

MEMO PMEMBERS

The Weekly Newsletter of the National Low Income Housing Coalition

NLIHC 2013 CONFERENCE NEWS

NLIHC Accepting Nominations for Organizing Awards to be Given at 2013 Conference

Has your organization achieved a significant victory in 2012? Do you know about a group that should be commended for its organizing efforts to advance the fight for affordable and decent homes for those with the lowest incomes? Recognize state and local contributions to affordable housing by nominating an organization today for NLIHC's annual Organizing Awards.

NLIHC is soliciting nominations for the fourth State and Local Organizing Award and second Resident Organizing Award. Both awards will be presented at NLIHC's Annual Housing Policy Conference on March 17-20, 2013.

State and Local Organizing Award

The State and Local Organizing Award recognizes outstanding achievement during 2012 in organizing activity at the state or local level that furthers NLIHC's mission: achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes.

Such activities could include—but are not limited to—community events, door-to-door canvassing, a technology- or media-driven campaign, and/or organizing activities that mobilized a community or constituent base and led to a significant state or local legislative victory or significant progress on a legislative campaign.

Nominated organizations must be NLIHC members to be eligible. Organizations may self nominate.

Resident Organizing Award

The Resident Organizing Award recognizes outstanding achievement during 2012 in resident organizing activity at the state or local level that also furthers NLIHC's mission.

Activities could include—but are not limited to—a campaign to win significant improvements to the conditions of a building; developing a resident-driven organization or campaign that has influenced local, state or federal housing policies; initiating changes in the management or ownership of an affordable housing development that has enhanced residents' participation or quality of life; or purchasing or preserving the long-term affordability of a property with an expiring HUD contract.

As with the State and Local Organizing Award, nominated organizations must be NLIHC members to be eligible; they may self nominate. In addition, candidates for the Resident Organizing Award must be tenant-governed organizations, such as a resident council or tenant association.

The deadline for nominations for both awards is Friday, January 11, 2013. A selection committee composed of NLIHC Board members and previous award honorees will determine the honorees. Two representatives of each honored organization will receive complimentary 2013 conference registration, hotel accommodations and transportation to Washington, D.C. to accept the awards.

Please email your nomination to outreach@nlihc.org. Indicate the award for which you are nominating in the subject line.

The body of the email should contain the following information:

- Name and contact information of the nominated organization.
- Name and contact information of the nominator (if different).
- Description of the organization's achievement in the area of state and local organizing or resident organizing in 2012, and ways that achievement has assisted in furthering NLIHC's mission (1,000 word maximum).
- Limited supporting materials, such as press clips or campaign materials, that describe the activity or its impact (optional).

Note that nomination materials may be circulated to NLIHC conference attendees and/or posted on NLIHC's website. NLIHC Board members and Award Committee members may not nominate an organization with which they are employed or affiliated.

For more information, contact outreach@nlihc.org.

NATIONAL HOUSING TRUST FUND

2012 Fighting Poverty with Faith Campaign Will Call for Funding for NHTF

The 2012 "Fighting Poverty with Faith" campaign will be held November 8-18 and will focus on housing for poor families. The advocacy element of the campaign will call on Congress to provide funding for the National Housing Trust Fund (NHTF).

Fighting Poverty with Faith seeks to cut poverty in the United States by half by 2020. An annual project for faith-based communities, it



is coordinated by the Jewish Council for Public Affairs, Catholic Charities USA, and the National Council of Churches, More than 50 national faith-based organizations have endorsed the campaign.

The campaign encourages local congregations to sponsor or participate in a variety of educational and service activities during the ten-day period that will focus on affordable housing in their communities. There is one advocacy agenda this year for which all participants will be urged to contact their Congressional delegations: funding for the NHTF.

Endorsers of the NHTF campaign are encouraged to work with congregations in their communities on the 2012 Fighting Poverty with Faith campaign.

For more information on the campaign, go to http://bit.ly/Ssk3nh.

