West Central Regional Housing Forum: May 8, 2025

About CSH

CSH is 501c3 nonprofit intermediary organization and CDFI that advances **supportive housing** as an approach to **help people thrive.**

Since our founding in 1991, CSH has distributed more than **$1.7 billion in loans and grants that** has created over **467,000 homes for individuals and families** exiting long-term homelessness.

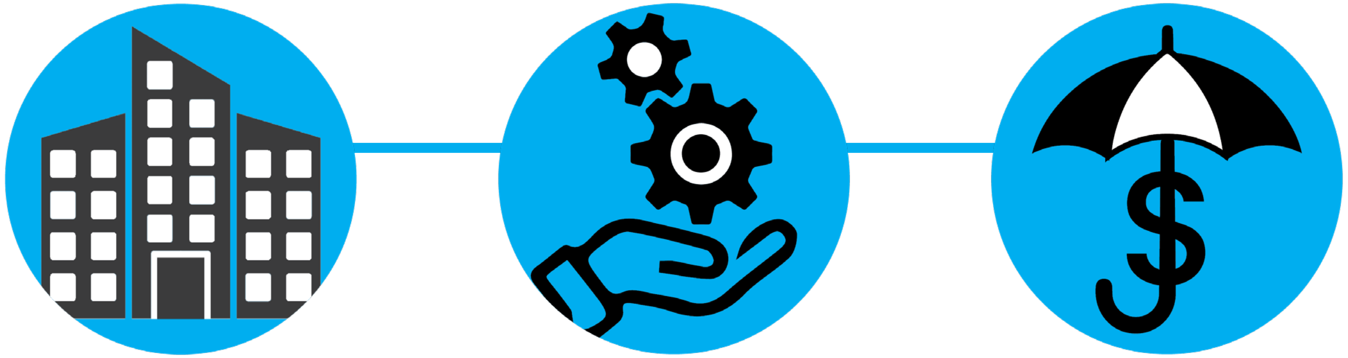
CSH

csh.org

How We Are Building Thriving Communities

Guided by our **2023-2027 Strategic Plan**, CSH focuses on building equitable and thriving communities with universal access to **housing** and **services**, and opportunities to achieve **economic security**.

