



MEMO MEMBERS

The Weekly Newsletter of the National Low Income Housing Coalition

OUT OF REACH 2011

Out of Reach 2011: Housing Wage Continues to Rise

The National Low Income Housing Coalition released its annual *Out of Reach* report on May 2.

Out of Reach 2011 shows that the gap between what is typically earned by renter households and the income needed to afford a decent apartment continues to grow. This year, the national Housing Wage rose two cents to \$18.46, while the average wage among renters fell dramatically to \$13.52 from \$14.44 in 2010. The Housing Wage is the hourly wage one must earn in order to be able to afford a two-bedroom apartment at the Fair Market Rent (FMR).

The wages a renter would need to earn to afford a one bedroom (\$15.48), or even a studio (zero-bedroom) rental home (\$13.70) at the FMR also exceed the national renter wage. The growing gap between the Housing Wage and the average renter wage is a strong indicator of the challenges faced by renters seeking affordable apartments while holding shrinking paychecks.

In 2011, the federal minimum wage is \$7.25. At this wage, a household can afford to spend only \$377 on rent each month. In 28 states across the nation, more than two full time minimum wage jobs are required to afford the two-bedroom FMR. A minimum wage worker needs to work 102 hours a week to afford a two bedroom unit, on average nationwide.

Perhaps the most important aspect of *Out of Reach 2011* is that it provides a localized picture of the affordability crisis, and shows that it is being felt nationwide. While the Housing Wage varies considerably across the country, renters consistently do not earn enough to afford even a one bedroom unit. For example, the one bedroom Housing Wage in South Carolina is \$11.81, yet the average renter earns only \$10.64 an hour. In Connecticut, the affordability gap is even wider. Renters in Connecticut earn \$15.10 an hour while the Housing Wage for a one bedroom unit is \$19.27, resulting in a gap of four dollars per hour.

The report was released in press conference call that featured NLIHC President and CEO Sheila Crowley, NLIHC Research Director and Chief Economist Danilo Pelletiere, and HUD Assistant Secretary for Policy Development and Research Raphael Bostic. In his remarks, Mr. Bostic referred to the findings of the recent Worst Case Housing Needs report (see *Memo*, 2/4). Worst case housing needs refer to the housing

needs of renters who earn half of their area's median income and also pay over half their income for housing, or live in substandard housing, or both. Mr. Bostic cited the alarming statistic that worst case housing needs increased 20% between 2007 and 2009, the largest such increase since HUD began focusing on this vulnerable population.

In reaction to this finding and those in *Out of Reach*, Mr. Bostic stressed the need to support the preservation of existing housing while also expanding the availability of affordable housing rentals. Mr. Bostic noted that increased production of affordable housing requires a dedicated source of funding.

Following in this vein, Ms. Crowley emphasized that current housing assistance programs serve only one of every four eligible households. She stressed that the capitalization of the National Housing Trust Fund as a dedicated source of funding is necessary to address the immense need for affordable housing indicated by the numbers in *Out of Reach*. As one of a number of means of funding additional affordable housing, Ms. Crowley outlined a proposal to reform the mortgage interest deduction. By turning the deduction into a tax credit, \$30 billion would be saved annually and the tax credit would reach many more Americans than does the current deduction. The savings could then be used to capitalize the National Housing Trust Fund without adding to the national deficit.

Out of Reach 2011 can be found at: <http://www.nlihc.org/oor/oor2011/>

To view the press release on the report, visit http://nlihc.org/detail/article.cfm?article_id=7864&id=48

For a recent example of advocacy using *Out of Reach* data, please visit the NLIHC blog at: <http://nlihc.wordpress.com/2011/04/29/out-of-reach-the-view-from-minnesota/>

NATIONAL HOUSING TRUST FUND

NHTF on Agenda at Senate Hearing

At a hearing of the Senate Banking, Housing, and Urban Affairs Committee on May 5 to consider the Administration's FY12 proposed budget for HUD (see article elsewhere in *Memo*),

Ranking Member Senator Richard Shelby (R-AL) engaged HUD Secretary Shaun Donovan in discussing how the government can shift subsidy away from over-investment in homeownership. The

Secretary pointed to the National Housing Trust Fund (NHTF) as the way to rebalance the government's housing approach and increase focus on rental housing. Prior to the housing crisis, funding the NHTF was critical, said the Secretary; now, funding NHTF is "absolutely essential." The Secretary pointed to the Administration's effort to fund the program as part of GSE reform in order to provide a consistent long term funding mechanism that does not fluctuate with appropriations cycles (see *Memo*, 2/11). The Administration requested \$1 billion for the NHTF in its FY10, FY11, and FY12 budgets and called for dedicated funding for the NHTF in its "white paper" on housing finance reform.

