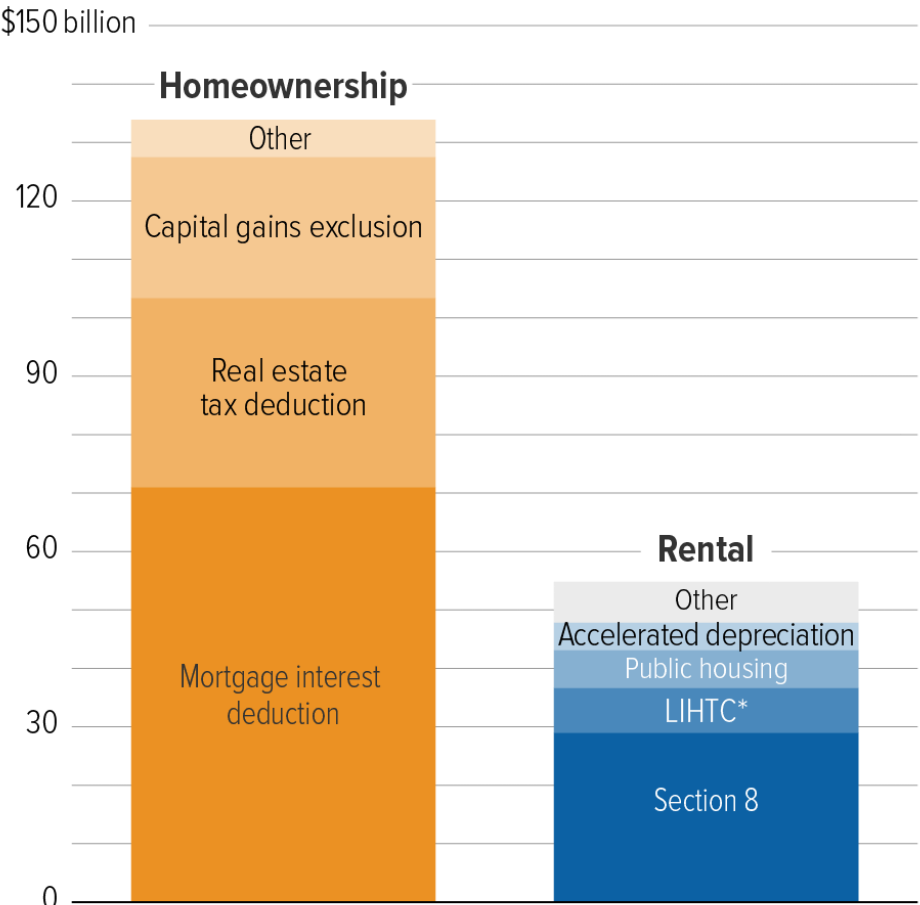


Operating Revenue & Expense Market Rate vs. Affordable



ROI = Return on Investment

Federal housing expenditures in billions, 2015



*Low-Income Housing Tax Credit

Notes: These numbers do not include approximately \$840 million of housing-related spending through the Community Development Block Grant program, of which the majority is for homeownership assistance or rehabilitation of single-family homes. Figures are outlays and tax expenditures for fiscal year 2015. Tax expenditure estimates do not account for interaction effects, such as, for instance, how the use of one tax expenditure affects the use of others.

Sources: Office of Management and Budget public budget database; Joint Committee on Taxation, Estimates of Federal Tax Expenditures for Fiscal Years 2015-2019.

Federal Housing Programs

- **Housing & Urban Development (HUD)**
\$47.9 Billion 2021
 - Public & Indian Housing (\$28.4 Billion)
 - Project Based Section 8 & Housing Choice Vouchers (\$18.8 Billion)
 - Homeless Assistance Grants (\$2.8 Billion)
- **Internal Revenue Service (IRS)**
 - Mortgage Interest Deduction \$23.7 Billion 2021
 - Low Income Housing Tax Credits \$10.4 Billion 2021 (average \$9 Billion/yr)

AAHC DEVELOPMENT & CAPITAL IMPROVEMENTS

FUNDING SOURCES BETWEEN 2013 – 2021		
Low Income Housing Tax Credits (LIHTC) Equity		\$44,104,698
Loans (Financial Institutions)		\$11,523,100
City Funds (Ann Arbor Housing Fund, General Fund, Sustainability)		\$4,388,765
AAHC (Capital Reserves & Other Smaller Grants)		\$3,105,996
Federal Home Loan Bank (FHLB)		\$2,670,000
DDA Grants		\$2,440,330
HUD Grants		\$1,905,483
Community Development Block Grant (CDBG)		\$1,628,669
Insurance Proceeds		\$807,278
Washtenaw County Brownfield Redevelopment Authority (WCBRA)		\$615,000
TOTAL		\$73,189,319

121 Catherine

Funding Sources



Total Development Sources	\$31,264,753
LIHTC Equity	\$13,198,680
Perm Loan (Chelsea State Bank)	\$2,000,000
Washtenaw County HOME	\$763,112
MEDC RAP Grant	\$5,000,000
DDA Funds	\$650,000
City Housing Millage	\$6,893,288
WCBRA Brownfield Funding	\$959,406
EGLE Funds	\$1,000,000
Federal Home Loan Bank	\$600,000
45L Tax Credit funding	\$133,875
Deferred Developer Fee	\$66,392

BALLOT LANGUAGE

Shall the Charter be amended to authorize a new tax up to **1.000 mills** for construction, maintenance, and acquisition of new affordable housing units for low-income individuals and families making less than **60% Ann Arbor Area Median Income**, and for providing social services for the residents of such housing for 2021 through 2041, which will raise in the first year of levy the estimated revenue of **\$6,550,505**.