FEDERAL BUDGET

Proposals to Replace Sequestration Still Pending; Webinar and Briefing on Sequestration Scheduled

Lawmakers, the Administration, and private organizations spoke out the week of October 22 about a deficit deal to replace the looming sequestration of discretionary funds scheduled for January 2013. The Budget Control Act of 2011 (BCA) requires the sequestration of discretionary funds in FY13, which means making across-the-board cuts to achieve a \$1.2 trillion reduction in the deficit over a 10-year period (see Memo, 10/19).

In addition to sequestration, a litany of tax provisions are set to expire at the end of 2012, including the Bush-era tax cuts, 2009 tax cuts, 2012 payroll tax holiday, and indexing of the Alternative Minimum Tax (AMT) to inflation. Also expiring are emergency unemployment insurance and current Medicare payment rates for doctors.

Some economists predict that the combination of sequestration cuts and tax changes will create a "fiscal cliff" that will cause immediate harm. In contrast, the Center on Budget and Policy Priorities (CBPP) characterizes the cuts and tax changes as a "fiscal slope" that will begin in January but not take effect immediately, allowing lawmakers sufficient time to craft a balanced, comprehensive plan to replace sequestration and address the deficit (see Memo, 7/6).

During the third Presidential debate on October 22, President Obama stated that sequestration will not occur. If reelected, he is expected to immediately put forth a proposal to replace sequestration.

An increasing number of Senators reportedly are engaged in deficit reduction efforts. Some are crafting legislative language for deficit reduction bills, while others are working on frameworks. "The Gang of Eight," a bipartisan group of senators, continues discussions

but has not agreed on a basic framework for deficit reduction replacement legislation.

The Bipartisan Policy Center (BPC) put forth its own framework for deficit reduction on October 18. It would engage Congressional committees in identifying sources of debt reduction, allow for a simple majority to pass the legislation, continue tax cuts, cancel sequestration and require a "down payment" of tax and spending changes to kick off the process.

Meanwhile, chief executive officers of 80 companies sent a framework for deficit reduction to Congress. It urges lawmakers to avoid acrossthe-board cuts and undertake pro-growth tax reform to broaden the tax base, lower rates, raise revenue and reduce the deficit. However, specific strategies are not offered. Senator Bernie Sanders (D-VT) released a report on these 80 corporations, listing the amount of taxpayer bailout funds taken, taxes avoided and jobs sent overseas.

Additional proposals to replace the sequester and address the deficit are expected in Congress' "lame duck" session following the November elections.

CBPP released state-by-state tables of estimated impacts for select HUD programs. State-level cuts to Public Housing would range from \$200,000 to almost \$100 million. Homeless Assistance cuts to states would range from \$53,000 to more than \$24 million. Nationally, more than 179,000 households currently receiving Tenant Based Rental Assistance would lose their vouchers; state level cuts would range from 200 to 25,000 households per state.

CBPP will host "What Do the Budget Control Act, Sequestration and the Fiscal Cliff Mean for Housing and Community Development?," a webinar that will include NLIHC and National Association of Housing and Redevelopment Officials as participants. The webinar will explain the BCA and impending sequestration, reasons why Congress's upcoming decisions about the fiscal cliff and budget deficit are so important, and the funding outlook for housing and community development programs in 2013 and beyond. It will take place on Friday, November 9 from 1 to 2pm ET.

Register at http://bit.ly/S7izx3.

In addition, the Non-Defense Discretionary Spending Coalition will host a briefing for Congressional staffers on sequestration's impacts on all discretionary programs outside the defense budget. It will take place on Thursday, November 15 from 12:15 to 1:15pm ET in the Capitol Visitors Center, Room SVC 212.

View CBPP's tables at http://nlihc.org/sites/default/files/HUD Sequestration_Block_Grant_Cuts_10-22-12.pdf and http://nlihc. org/sites/default/files/HUD_Sequestration_Rental_Assistance_ Cuts_10-22-12.pdf.

View Senator Sanders' report at http://1.usa.gov/Ua2NAw.

View the BPC report at http://bit.ly/S8jkFz.