Secretary Donovan commended Committee member Senator Jack Reed's (D-RI) leadership on funding the National Housing Trust Fund. Senator Reed discussed his legislation, the Preserving Homes and Communities Act, S. 489, to fund the NHTF through TARP warrants that the government has generated \$9 billion in profits from selling (see *Memo*, 3/4). He is seeking cosponsors for S. 489 (see article below). Senator Reed pointed to the dramatic increase in worst case housing needs between 2007 and 2009 and said that funding the NHTF would provide those households with affordable housing.

Call for Cosponsors for Bills that Fund NHTF

The National Housing Trust Fund Campaign is issuing a Call to Action to urge NHTF endorsers to contact their Senators to ask them to cosponsor S.489, the Preserving Homes and Communities Act of 2011, and to contact their Representative to urge him or her to cosponsor H.R. 1477, the companion bill in the House. S. 489 was introduced by Senator Jack Reed (D-RI) and has 11 cosponsors; H.R. 1477, introduced by Representative Elijah Cummings (D-MD), has 30 cosponsors.

Among other provisions, the bills would provide \$1 billion for the NHTF from the profits made on the sale of "warrants." Senator Reed requested warrants be included in the Emergency Economic Stability Act of 2008, which established the Troubled Asset Relief Program (TARP).

In exchange for federal TARP funds that kept banks from failing, banks gave the Treasury warrants. A warrant is the right to purchase one share of stock at a specified price. Treasury has begun to sell these stocks as the economy strengthens, bringing proceeds back to the federal government.

As stock prices increase, so do revenues from the sale of these warrants. So far, the sale of these warrants has yielded \$9 billion. These proceeds are in addition to the loans made through TARP, and are seen as a way for the public to benefit from the U.S. bankrolling the recovery of financial institutions.

To view the Call to Action, go to: <http://capwiz.com/nlihc/callalert/index.tt?alertid=45392511>

FEDERAL BUDGET

Senate Banking Committee Takes Up FY12 HUD Funding Proposal

The Senate Committee on Banking, Housing and Urban Affairs held a hearing on May 5 on the President's HUD budget request for FY12, with Secretary Shaun Donovan as the sole witness. The Administration submitted its FY12 request to Congress in February. The Senate has spent most of the last three months consumed with finalizing the FY11 budget and has now shifted its focus to the President's latest request (see *Memo*, 4/29).

Banking Committee Chair Tim Johnson (D-SD) opened the hearing by praising the HUD budget request for proposing to streamline programs to provide greater efficiency in housing and community development initiatives. Chair Johnson discussed the significant need for these programs, particularly as state and local governments slice their budgets and decrease services for low income households. The Senator also spoke about the needs of tribal communities facing significant housing and community development challenges.

Secretary Donovan said that the FY12 HUD budget request will protect current subsidized housing tenants and improve the programs that serve those households. Secretary Donovan said that enacting portions of the Section Eight Voucher Reform Act (SEVRA) legislation that are included in HUD's FY12 budget request would result in savings of \$1 billion annually for five years. HUD's proposal would also require public housing agencies (PHAs) to collectively use \$1 billion in excess reserve funding to supplement HUD's Public Housing Operating Fund request of \$3.96 billion. The request is \$1 billion below HUD's estimated cost of operating public housing for FY12.

The Secretary also reflected on the FY12 request in light of Congress's FY11 funding decisions. Secretary Donovan said that the increase requested for Homeless Assistance Grants in FY12 would allow the department to fully implement the HEARTH Act, enacted in 2009, but that the funding level provided in the FY11 Continuing Resolution (CR) would only support implementation of one portion of the program. The President requested \$2.05 billion in FY11 and Congress funded the program at \$1.9 billion, \$36 million above the FY10 level. Advocates had requested \$2.4 billion for FY11, the full authorization level necessary to ensure complete implementation of the new legislation.

The Secretary also pointed to HUD's request for \$88 million for Housing Counseling in the FY12 budget. The Housing Counseling program was unexpectedly cut in the FY11 CR.

