There are 770 Housing Trust Funds in the United States, among 49 States, generating more than $1 billion annually. Existing Housing Trust Funds generate a minimum of $7 of additional investment for each $1 of Trust Funds. Arkansas is one of 7 States with a Housing Trust Fund that is unfunded and without a permanent funding source. Funding mechanisms for these Trust Funds include Real Estate Transfer Taxes - 9 states, Document Recording Fees - 11 states, and a variety of other sources including Unclaimed Property Income, State and local General Revenue, and Bond Issues.

Specific information on funding of Housing Trust Funds in States surrounding Arkansas:
- Texas – funded by State General Revenue
- Louisiana – initially funded by State surplus funds
- Mississippi – no State Trust Fund; City of Jackson has Trust Fund, but no funding source
- Tennessee – funded by Tennessee Housing Dev. Agency (Bonds, HOME, & Section 8)
- Missouri – Document Recording Fees
- Oklahoma - initially capitalized by State appropriation

The Arkansas Housing Trust Fund, created in 2009 by Act 661 of the Regular Session, can be used for non-traditional housing activities (predevelopment costs, infrastructure, transitional housing, housing and foreclosure counseling, technical assistance, and loan guarantees) which are not typically funded by State administered Federal Programs. Arkansas currently relies solely on Federal Program funding to provide affordable housing. These Federal Programs are steadily being reduced by significant amounts. The Arkansas Housing Trust Fund can help to maintain and increase productivity.

One-time funding for the Arkansas Housing Trust Fund, allocated in 2013 in the amount of $500,000, was used to assist homeless populations and very low-income owner-occupied houses in:
- Fort Smith - The Fort Smith HOPE Campus assisted 585 homeless persons with extremely low incomes < 30% of area median income from 10/1/17 – 1/31/18. Racial breakdown of those assisted was 510 Caucasian, 22 Hispanic, and 53 African-American.
- Little Rock – performed substantial rehabilitation on 13 households having owners who were at least 62 years old or disabled and having very low incomes < 50% of area median income. All beneficiaries were African-American.
- Harrison – The HOPE Revolving Loan Program has assisted 30 homeless families by providing them with micro loans for rent and utility deposits and initial rent to secure standard, affordable housing. Low beneficiary incomes were between 30% and 80% of area median income. The racial composition of families assisted is Caucasian – 96.64%, Mixed race – 1.77%, American Indian - .69%, Asian - .51%, African American - .38%, and Native Hawaiian - .01%.

The $500K leverage ratio is 1: 7.049 and has generated $3,524,902 in additional funding to date. The Arkansas Housing Trust Fund has proven its success in improving and expanding affordable housing.

Funding for the Arkansas Housing Trust Fund serves as an economic engine for Arkansas, particularly in rural areas. The funds are an economic boost to local economies, increase the local tax base, increase housing stock value, support local businesses and professions, attract new businesses and professionals, and create significant numbers of new jobs.