Affordable Housing Millage Strategy

Annual Budget including AAHC developments in pipeline

Including city owned properties

Build in flexibility to acquire properties unexpectedly on the market


Like recent AAHC 16-unit acquisition on Liberty


Develop application process with HHSAB for non-AAHC projects

Based on City Council adopted millage guidelines

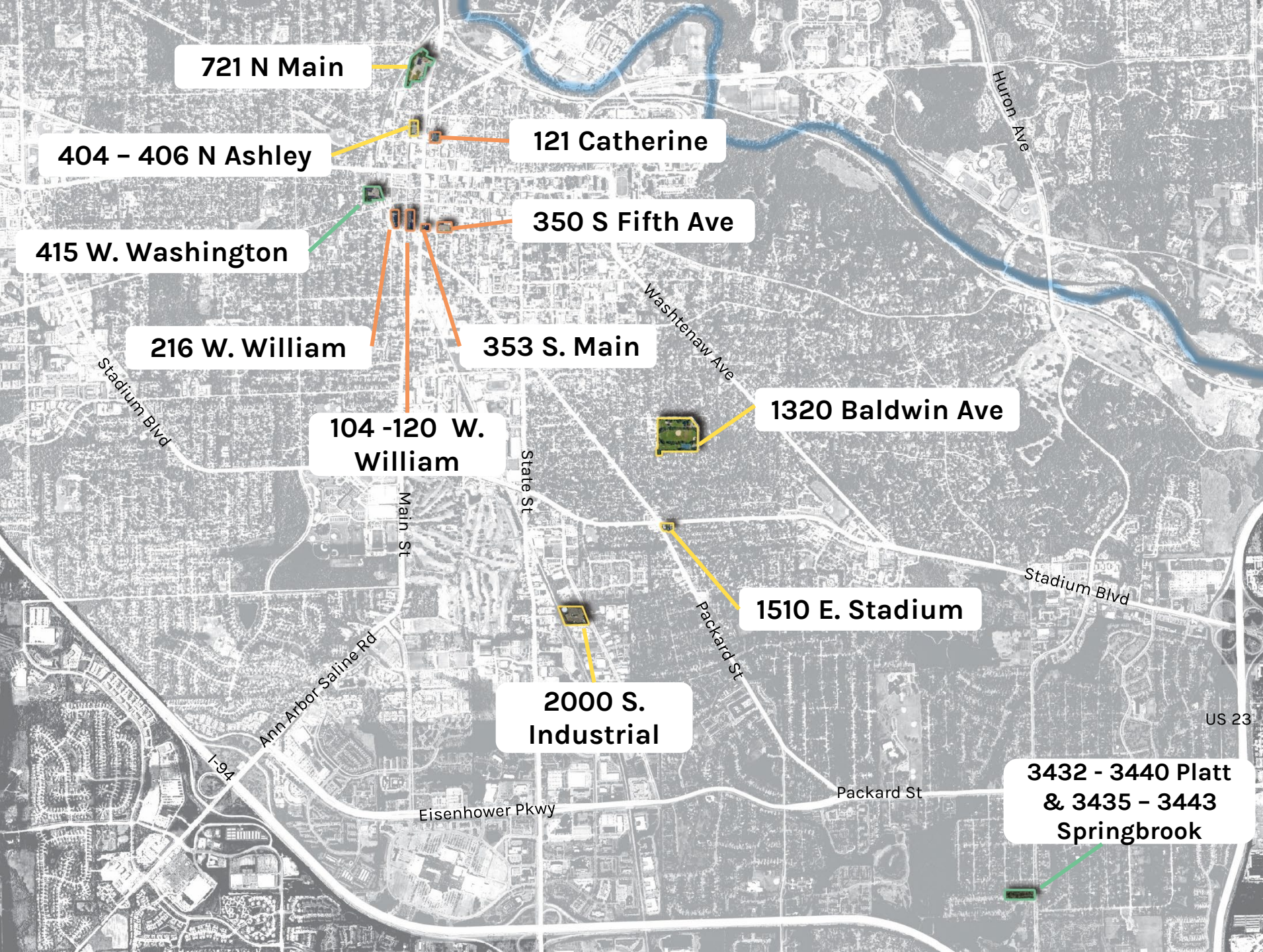
Ensure investment in feasible projects with qualified developers

City Owned Properties

 Building / Facilities

 Surface Parking Lots

 Vacant Properties



City Policy Successes

City-Owned Properties

Affordable Housing Millage

Payment in Lieu of Taxes

Zoning

DDA Financial Support

Brownfield Grants and TIF financing with affordable component

Reduced Fees Planning & Zoning

Development Challenges



Cost of Construction



High interest rates



**City codes above the
State building code
requirements**



**City fees in excess of
other communities**



**Hyper local
community
engagement –
NIMBYism**



**Every funding source
has its own
regulations**

Operating Challenges

- Escalating Property & Liability Insurance
- Unpredictable Utility Costs
- Toxicity and Prevalence of Street Drugs
- Lack of Universal Health Care Coverage
- Every Funding Source has its own Regulations

Need for a Better Development Model

Reduce	Reduce City regulatory burdens and barriers
Reduce	Reduce 12-layer capital stack to 2-3 funding sources
Continue	Continue to develop city-owned properties
New	Bond financing + millage • TBD on best bond financing path

Common Questions

New Construction vs. Acquisition & Renovations?