FOCUS AREAS



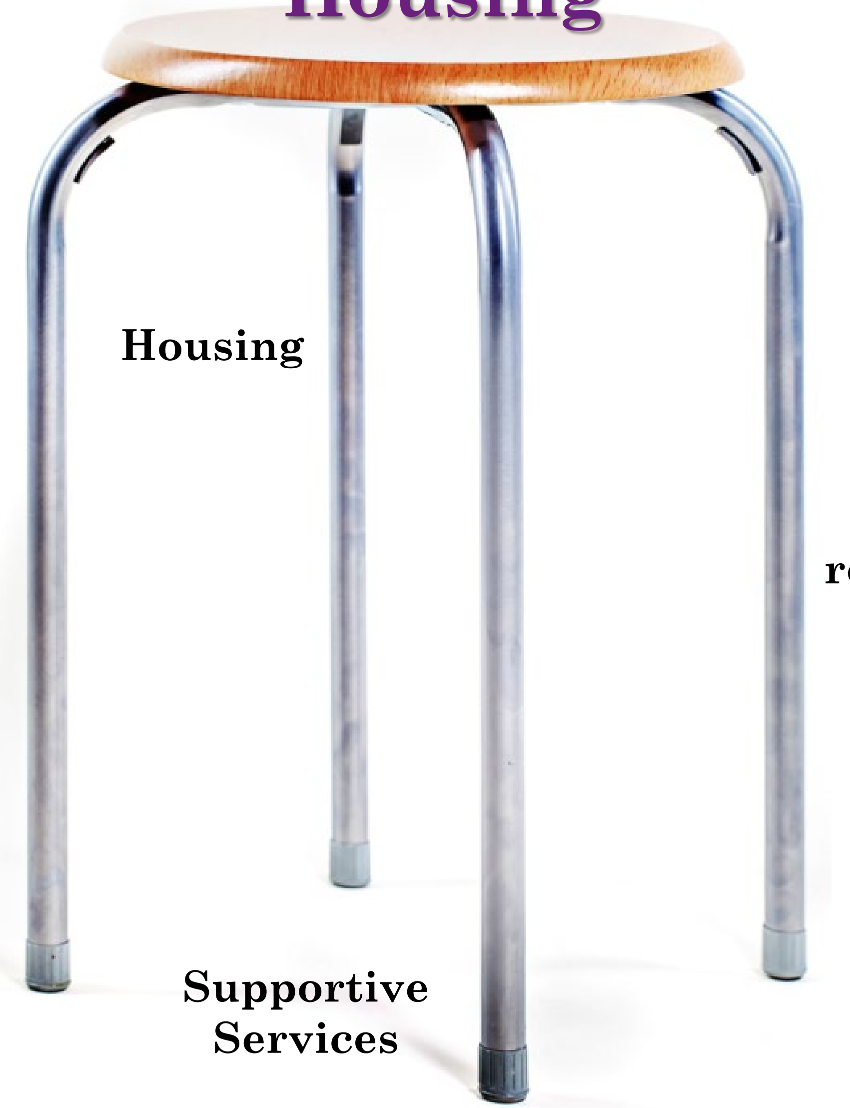
HOUSING

SERVICES

ECONOMIC SECURITY

Upper Midwest Office

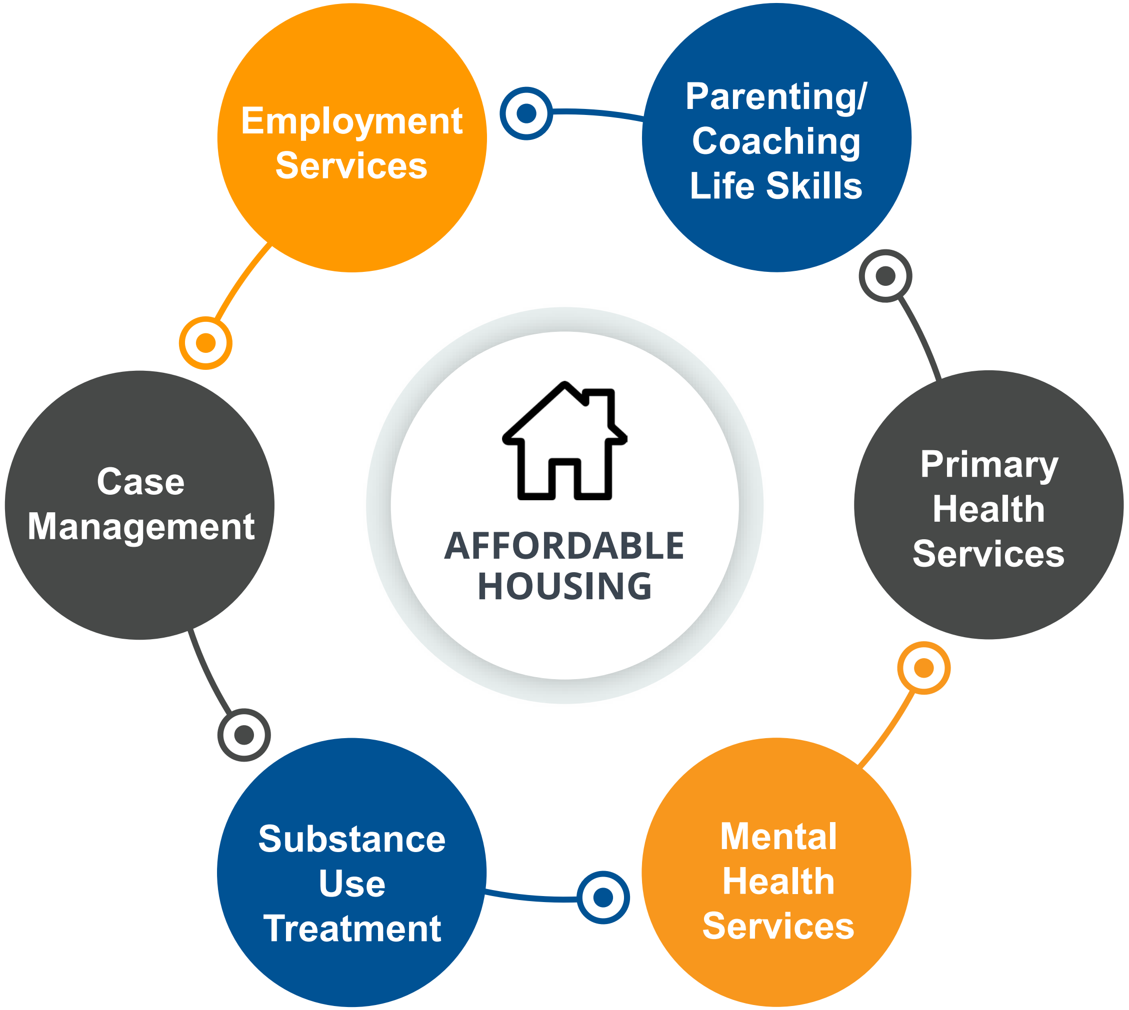
Supportive Housing



Supportive Housing

Supportive housing combines affordable housing with services that help people who face the most complex challenges to live with stability, autonomy and dignity.

Housing:
Affordable
Permanent
Independent



Support:
Flexible & Voluntary
Tenant-centered
Coordinated Services

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Key Components Of Supportive Housing

1. Engages households with multiple barriers
2. Housing is affordable
3. Provides unit with lease & minimal barrier to entry
4. Engages tenants in flexible, voluntary services
5. Coordinates among key partners
6. Supports connecting with community

Supportive Housing Outcomes

Direct public system savings	Emergency room visits decline by 57%
	Use of emergency detoxification services decline by 87%
	The rate of incarceration declines by 52%
	More than 83% stay housed for at least one year

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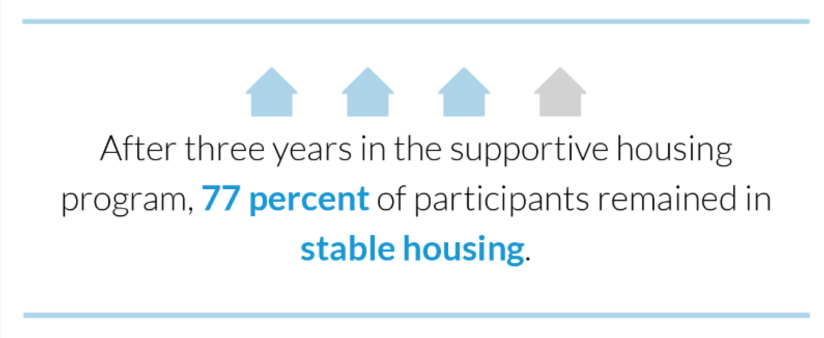
Denver Social Impact Bond Initiative

- Five-year social impact bond initiative launched in 2016 by the City and County of Denver
- Goal: Increase housing stability and decrease jail stays among people who were experiencing chronic homelessness and who had frequent interactions with the criminal justice and emergency health systems.
- Provided supportive housing using a housing first approach
- Used a randomized controlled trial, the gold standard for determining a program's impact, that included 724 people
  - 363 people were in the treatment group (referred to the supportive housing program)
  - 361 people were in the control group (receiving services as usual in the community).



- https://www.urban.org/features/housing-first-breaks-homelessness-jail-cycle
- https://pfs.urban.org/pfs-project-fact-sheets/content/denver-social-impact-bond-program

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Supportive housing helped people avoid police contacts, arrests, and jail days

- 34 percent reduction in police contacts
- 40 percent reduction in arrests
- 30 percent reduction in unique jail stays and a 27 percent reduction in total jail days.

Supportive housing helped people use less emergency health care and more office-based health care

- 40 percent decrease in emergency department visits
- 155 percent increase in office-based visits with a psychiatric diagnosis
- 29 percent increase in unique prescription medications

Supportive housing reduced the public costs of the homelessness-jail cycle

- Denver SIB participants had $6,876 less in total annual, per person costs associated with other emergency public services compared with the control group
- The biggest avoidances were in reduced jail, ambulance, and emergency department costs.

About half of the total per person cost of the Denver SIB was **offset** by avoided costs for other public services, such as jails and emergency departments.

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Where does Supportive Housing fit into the Housing Continuum?

