

POLICY INNOVATION

LENDING

DEVELOPMENT

ENERGY SOLUTIONS

The Multiple Benefits of Federal Housing & Energy Programs

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About NHT

The National Housing Trust protects, improves and maintains existing affordable housing so that low-income families can live in quality neighborhoods with access to opportunities.

Policy Innovation

Lending

Real Estate Development

Energy Solutions



Project-Based Rental Assistance (PBRA)

- PBRA = a public-private partnership which provides affordable housing for over 1.2M low- and very-low-income households across the country
- Average household income = under \$13K
- 56% of PBRA households include someone with a disability or who is elderly
- PBRA properties are located in urban, suburban, & rural locations



Project-Based Rental Assistance (PBRA)

- Residents pay 30% of their income for rent, federal government provides the difference.
- According to HUD, all federal rental assistance only serves 25% of eligible residents.
- PBRA requires annual appropriations from Congress.
- Hundreds of contracts were not renewed during the government shutdown, creating uncertainty for owners & residents



Low-Income Housing Tax Credits (Housing Credits)

- The Housing Credit is a critical resource for preserving & building affordable housing.
- Since 1986, the Housing Credit has financed more than 2.8 million affordable apartments nationwide, at a rate of nearly 100,000 per year. These properties have provided roughly 6.7 million low-income families, seniors, veterans, & people with disabilities homes they can afford.
- Low-income residents pay no more than 30% of their income for rent.



Low-Income Housing Tax Credits (Housing Credits)

- The Housing Credit provides affordable housing to all 50 states & all types of communities, including urban, suburban, and rural.
- The federal government issues Housing Credits to states based on their populations each year.
- States then establish credit allocation plans & the Credits are then awarded to developers. **Learn more about how states prioritize their various housing needs in the Housing Credit program by visiting our NHT's database, [PrezCat](#).**





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