Accessibility, Sustainability, Environmental, Building Code

Downtown vs. Outside Downtown?

Balance of location, site specific, availability

Requiring Afford Units in Market Rate vs. Contribution in Lieu?

Tenant Screening, Students, Mission based owners

Development Subsidy vs. Rent, Mortgage or Operating Subsidy?

The ONLY way to guarantee 30% of income on housing



Resident Art Room at Miller

Community Partners

Mental Health and Supportive Services

Client-centered Case Management, Mental Health, Community Building, Crisis Services, Financial Literacy, Jobs, Youth Programs, Support Groups, Eviction Prevention, Quality of Life Services, Resident Council, Art Therapy, Medical Services

Peace Neighborhood Center

Ozone House

Community Mental Health

SOS

Food Gatherers

Michigan Works

Community Action Network

Avalon Housing

PACE

VA

University of Michigan School of Pharmacy

Packard Community Clinic

Washtenaw Housing Alliance

- **Coalition of 25+ non-profit and government entities** providing services and housing to people who are homeless or at-risk of becoming homeless
- **Mission is to end homelessness** in Washtenaw County
- **What we do:**
 - Homeless **system planning and coordination**
 - **Training** and **technical assistance**
 - **Landlord engagement** and support
 - **Advocacy** and **public education**