Ranking member Senator Richard Shelby (R-AL) questioned the Secretary about increasing efficiencies in current HUD operations to realize savings for the department. The Secretary elaborated on the administrative burdens that SEVRA would relieve and discussed the savings that could result from both enacting portions of that legislation as well as from the work of HUD's Transformation Initiative.

The National Housing Trust Fund was also discussed (see article above).

The Senate will continue its focus on budget and appropriations for FY12 in the coming weeks. The Senate Budget Committee is expected to proceed with an FY12 budget resolution shortly. The Senate may also take up the House budget resolution passed on April 15, though it is expected to reject that resolution. Broader budget proposals being crafted by smaller groups within the Administration and Congress are still pending. Meanwhile, the House anticipates crafting its FY12 appropriations subcommittee bills starting in May.

Senate Finance Committee Debates Budget Controls and Tax Expenditures

On May 4, the Senate Finance Committee held a hearing on budget enforcement mechanisms. Panelists debated the use of budget triggers that would require spending cuts if budget targets were not met, discussed the role of revenues as enforcement mechanisms and reviewed historical use of enforcement mechanisms and their effectiveness in reaching budget targets.

Panelist and former Republican Senator from Texas Phil Gramm discussed budget enforcement measures passed during his time in the Senate. He argued with Committee members that taxes should not be included in such enforcement mechanisms. Mr. Gramm raised the mortgage interest deduction as an example of how the public does not view tax expenditures as spending. Despite this perception, said Mr. Gramm, "it should be looked at and lowered dramatically."

Paul Van de Water from the Center on Budget and Policy Priorities contended that spending through the tax code is similar to appropriations. He argued that including taxes would provide greater incentive to meet budget targets than triggers that include only cuts to federal services. Since in general, tax expenditures primarily benefit higher income households while spending cuts affect lower income households, Van de Water said he saw no reason why, from an equity perspective,

tax expenditures should not be included in budget enforcement mechanisms.

NLIHC Joins Call for Reduction of Corporate Tax Subsidies; More Signatories Invited

NLIHC joined other national, state and local organizations in signing a letter organized by Citizens for Tax Justice to urge members of Congress to reduce corporate tax subsidies and apply savings towards protecting public investments and reducing the deficit. The groups urge Congress to protect health, education and infrastructure resources to ensure the nation's competitiveness.

"It makes no sense for Congress to debate cuts in public services that working families rely on as a direct spending subsidy. But lawmakers have often ignored tax subsidies, particularly those that take the form of corporate tax loopholes," write the organizations.

Deficit solutions, say the letter writers, should not favor corporations over working families. Groups object to using savings from closing corporate tax loop holes to lower corporate tax rates. Instead, the organizations call for those savings to be applied to deficit reduction and to securing needed services and resources for working families.

NLIHC urges its organizational members to sign on to this letter before the May 13 closing date.

View the letter and current signers: <http://www.ctj.org/pdf/corptaxletter.pdf>

Sign on to the letter: <http://www.ctj.org/corptaxsignonletter.php>

MORE CONGRESS

Own to Rent Bill Reintroduced in House

Representative Raul Grijalva (D-AZ) introduced the "Right to Rent Act of 2011" on April 14 with 13 co-sponsors. If enacted, the bill would allow homeowners in foreclosure to remain in their homes as renters. This is a reintroduction by Mr. Grijalva of his 2010 bill. The legislation would provide mortgagors of one-to-four unit buildings and condominium and cooperative units that are in foreclosure the option of remaining in their homes for five years as tenants.

The former owner, now renter, would be charged a fair market rent as determined by an independent appraiser who is licensed or certified to conduct appraisals in the property's jurisdiction.

Once the rent is set, it would be adjusted each year by the “owners’ equivalent rent of primary residence” component of the Consumer Price Index. The bill explicitly states that the transition to a lease under the program would not hinder a foreclosure or the right of the tenant to pursue a reinstatement of the mortgage.

To be eligible, a property would have to have had a purchase price less than the current median purchase price for residences that are located in the same metropolitan statistical area (or the same state if the home is outside the state’s metropolitan areas) and a loan that originated before July 1, 2007. The new owner of the property, which would initially be the bank, would be able to terminate the tenancy for material breach, and the former owner must use the property as a principal residence during the period of the lease. The landlord-tenant relationship would be governed by local landlord-tenant laws.

Implementation and compliance with the provisions of the bill would be overseen by the Office the Inspector General at HUD and the provisions of the bill would have a sunset of five years after enactment.

The bill was referred to the House Committee on Financial Services.