Minnesota Affordable Housing Continuum

Income	$20,000 and below	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999
AMI	30% AMI — $33K		50% — $55K	80% — $88.1
Population	**220,506 total households** People Experiencing Homelessness; People with Disabilities or Service Needs; People Exiting Incarceration	**201,438 total households** Workers with Low Incomes; People with Episodic Housing Crises & Service Needs	**227,209 total households** Workers with Low Incomes; People with Episodic Housing Crises & Service Needs	**379,425 total households** Workers with Low Incomes; People with Episodic Housing Crises & Service Needs

Housing Continuum

- Low market rental | Naturally Occurring Affordable Housing | Workforce Housing
- Public Housing | Section 8 Vouchers
- Homeownership Assistance
- Unsheltered | Shelters
- Community Land Trusts | Resident Ownership | Cooperative Ownership | Habitat for Humanity
- Permanent Supportive Housing
- High Market Rental | Homeownership

Strategies

- Harm Reduction / Housing First
- Permanent Supportive Housing
- Transitional Housing / Rapid Rehousing
- Harm Reduction / Housing First
- Reduce Cost Burdens
- Production, eg. Low-Income Housing Tax Credit
- Inclusionary Housing
- Tenant Protections
- Preservation
- Tax-Increment Financing (TIF) and Zoning
- Local Housing Trust Funds
- Preservation and Stabilization
- Community Land Trusts, Resident Ownership, Cooperative Ownership, Habitat for Humanity

mhp
improving home & community

U.S. Census Bureau, American Community Survey 2023, 1-year estimates. AMI estimates are for a four-person household. **UPDATED 1.24.25**

What We Do

CSH takes action through our three lines of business.

Policy & Advocacy

We promote concrete policies
and strategies that advance more supportive housing development.

Community Investment

We are a CDFI and invest resources to increase availability and sustainability of quality, affordable housing aligned with services.

Strengthening the Field

We provide training, technical assistance and thought leadership to the housing and services sectors.

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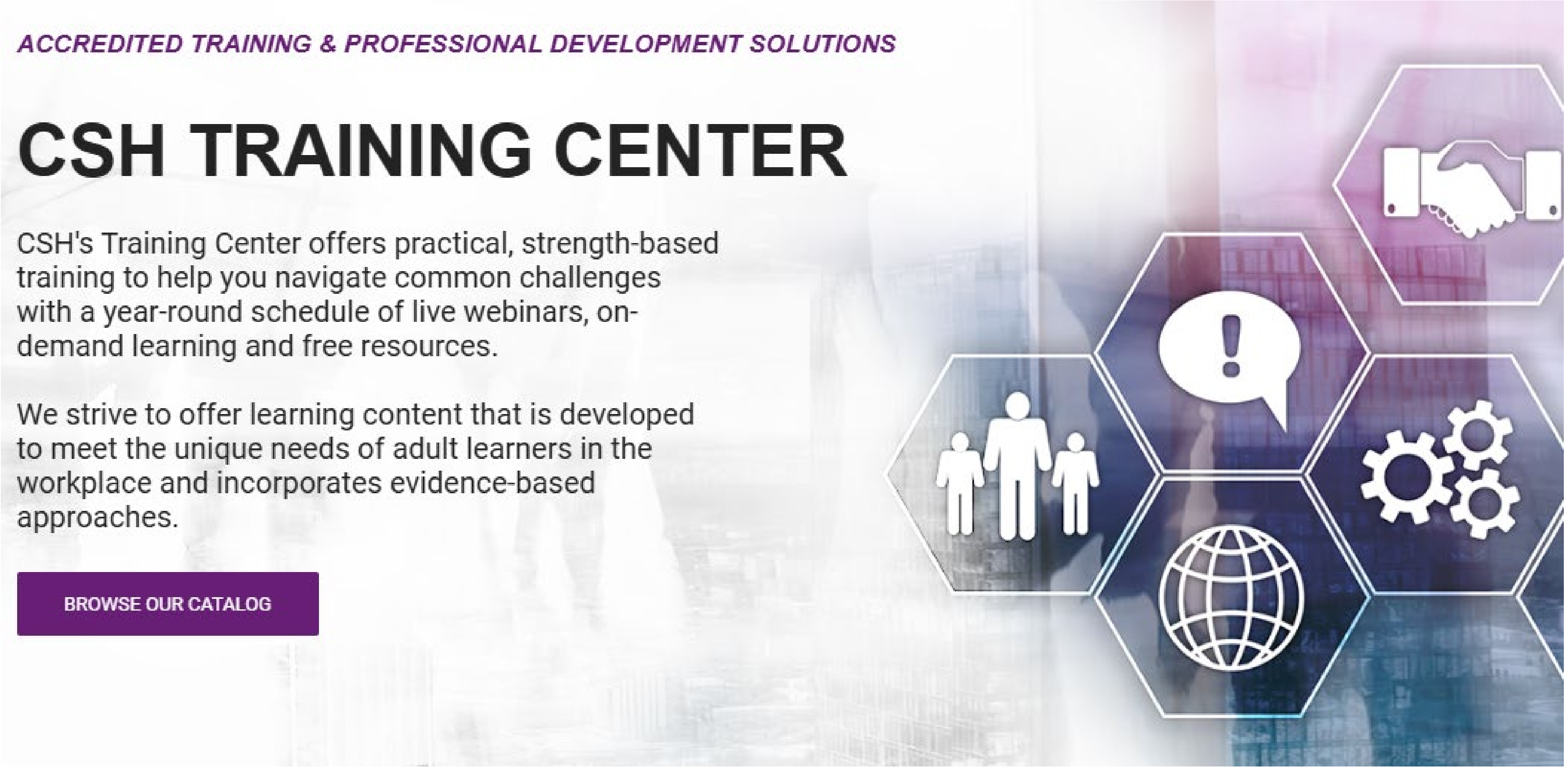
Strengthening the Field: CSH Supportive Housing Training Center