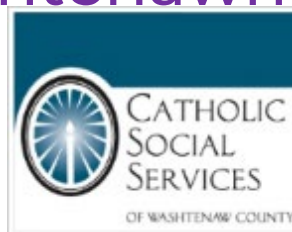
ANN ARBOR HOUSING COMMISSION



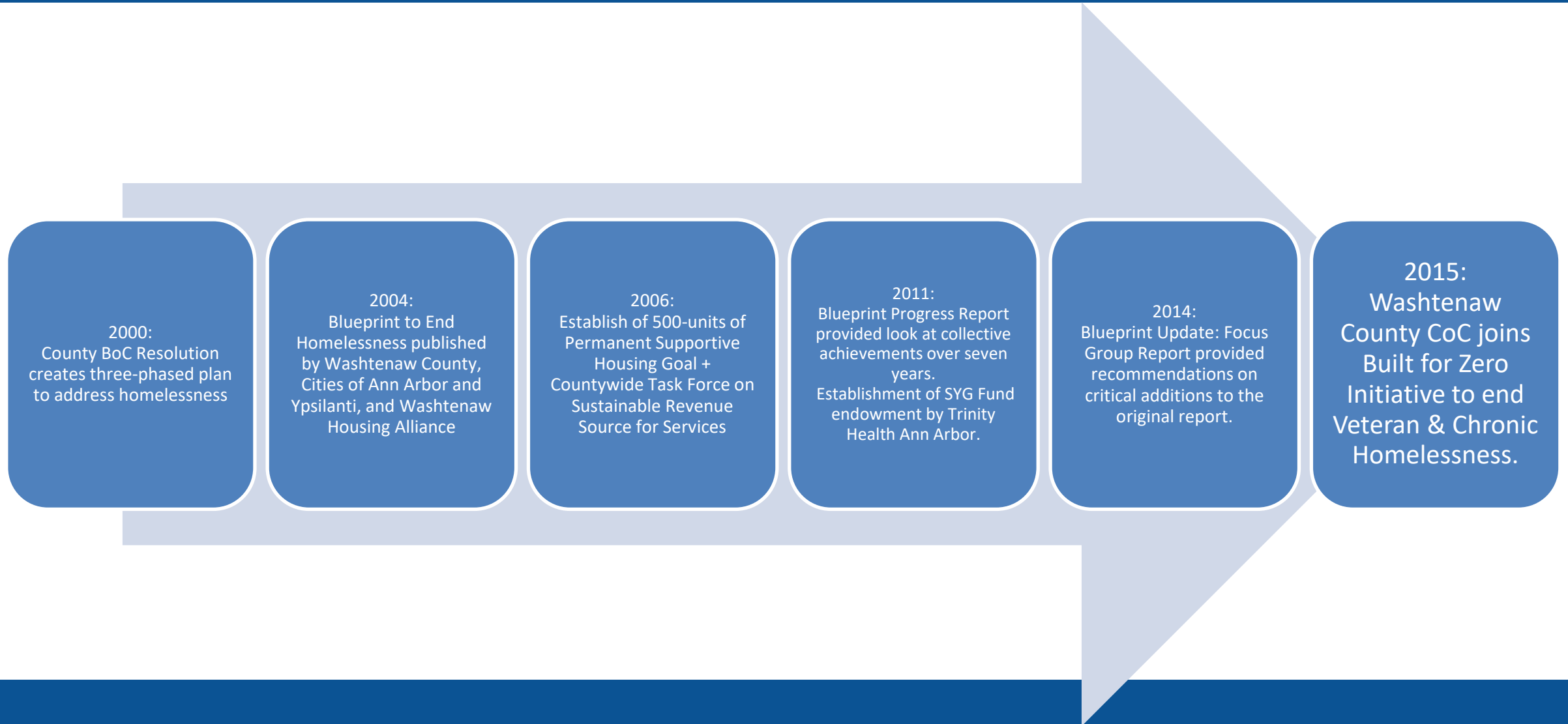
Website: whalliance.org

Facebook:

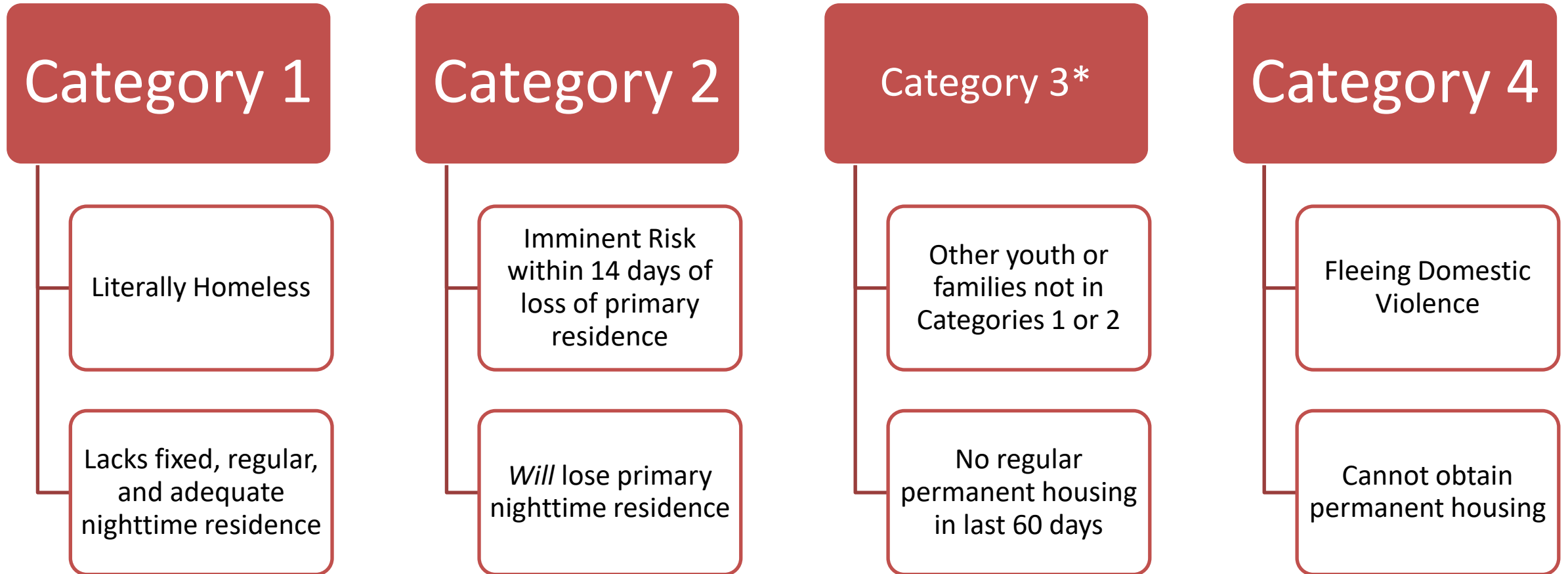
facebook.com/washtenawhousingalliance



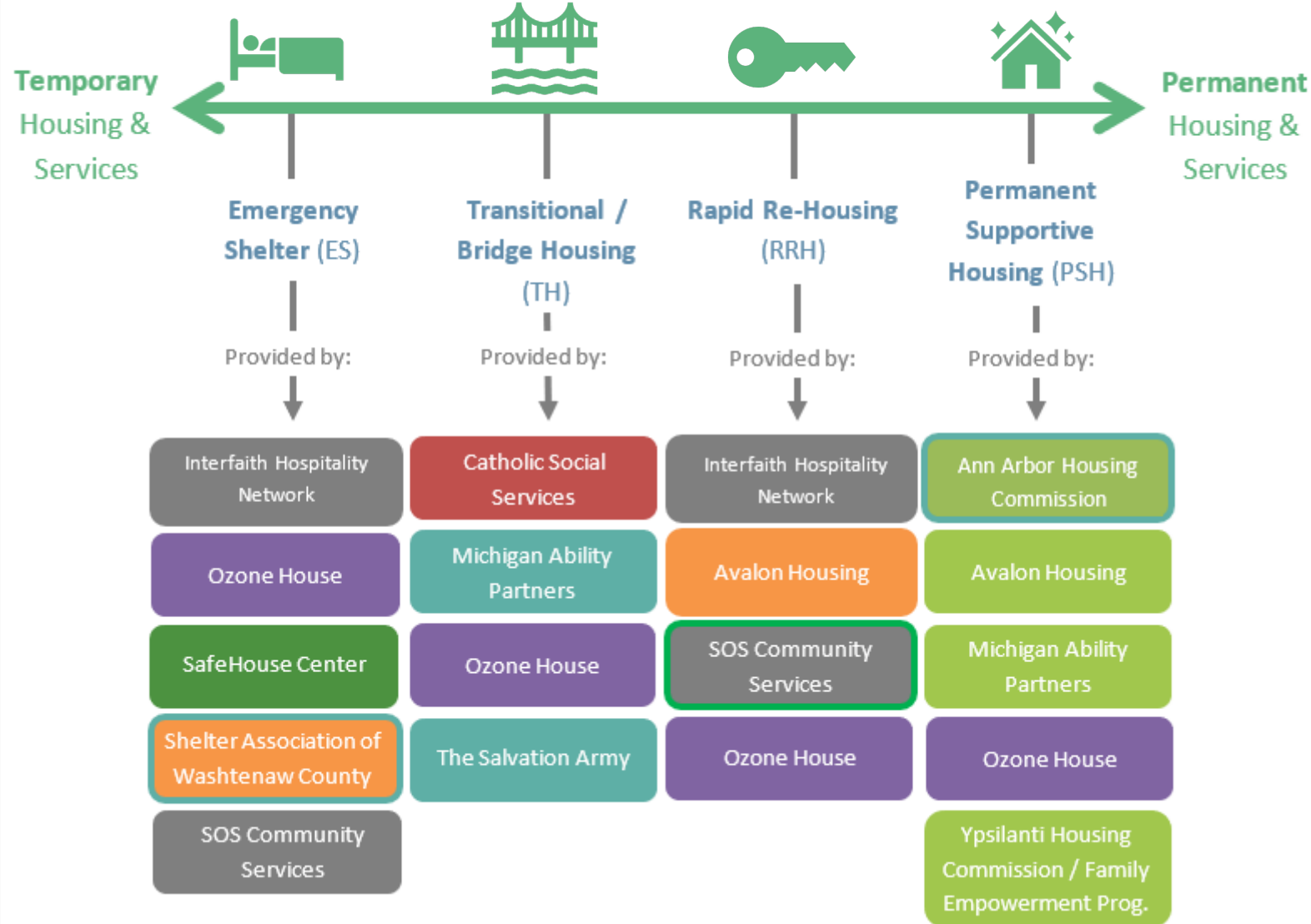
History: Blueprint to End Homelessness



HUD Definition of Homelessness



Homeless Continuum of Care (Beds/Units)



**HOUSED PEOPLE
ARE NOT HOMELESS**



Rapid Re-Housing (RRH) ends homelessness for families and individuals.