THE COURTS

PTFA Rights Affirmed by the Arizona Court of Appeals

In *Bank of New York Mellon v. De Meo*, the Arizona Court of Appeals held that the Protecting Tenants at Foreclosure Act (PTFA) requires a tenant to receive an unambiguous 90-day written notice before any eviction proceeding may be commenced. In this case, Mellon Bank foreclosed on the home of Patricia De Meo, who occupied the home as a tenant. After foreclosure, Mellon Bank gave Ms. De Meo only a five-day notice to vacate but filed the eviction action 97 days later. At trial, Ms. De Meo unsuccessfully raised the PTFA as a defense and was evicted from her home. Her appeal followed.

In a published decision the week of May 2, the Court of Appeals unanimously reversed the initial decision. The court first rejected the bank’s assertion that the PTFA may be satisfied as long as 90 days had elapsed before an eviction is filed, even if less than 90 days’ notice was given. The court held that the PTFA, by its express terms, “requires that a successor property owner provide a bona fide month-to-month tenant with a 90-day notice to vacate before terminating the tenancy, and the 90-day period must be completed before the notice’s effective date.”

“Obviously, a five-day notice, even when followed by an unannounced 90-day delay, is at best misleading,” the court explained. In addition, the court rejected the bank’s argument that the PTFA notice may be oral, holding that “such an interpretation would be contrary to the express language of the law.”

Community Legal Services of Arizona, along with the National Housing Law Project and a coalition of other organizations and law professors, filed amicus briefs in February in support of Ms. De Meo, who was represented *pro se* (without an attorney).

Our thanks to the National Housing Law Project for contributing this article.

HUD

Consolidated Plan Enhancements Previewed

HUD provided attendees at a May 4 HOME Program conference in Washington, D.C. with a preview of its new data and mapping tools intended to improve and simplify the Consolidated Plan (ConPlan) process. The new tools are called the “Consolidated Plan Enhancements.”

HUD’s Office of Community Planning and Development (CPD) is preparing extensive data sets and a simple electronic mapping capacity to provide to all jurisdictions receiving CPD funds.

In addition, the ConPlan Five-Year Strategic Plan and subsequent Annual Action Plans will be submitted using an electronic template tied into CPD’s management information system, known as IDIS. The electronic template will eliminate redundancies such as preparing a separate Annual Action Plan and then inputting project-specific information into IDIS, as well as taking year-end, project-specific performance information from IDIS and then writing a Consolidated Annual Performance and Evaluation Report (CAPER).

The ConPlan is a jurisdiction’s affordable housing and community development needs assessment, statement of priorities, and strategy for addressing priority needs. A five-year Strategic Plan, and Annual Action Plan updates, are required for all states, cities, and counties that receive formula-based funds from CPD. Those funds include HOME, Community Development Block Grants (CDBG), Emergency Shelter Grants/Emergency Solutions Grants (ESG), Housing Opportunities for People with AIDS (HOPWA), the Neighborhood Stabilization Program (NSP), and eventually the National Housing Trust Fund (NHTF).

HUD hopes these tools will make “planning” a reality in the ConPlan. It was noted by a senior HUD official at the conference that the Low Income Housing Tax Credit (LIHTC) program hindered public planning because emphasis was placed on simply getting deals done. With HUD-provided data and mapping capacity, policymakers and the public will have much more data for better informed planning based on neighborhood-specific affordable housing needs assessments.

The prototype system enables jurisdictions to map the location of existing public housing units, HUD-assisted multifamily units, and LIHTC units. It will eventually display HOME, CDBG, NSP, ESG, HOPWA, and NHTF units, as well as CDBG-assisted businesses and social service providers.

Other information in the mapping prototype includes census tracts with more than 51% occupancy by households with incomes below 80% of the area median income, areas with high concentrations of Housing Choice Vouchers, and areas with concentrations of older housing stock. CPD also plans to include Continuum of Care planning data, units assisted by the U.S. Department of Agriculture’s Rural Development programs, and data which will help jurisdictions comply with the Fair Housing Law’s obligation to affirmatively further fair housing (AFFH). In the future, CPD intends to refine data presentation down to the Census Block Group level as well as by Congressional district boundaries.

Because the new ConPlan system will be based on an electronic template, all of the data will be online and can be sorted by the public as well by policymakers. CPD hopes that online public accessibility of the data and of draft ConPlans and performance reports will improve public participation.