Strengthening the Field

Free Webinar Series - Navigating Operational Challenges in Supportive Housing

May 16, 23, & 30th
12PM - 2 PM ET | 11 AM - 1 PM CT
10 AM - 12 PM MT | 9 AM - 11 AM PT

REGISTER

There are also four resources addressing the following:

1. How to Access Additional Subsidies for Supportive Housing
2. How to Request Rental and Operating Subsidy Increases
3. Supporting Tenants to Make Timely Rent Payments
4. A Case Study - Deborah's Place

Strengthening the Field

HSS TA Team: 2 Medicaid Academies; 30+ trainings and guides

CSH MESH Housing Matters

North Star Policy Consulting EI-CONSULTANTS

Supportive Housing ALLIANCE

HCDA Ho-Chunk Housing Community Development Agency

IOWA SUPPORTIVE HOUSING INSTITUTE

CSH IOWA Finance Authority

Posted on January 29, 2025

CSH and Iowa Finance Authority Announce Participants of Inaugural Iowa Supportive Housing Institute

WHEDA CSH

A Boost for Supportive Housing in Wisconsin

Community Investment: CSH Loan Products

	Project Initiation	Predevelopment	Acquisition	Mini-Perm	Bridge
Use of Funds	Early predevelopment and acquisition costs	Mid to late predevelopment	Acquisition and predevelopment	Project costs including rehab and refinancing of existing debt	Project costs prior to receipt of permanent financing
Typical Range	\$50,000 - \$100,000	\$150,000 to \$2 million	\$150,000 to \$15 million	\$150,000 to \$1 million	\$150,000 to \$1 million
Interest Rate	0-3% for 24 months	7.5%, fixed	7.5%, fixed	7.5%, fixed	7.5%, fixed
Typical Term	3 years	3 years	3 years	7 years	2 years
Repayment	Subsequent CSH loan	Construction financing	Construction financing	Amortizing with balance paid at maturity	Receipt of funds bridged
Maximum LTV	Unsecured	130% (not including cap interest); None for <\$500,000	100% for property; 130% for predev (not including cap interest)	100%	100% for property; 130% for predev (not including cap interest)
Fees	None	1.5% origination; legal	1.5% origination; legal	1.5% origination; legal	1.5% origination; legal
Security	None	Real estate, if available	Real estate	Real estate	Real estate, if available