FIND LANDLORDS
& APARTMENTS

Help people quickly find housing
within one month or less.

HELP PAY
FOR HOUSING

Help people pay for housing short
term; longer-term help an option.

CONNECT
TO JOBS & SERVICES

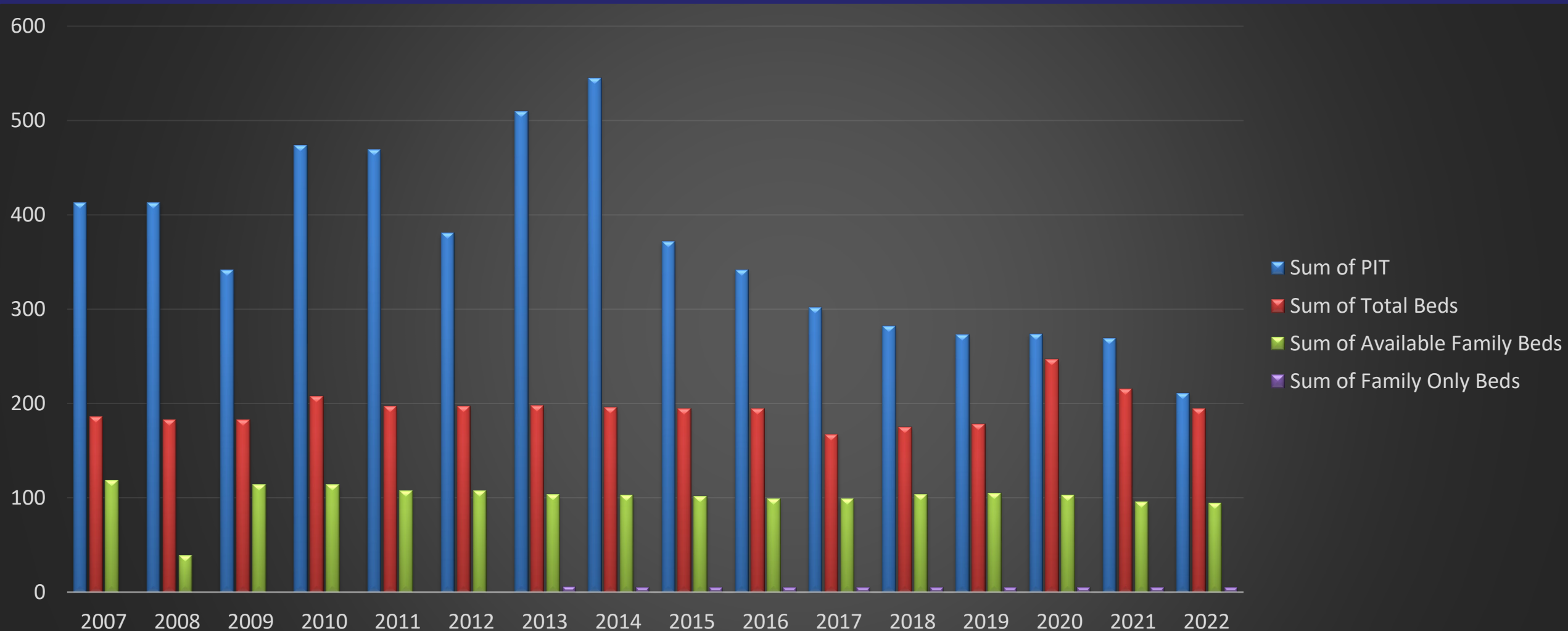
Help access services so
people can stay in housing.