HUD

Initial Application Period Closed for Rental Assistance Demonstration

The initial application period for public housing agencies (PHAs) to apply for authority to convert public housing units to long-term, renewable, project-based Section 8 rental assistance or projectbased vouchers ended on October 24.

HUD plans to post a summary of the applications received and selected after it has assessed the submissions, which should take place within 30 days according to PIH Notice 2012-32. NLIHC will announce selections in *Memo* once they are posted.

Public housing residents and advocates should remain alert to the possibility that their PHA still may be able to apply or reapply for RAD conversion as part of an ongoing application period. HUD anticipates that there will be remaining RAD conversion authority, which means that it may not have received enough applications in the initial period to reach the statutory cap of 60,000 units for conversion. Of that number, HUD set aside 1,250 units for Moderate Rehabilitation units.

Learn more from the RAD website at http://1.usa.gov/Ua2DJE.

HUD Notice Outlines Penalties for Obstructing Tenant Participation in Multifamily Housing

HUD's Office of Multifamily Housing has issued Notice H 2012-21, which outlines the penalties that owners or managers of HUDassisted private multifamily housing may face if they violate tenant participation requirements. This notice replaces Notice H 2011-29, which expires on October 31, 2012. The participation requirements are provided in Part 245 of the regulations, which pertain to tenants at properties assisted by Project-Based Section 8, Section 202, Section 811 and various other older programs. Part 245 does not pertain to public housing or Housing Choice Vouchers.

The replacement notice makes no changes to the expiring version. It echoes the statute, which "recognizes the importance and benefits of cooperation and participation of tenants in...contributing to the successful operation of projects," as well as tenants' rights to organize.

Residents and advocates will find the notice useful because it presents the Part 245 regulations in an easy-to-read format, and elaborates on their rights to organize and types of protected organizing activities. It also identifies specific actions by owners and managers that are impediments to the right to organize.

A tenant or tenant organization may file a written complaint with the local HUD office. The notice explains the types of penalties that may be applied for violating any of the tenant organizing provisions. The most severe one is debarment, which is exclusion from conducting business with any federal agency, typically for three years. A suspension is similar to debarment, but for a shorter period of time. Another possible penalty is a Limited Denial of Participation, which is exclusion from participating in a specific HUD program area, generally for one year.

In addition, HUD may levy a fine of up to \$37,500 for each offense. The actual amount will depend on a variety of factors, such as the gravity of the offense, an owner's history of prior offenses, the degree of injury to the public and the owner's ability to pay.

The notice does not contain a tenant appeal process, which the National Alliance of HUD Tenants urged. Its years of advocacy resulted in the original notice being issued on October 13, 2011.

To read Notice H 2012-21, go to http://1.usa.gov/RoZoR7.

HUD Revises Section 3 Complaint Form

HUD's Office of Fair Housing and Equal Opportunity (FHEO) has published a revised form that individuals and businesses can use to submit a complaint about a local government, public housing agency or HUD-funded business that is failing to comply with its Section 3 obligations.

Section 3 of the Housing and Urban Development Act of 1968 was designed to address situations where HUD assists housing and community development projects. It directs that some of the jobs, training and contracting opportunities created under these projects go to low income people and businesses that hire them "to the greatest extent feasible."

The revised Complaint Register, HUD Form 958, is a major improvement over the previous version. It contains many of the recommendations submitted by the Housing Justice Network, an informal network of legal services attorneys and housing advocates, including NLIHC. These improvements include more user-friendly language, expanded and clearer instructions, a list of HUD programs subject to Section 3, examples of non-compliance, and contact information for FHEO regional offices where complaints must be sent.

The complaint form is located on HUD's Section 3 website at http://1.usa.gov/VY7tQM. To access it, go to the Popular Links tab and select HUD Form 958.