The ConPlan Enhancement tools will be tested by some jurisdictions this summer while CPD conducts webinars to further explain the new tools to stakeholders. All work is to be completed by April 2012, at which time jurisdictions will be required to use the new system.

The mapping prototype is available at <http://egis.hud.gov/cpdmaps>, and a set of PowerPoint slides about the ConPlan Enhancements is at <http://www.hometa.info/media/conf/Consolidated.pdf>.

HUD welcomes stakeholder input at www.hud.gov/ideasinaction or at conplan.mailbox@hud.gov.

More information about the ConPlan is on page 37 of the 2011 Advocates’ Guide, <http://www.nlihc.org/doc/2011-Advocates-Guide.pdf>.

FROM THE FIELD

Washington State Advocates Amplify Campaign Efforts During Special Legislative Session

Advocates across Washington State are increasing pressure on legislators to maintain funding for affordable housing and homelessness prevention programs after Governor Chris Gregoire (D) called the legislature back for a special session. NLIHC state coalition partner, the Washington Low Income Housing Alliance (the Housing Alliance), is capitalizing on support built through their ongoing Homes for All campaign and the February 14 Housing and Homelessness Advocacy Day. The Housing Alliance aims to secure \$60 million for the state’s Housing Trust Fund and to sustain current homelessness prevention programs once the House and Senate reconcile their respective budgets.

On April 26, the Washington State Legislature reconvened for a special 30-day session after failing to resolve the state’s FY12 operating budget during the general session. During the Housing Alliance’s Housing and Homelessness Advocacy Day, over 500 advocates from 46 of the state’s 49 legislative districts met with nearly 100 legislators and their staffs. As a result, members of the House proposed a \$60 million dollar allocation to the Housing Trust Fund. While less than the \$130 million invested in the Trust Fund during the previous biennium, this is double the Senate’s proposed \$30 million allocation. When combined with the other funding it would leverage, approximately 1,500 affordable homes would be created.

Additionally, both the House and Senate introduced bills that would maintain funding for current programs that end and prevent homelessness. The funding for these programs, known as the Home Security Fund, receives revenue from real estate document recording fees. As a result of fewer real estate transactions and sunset provisions on some recording fees, without legislative action, the Home Security Fund faces a significant shortfall.

In support of the House budget proposal, the Housing Alliance is coordinating volunteers to phone bank with the goal of having daily calls to representatives for the duration of the special session. The Housing Alliance is also continuing its work on the Homes for All campaign. The campaign is a storytelling project that captures the personal testimonies of low income and disabled residents (see *Memo*, 12/17/10). Since its launch in December 2010, the campaign has filmed 11 stories, generating interest on the Housing Alliance website, Facebook and Youtube sites. Residents who shared their stories have testified before committees and shared their video testimonials with various legislators.

“We are seeing results from the tremendous support of organizations, average citizens, and our members who are committed to ensuring over 72,000 people don’t experience homelessness,” said Moque Krape, mobilization coordinator of the Housing Alliance. “Our campaign efforts continue to be instrumental in building our membership base. The videos show legislators and the public the struggle low income residents face, and the impact affordable housing has on people’s lives such as maintaining employment or keeping their children in school. These stories illustrate for lawmakers why funding for the Housing Trust Fund and homelessness prevention programs is so critical.”

For more information, contact Moque Krape at moque@wliha.org.

EVENTS

NLIHC Joins Panel at Briefing on Economic Challenges of Low Income Women

On May 20, the Washington Area Women’s Foundation and the Urban Institute will co-sponsor a research briefing in Washington, D.C. featuring two panels touching on issues of affordability, homeownership, and rental assistance through the continuing housing crisis and the role of training, work, earnings and savings in building economic security for low income, women-headed families.

The first panel, “The Housing Crisis and Low Income, Women-Headed Families,” will feature panelists from a number of D.C. and national organizations, including Danilo Pelletiere, Research Director and Chief Economist at NLIHC. The second panel will address the efforts of low income women to build economic security through earnings and savings.

To learn more about the event and to register, visit <http://www.eventbrite.com/event/1573551535>

NLIHC NEWS

NLIHC Welcomes New State Coalition Partners in DC and VA

NLIHC is proud to announce the addition of two new state coalition partners, the Coalition for Nonprofit Housing and Economic Development (CNHED) in Washington, D.C. and the Virginia Coalition to End Homelessness (VCEH).