The **Core Components** of Rapid Re-Housing help people
find housing fast, help **pay** for housing, and **connect** to jobs and services.

- = Serves Only Unaccompanied Youth
- = Serves Only Domestic Violence Survivors
- = Some Portion Dedicated to Formerly Incarcerated Individuals
- = Some Portion Dedicated to Veterans
- = Some Portion Dedicated to the Chronically Homeless
- = Serves Individuals Experiencing Homelessness
- = Serves Families Experiencing Homelessness



Needs and Beds – 2007 to 2022



for all housing needs...
HOUSING ACCESS FOR WASHTENAW COUNTY

CALL HAWC



734.961.1999

HAWC staff determines if caller is...



Housed...

but in need of more affordable housing and resources to avoid facing homelessness

Information & Referrals

Callers could receive:

- >Information & referrals to other resources
- >Affordable housing list
- >Mediation to resolve housing issue with landlord, family, or others



At Imminent Risk...

of homelessness. Will lose primary nighttime residence within 14 days (HUD category 2)

Prevention & Diversion

1. Callers may be scheduled for a face2face assessment
2. Callers could receive:
 - >Mediation to resolve housing issue with landlord, family, or others
 - >Financial assistance
 - >Help navigating all housing options

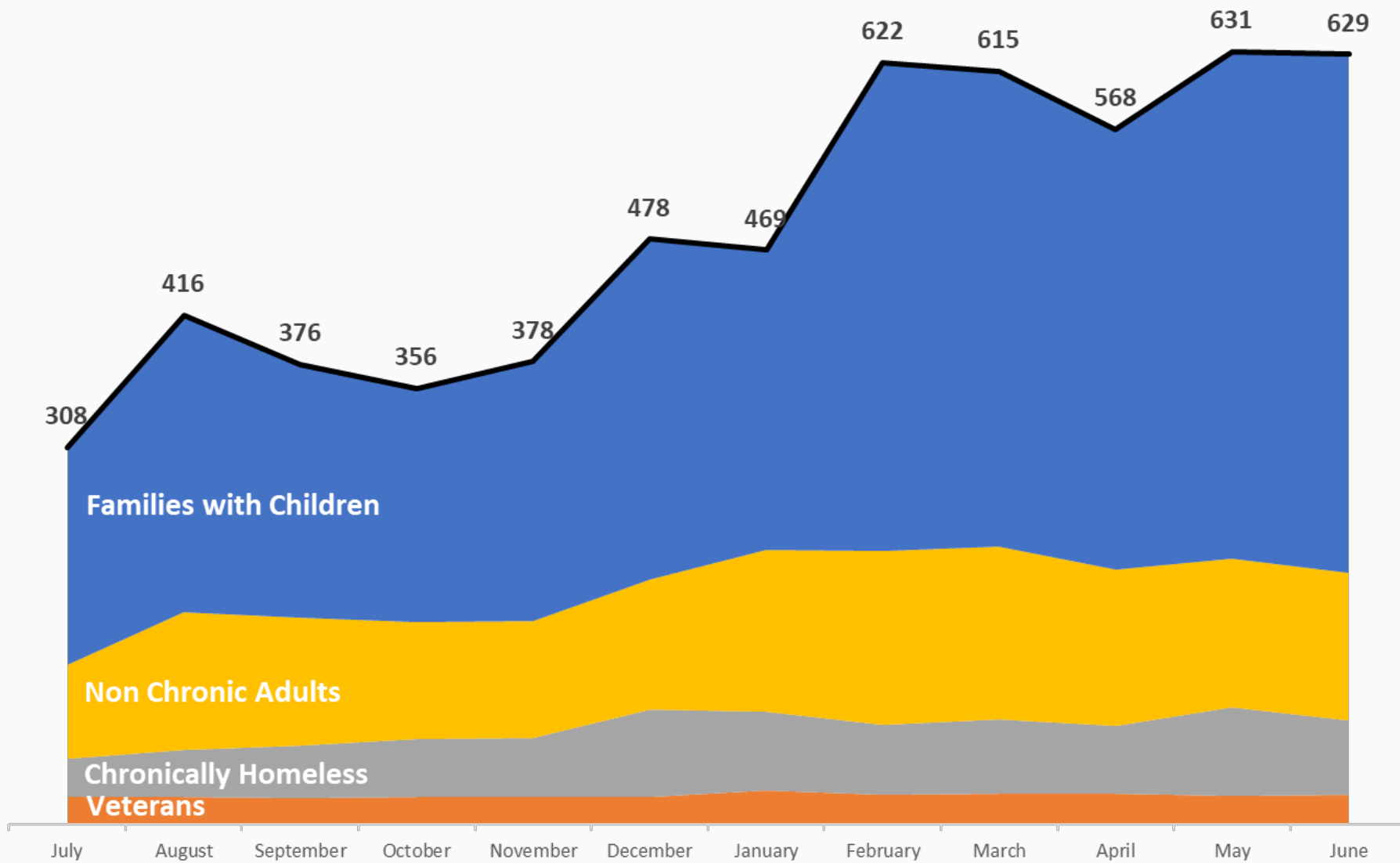


Homeless...

lives in a place not meant for human habitation, shelter, transitional housing, or hotels paid by organization/ government (HUD category 1)

Housing Program Prioritization

1. Caller receives a face2face assessment, VI-SPDAT, and screening for Homeless Preference Housing Choice Voucher; Safety needs are addressed
2. Depending on availability and need, caller may receive emergency shelter bed until permanent housing is identified (shelter stay <30 days)
3. Household is Prioritized:
 - Community Housing Prioritization (CHP) Committee prioritizes based on VI-SPDAT score, chronic homelessness status, and other information
 - Homeless household could receive:**
 - Rapid Re-Housing**
 - Short term subsidy, short term case management
 - Permanent Supportive Housing**
 - Permanent rental subsidy, ongoing case management



Year	Families Avg. LOT to Housing (in Days)
2018	83
2019	98
2020	91
2021	92
2022	109
2023	160

Dramatic Rise in Washtenaw County Literally Homeless Households (especially Families) between July 2022 to July 2023

Washtenaw CoC
Winter Shelter Task
Force has met
between May –
October 2023 to
prepare
recommendations
for winter
sheltering during
2023-24 winter

Winter Shelter consists of:

- Seasonal Expansion of Overnight Shelter Capacity for Individuals
- Possible Seasonal Expansion of Overnight Shelter Capacity for Families
- Addition of Daytime Shelter Locations
- Need for additional resources to prevent evictions and divert households from shelter

The **System Modeling Report** reveals needs/gaps in the homeless system of care, for temporary and permanent interventions

The System Modeling Report is a **needs assessment** and **gaps analysis** of supportive housing and other interventions in Washtenaw County's homeless services system.

- Model and analysis differentiate between **intervention types**, as well as by **populations and sub-populations**
- **Resources considered:**



Diversion/
Prevention



Temporary
Interventions



Rapid Re-Housing



Permanent
Supportive Housing

The Report was **prepared by CSH**
(Corporation for Supportive Housing)



Resource Gap of Permanent Housing Based on Existing Resources and Annual Need

Table 2. Resource Gap of Permanent Housing Based on Existing Resources and Annual Need

Housing Intervention	Existing Stock (HIC)	×	Rate of Turnover	=	Available Annually	=	Rate of Need	=	Annualized Need
PSH Units (Families)	96				10		164		(154)
Veterans	0		10%		0		2		(2)
Youth	5		10%		1		16		(15)
DV Experience	0		10%		0		41		(41)
Seniors	0		10%		0		7		(7)
PSH Beds (Adults Only)	643				45		762		(717)
Veterans	186		7%		13		112		(99)
Youth	5		7%		0		97		(97)
DV Experience	0		7%		0		173		(173)
Seniors	0		7%		0		136		(136)
Housing Navigation/RRH (Families)	68				68		310		(242)
Veterans	0		100%		0		3		(3)
Youth	2		100%		2		19		(17)
DV Experience	0		100%		0		83		(83)
Seniors	0		100%		0		6		(6)
Housing Navigation/RRH (Adults Only)	17				17		661		(644)
Veterans	0		100%		0		86		(86)
Youth	5		100%		5		80		(75)
DV Experience	0		100%		0		179		(179)
Seniors	0		100%		0		69		(69)
DIV (Families)	0		100%		0		71		(71)
DIV (Adults Only)	0		100%		0		213		(213)

Key Takeaways
from
Resource Gap
of Permanent
Housing Based
on Existing
Resources and
Annual Need



Rapid Re-Housing

**886 slots of RRH
needed**

RRH is a short- to
medium-term housing +
services intervention



Permanent
Supportive Housing

**871 units of PSH
needed**

PSH is a long-term
housing + services
intervention



Diversion/
Prevention

**284 slots of Diversion/Prev.
needed**

Diversion/Prevention is a short-
term intervention that couples
mediation w/ financial assistance