Community Investment: New Market Tax Credits

NATIVE AMERICAN COMMUNITY CLINIC

Native American Community Clinic & Housing Project

Full Circle Indigenous Planning + Design, LLC

Collage

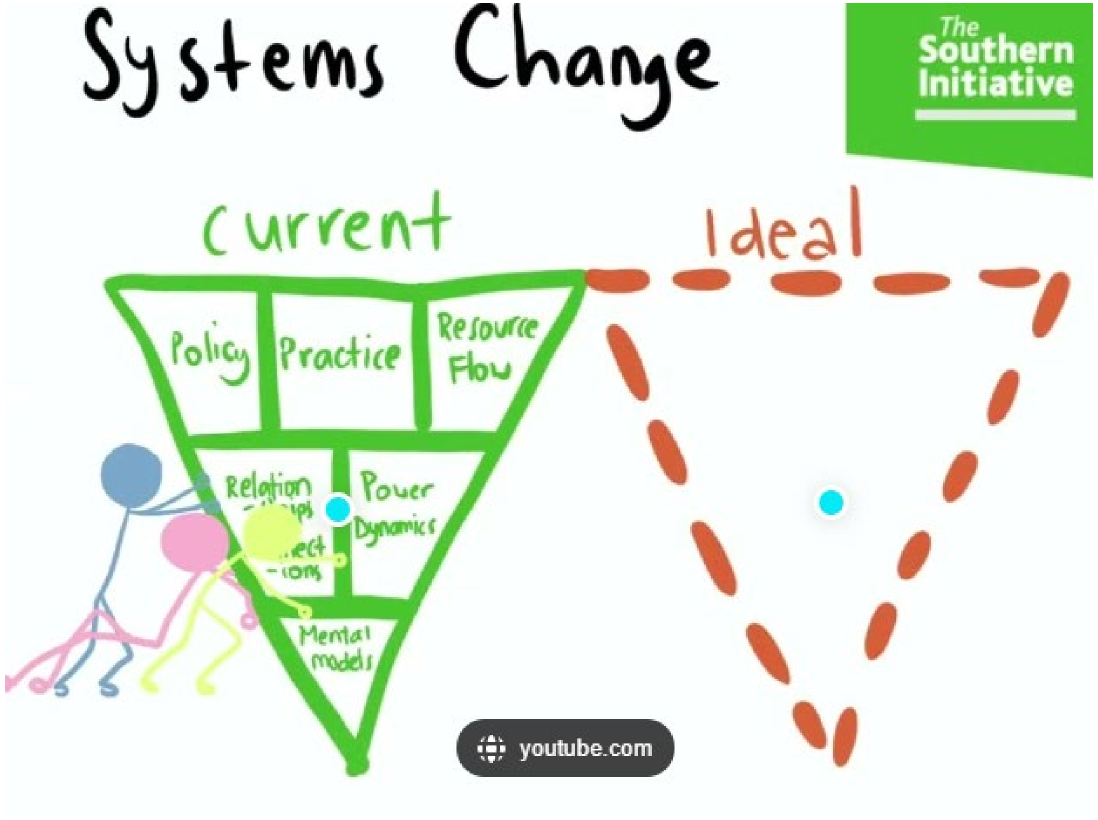
Perkins&Will

TLÁL-LI

WELLINGTON

Policy and Advocacy: Administrative and Systems Change

- Child Welfare and Housing – Benton, Sherburne, Scott, Carver, Hennepin, Ramsey, and Counties across Wisconsin
- Medicaid Housing Supports – MN, NDI
- Supportive Housing Standards – IA and MN



Policy and Advocacy: [Current Advocacy Actions - Corporation for Supportive Housing Our Advocacy Actions]

Current Advocacy Actions

Support our active policy and advocacy actions to help advance supportive housing and services in your community.

MINNESOTA **HOUSING STABILITY** COALITION

IOWA HOUSING PARTNERSHIP

BADGER STATE HOUSING ALLIANCE

Minnesota Coalition *for the* Homeless

MINNESOTA BASIC INCOME GRANT PROGRAM

A basic income is a monthly, cash payment given directly to individuals with the intent to disrupt poverty, advance racial and gender equity and support basic needs. It is unconditional, with no strings attached and no work requirements. A basic income is meant to supplement, rather than replace, the existing social safety net.

Resources for you!

- **CSH Website:** Corporation for Supportive Housing
- **CSH Training Center:** CSH Supportive Housing Training Center
- **CSH Operating Webinars and Resources:** CSH Housing Preservation Resources
- **CSH Action Alerts:** Current Advocacy Actions - Corporation for Supportive Housing Our Advocacy Actions
- **MN Supportive Housing Alliance:** Supportive Housing Alliance – Creating, Preserving & Stabilizing Quality Supportive Housing
- **HSS TA Team:** Resources & Tools – MESH
- **Coalitions:** Minnesota Housing Stability Coalition

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