U.S. INTERAGENCY COUNCIL ON HOMELESSNESS

USICH Releases National Research Agenda on Homelessness

The U.S. Interagency Council on Homelessness (USICH) has released its National Research Agenda: Priorities for Advancing Our Understanding of Homelessness. USICH reviewed the available research on homelessness and compared it with the goals and objectives contained in Opening Doors: the Federal Strategic Plan to Prevent and Homelessness, the nation's first comprehensive strategy to prevent and end homelessness (see Memo, 6/25/10). The research agenda notes that "the lack of affordable housing for extremely low income households is a primary cause of homelessness, particularly for families with children."

In its report, USICH identified gaps in research in eight key areas: affordable and supportive housing; cost offsets/effectiveness; homeless crisis response; homelessness prevalence and risk and protective factors; improving health; well being and stability; justice linkages; accessing mainstream benefits; and pathways to employment.

Within the affordable and supportive housing area, USICH concluded that the following topics warrant further research:

- Income targeting in federal mainstream affordable housing programs.
- Impact of Olmstead on efforts to end chronic homelessness.
- Permanent supportive housing models.
- Appropriateness of housing models for veterans.
- · Effect of public housing agency administrative policies on homelessness.
- · Addressing homelessness through project basing of Housing Choice Vouchers.
- Impact of permanent supportive housing on neighborhoods.

Key topics in other areas include how to better target homelessness prevention dollars, how to most effectively address the prevalence of homelessness in rural areas, and how to better identify veterans at risk of experiencing homelessness through more detailed research.

USICH notes that "although some of the topics will require a national or multi-site study, many of the proposed topics are important for local research and can have significant impact on local policy and funding decisions. As such, the Council encourages cities and counties across the country to partner with local universities and other interested organizations to undertake research on topics of particular policy relevance to their communities and to publicize local solutions so that other communities benefit."

To read USICH's Research Agenda, go to http://1.usa.gov/WVgE3T.

FROM THE FIELD

Michigan Advocates Win Settlement Funds for Housing-Related and Community Development Activities

The State of Michigan has decided how it will allocate the \$97.2 million it received from the historic National Mortgage Settlement between the U.S. Department of Justice and 49 state attorneys general. As suggested in the settlement, approximately 90% of the funds will be used for foreclosure prevention, restitution for foreclosure-related fraud, and community stabilization.

The Michigan Foreclosure Task Force led advocacy efforts to support the Homeowner Protection Fund (HB 5012), a package of bills that delineates the use of the funds for housing-related purposes. The task force is a collaborative effort led by the Community Economic Development Association of Michigan (CEDAM), an NLIHC State Coalition Partner. It is composed of housing counselors, legal service agencies, nonprofit organizations, local governments and financial institutions that have worked together since 2007 to address the foreclosure crisis.

Because settlement funds are not required to be used for housingrelated activities, HB 5012 received significant pushback from legislators who wanted to direct the new funds to other state programs. CEDAM and other task force members testified before the state House and Senate to urge support for programs that produce affordable housing, develop communities, and help homeowners on the verge of losing their homes. Op-eds were placed in local newspapers to further convey the need for these funds to be used as intended. Advocates worked closely with State Attorney General Bill Schuette (R), whose support was integral to ensuring the funds' use for housing-related and community development purposes.

CEDAM counts the bill's passage as a major victory, as the state's Housing and Community Development Fund will receive \$3.7 million following four years of zero funding. State Senator Mark Jansen (R) championed the legislation and was seen as a driving force behind this accomplishment. The fund supports low income housing and Michigan's placemaking initiative, which develops and coordinates public and private resources to meet affordable housing needs of low income people, revitalize downtown areas, and create vibrant neighborhoods.

The remaining funds will support a variety of foreclosure-related efforts, including \$20 million for foreclosure counseling and legal aid; \$6 million for the state attorney general to investigate and prosecute foreclosure-related crimes; \$25 million for blight elimination efforts; and \$5 million for veteran services. In addition, \$7.5 million will be used to help victims of foreclosure scams, \$5 million in grants will be provided to help homeowners refinance their homes, and \$15 million will provide homebuyer assistance. The remainder—\$10 million—will be used to close education achievement gaps in the state's lowest performing schools.