HMIS Base Population and Rates of Temporary Housing Need by Population

Table 3. HMIS Base Population and Rates of Temporary Housing Need by Population

Base Population	2018 HMIS Data	Rate of Need for Temporary Housing	Households w/ Temp Housing Need
Adults Only (Persons)	1,423	42%	598
Veterans	198	42%	83
Youth	177	42%	74
DV Experience	352	42%	148
Seniors	205	46%	94
Families	474	46%	218
Veterans	5	46%	2
Youth	35	46%	16
DV Experience	124	46%	57
Seniors	13	46%	6
Total Households	1,897	43%	816

Resource Gap of Temporary Housing Based on Existing Resources and Annual Need

Table 4. Resource Gap of Temporary Housing Based on Existing Resources and Annual Need

Population	Existing Stock	Average Turnover Rate (APRs)	# Available Annually	Rate of Need	Annualized Need
Adults Only (Beds)	128	422%	540	598	(58)
Veterans	28		118	83	35
Youth	7		30	74	(44)
DV Experience	7		30	148	(118)
Seniors	0		0	94	(94)
Families (Units)	36	263%	95	218	(123)
Veterans	0		0	2	(2)
Youth	0		0	16	(16)
DV Experience	18		47	57	(10)
Seniors	0		0	6	(6)

Key Takeaways
from
Resource Gap
of Temporary
Housing Based
on Existing
Resources and
Annual Need



Temporary
Interventions for
Adult-Only

**58 emergency
shelter** / temporary
housing
interventions
needed



Temporary
Interventions for
Families

**123 emergency
shelter** / temporary
housing
interventions
needed

Temporary Housing for Veterans is the only population-specific resource for which the report shows an excess

Table 4. Resource Gap of Temporary Housing Based on Existing Resources and Annual Need

Population	Existing Stock	Average Turnover Rate (APRs)	# Available Annually	Rate of Need	Annualized Need
Adults Only (Beds)	128	422%	540	598	(58)
Veterans	28		118	83	35
Youth	7		30	74	(44)
DV Experience	7		30	148	(118)
Seniors	0		0	94	(94)
Families (Units)	36	263%	95	218	(123)
Veterans	0		0	2	(2)
Youth	0		0	16	(16)
DV Experience	18		47	57	(10)
Seniors	0		0	6	(6)

The *increase in housing first (permanent housing) resources for Veterans*, over the past decade, has dramatically decreased Veteran homelessness, and decreased Veterans temporary housing needs here in Washtenaw County

New Data Show 11% Decrease in Veteran Homelessness since 2020 – Biggest Decline in More Than Five Years

Nov 07, 2022

CASE STUDY: HOUSING FIRST CUT VETERAN HOMELESSNESS BY 50%

Housing First is supported by the U.S. Department of Veterans Affairs (VA) in its two largest homelessness programs – Supportive Services for Veteran Families (SSVF) and HUD-Veterans Affairs Supportive Housing (HUD-VASH). These programs, which are considered to be the gold standard for homelessness programs both domestically and abroad, have been instrumental in reducing veteran homelessness by 50% over the past decade.

In 2021, 3 states and 82 communities announced they achieved net zero veteran homelessness using the Housing First model:

VIRGINIA	CONNECTICUT	DELAWARE
Mobile, AL	Massachusetts CoC, MA	Schenectady, NY
Little Rock, AR	Kent County, MI	Syracuse, NY
Riverside, CA	Lansing, MI	Troy, NY
Flagler County, FL	Wexford, MI	Cumberland, NC
Miami-Dade County, FL	Dakota, MN	Winston-Salem, NC
Myers, FL	Moorhead, MN	Dayton, OH
Daytona Beach, FL	Northeast CoC, MN	Akron, OH
Atlanta, GA	Northwest CoC, MN	Norman, OK
DeKalb County, GA	Southeast CoC, MN	Gresham, OR
Central Illinois, IL	Southwest CoC, MN	Multnomah County, OR
Christian County, IL	Gulfport, MS	Portland, OR
Coles County, IL	Hattiesburg, MS	Delaware County, PA
Douglas County, IL	Mississippi CoC, MS	Lancaster, PA
Edgar County, IL	Kansas City, MO	Lehigh Valley, PA
Moultrie County, IL	Poplar Bluff, MO	Philadelphia, PA
Quad Cities Region, IL	St. Joseph, MO	Pittsburgh, PA
Rockford, IL	Lincoln, NE	Reading, PA
Shelby County, IL	Nebraska CoC, NE	Scranton, PA
Waukegan, IL	Las Vegas, NV	Western CoC, PA
Will County, IL	Nashua, NH	Chattanooga, TN
Indiana CoC, IN	Bergen County, NJ	Jackson, TN
Des Moines, IA	Middlesex County, NJ	Abilene, TX
Quad Cities Region, IN	Las Cruces, NM	Houston, TX
Kansas City, KS	Santa Fe, NM	San Antonio, TX
Lexington, KY	Albany, NY	Austin, TX
New Orleans, LA	Buffalo, NY	Chittenden County, VT
Shreveport, LA	Long Island, NY	Kittitas County, WA
Terrebonne Parish, LA	Poughkeepsie, NY	La Crosse, WI
Montgomery County, MD	Rochester, NY	Beckley, WV
Lowell, MA	Saratoga Springs, NY	

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Source: <https://nlihc.org/sites/default/files/Housing-First-Veteran.pdf>