CNHED is a long-time member of NLIHC. Their membership includes nonprofit and for-profit affordable housing developers, special needs housing service agencies, faith-based

organizations, community development corporations, funders, lenders, and government agencies. Recently, in conjunction with the Urban Institute, CNHED assumed responsibility of a housing preservation database developed in coordination with NLIHC. Bob Pohlman, CNHED’s Executive Director, was a moderator at this year’s NLIHC Housing Policy Conference.

VCEH is also a long-time member of NLIHC and is lead by Executive Director Phyllis Chamberlain. A member-based organization with hundreds of advocates across Virginia, VCEH’s priorities included increasing investments in supportive housing, homelessness prevention, and rapid re-housing programs. In addition to their advocacy work, VCEH provides technical assistance to communities across the Commonwealth.

With the addition of CNHED and VCEH, NLIHC has 61 state coalition partners in 38 states and the District of Columbia.

For more information on CNHED and VCEH, visit www.cnhed.org and www.vceh.org.

For more information on NLIHC’s state coalition project, visit <http://nlihc.org/partners/map.cfm>, or contact Outreach Director Elisha Harig-Blaine at elisha@nlihc.org.

NLIHC Welcomes New Members

Welcome to these new members who joined in April 2011:

Audrey Brito, Bronx, NY
Rene Bryant, Silver Spring, MD
Meamya Christie, Cedar Hill, MD
Daniel Cotter, Atlanta, GA
Ed Democracy, Portland, ME
Shawn Dickerson, Decatur, GA
Moonson Eninsche, Ann Arbor, MI
Ayana Gonzalez, Holbrook, MA
Karen Goodman, San Francisco, CA
Jane Hermanson, Minneapolis, MN
Irene Johnson, Birmingham, AL
Diane Jones, Bronx, NY
Brian Marcum, Tulsa, OK
National Center for Environmental Health Strategies, Voorhees, NJ
Ogalala Sioux Tribe Partnership for Housing, Pine Ridge, SD
Greg Plant, San Jose, CA
Marian Rowe, McKee Rocks, NJ
M. A. Sheehan, Chalmette, LA
Norine Smith, McKee Rocks, PA
Michelle Thilking, Washington, MO

2011 Advocates' Guide to Housing & Community Development Policy Available

The *Advocates' Guide* is here! The National Low Income Housing Coalition's *2011 Advocates' Guide to Housing and Community Development Policy* provides advocates, policymakers, students, and others with information on the most relevant housing and housing-related programs and issues at the federal level, as well as information related to the community planning process. The *Guide* can help anyone become an effective housing advocate.

We believe readers will find the *Guide* to be a useful reference to which they will turn often all year long. To order a copy or inquire about bulk rates, contact Shannon Faulk, Executive Assistant at shannon@nlihc.org.

To view the *2011 Advocates' Guide* in PDF format, visit <http://nlihc.org/template/page.cfm?id=274>.

FACT OF THE WEEK

Housing Wage Grows Fastest in Certain U.S. Metropolitan Areas

Growth of the Two-Bedroom Housing Wage,* Percent Change 2000-2011, Top 5 metro areas

Metropolitan Area	Percent Change, 2000-2011
Honolulu MSA, HI	95.4%
Los Angeles-Long Beach HMFA, CA	82.4%
New Orleans-Metairie-Kenner MSA, LA	82.4%
Riverside-San Bernardino-Ontario, MSA, CA	81.0%
Midland MSA, TX	81.0%

*The Housing Wage is the amount of income a family would have to earn per hour, working 40 hours a week 52 weeks a year, to afford HUD's local Fair Market Rent at 30% of income. Today's FMR definitions are used to make the comparison of the two years.

Source: Bravve, E; DeCrappeo, M; Pelletiere, D. and Crowley, S. (2011, May 2) Out of Reach 2011. Retrieved May 5, 2011 from <http://www.nlihc.org/oor/oor2011/>.

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ABOUT NLIHC

The National Low Income Housing Coalition is dedicated solely to achieving equitable federal policy that assures affordable, accessible, and healthy homes for the people with the lowest incomes in the United States.

Established in 1974 by Cushing N. Dolbeare, NLIHC educates, organizes, and advocates to ensure decent, affordable housing within healthy neighborhoods for everyone.

TELL YOUR FRIENDS!

NLIHC membership is the best way to stay informed about affordable housing issues, keep in touch with advocates around the country, and support NLIHC's work.

NLIHC membership information is available at www.nlihc.org/join. You can also e-mail us at outreach@nlihc.org or call 202-662-1530 to request membership materials to distribute at meetings and conferences.