"CEDAM applauds the Michigan Legislature and Attorney General Schuette for using nearly all of its funds as intended, to help Michigan residents and communities prevent as many foreclosures as possible and to deal effectively with the aftermath of those that are unpreventable," said Jessica AcMoody, CEDAM's policy associate.

For more information, contact Jessica AcMoody, acmoody@cedam. info.

EVENTS

Webinar on Health Care and Housing Scheduled for November 1

The National Alliance to End Homelessness and the 100,000 Homes Campaign have announced that they will host a webinar, "Tips and Tools to Improve Housing/Health Care Integration," on Thursday, November 1 at 3 pm ET.

The webinar will address health care changes under the Affordable Care Act and ways that communities can use them to strengthen service coordination and help the most vulnerable people experiencing homelessness. Scheduled speakers include Lisa Strand of the Alliance and Linda Kaufman of 100,000 Homes.

Register for the webinar at http://bit.ly/TPNAnW.

Assisted Housing Residents Invited to Apply for Education Scholarships

The National Leased Housing Association (NLHA) Education Fund seeks applicants for its scholarship program, which provides educational assistance to residents of federally assisted rental housing or recipients of Section 8 vouchers. Eighty-three scholarships were awarded last year.

The Education Fund provides scholarships to college freshmen or returning undergraduates; graduating high school seniors interested in studying a specific trade; non-traditional students pursuing higher education or training; and residents seeking to complete graduate level coursework. Applicants may apply in only one of those four categories.

Application packages are available on NLHA's website at http://bit. ly/PgqMkv. For more information, please contact NLHA at 202-785-8888. Applications are due by March 15, 2013. The awards will be announced in late May 2013.

RESOURCES

Census Bureau Releases New American Community Survey Data

On October 25, the U.S. Census Bureau released two new American Community Survey (ACS) products: the 2009-2011 three-year estimates and the 2011 one-year Public Use Microdata Sample (PUMS) files.

The Census Bureau surveys more than three million households using the ACS to gather information on Americans' social, demographic, housing and economic characteristics. The results then are released as one-, three- and five-year estimates. Using three years of data allows the estimates to be statistically reliable for areas with populations of 20,000 or more people. In contrast, one-year estimates are provided only for areas with 65,000 or more people. The five-year estimates are available for all areas, including census tracts and block groups. The 2007-2011 five-year estimates will be released on December 6, 2012.

A large number of data profiles and tables accompany the one-, three- and five-year ACS estimate. In addition, the Census Bureau makes the PUMS files available for those who want to do their own tabulations. These files include a sample of actual survey responses from individuals and housing units.

For more information on the ACS, visit: http://www.census.gov/

To access the data, go to the American FactFinder at: http:// factfinder2.census.gov

Federal Rental Assistance Plays a Key Role in Keeping Rents Affordable for LIHTC Households

Federal housing assistance is key to keeping rents affordable for residents already living in Low Income Housing Tax Credit (LIHTC) properties, according to a policy brief released by the Furman Center and Moelis Institute at New York University.

The brief highlights findings from a study of incomes and rent burdens associated with residents living in these properties. It is based on a July 2012 report by Katherine O'Regan of NYU and Keren M. Horn of the University of Massachusetts Boston (see Memo, 7/13).

The Furman Center analyzed data across 16 states and 12,000 properties. Among all households living in LIHTC units, 43% are extremely low income (ELI), earning less than 30% of the area median income (AMI). According to the brief, many properties are



able to serve ELI households because the residents receive additional federal housing assistance, such as vouchers. Nearly 70% of all ELI renter households in these units receive such assistance.

On the whole, 51% of LIHTC residents at or below 30% of AMI face a housing cost burden, as do 75% of residents between 31% and 50% of AMI. The authors concluded that additional resources are needed to serve LIHTC households that are otherwise unable to receive housing assistance.

The policy brief is available on the Furman Center's website at http://bit.ly/SUmopk.

Research Brief Highlights Characteristics of Multigenerational Households

A new U.S. Census Bureau brief gives fresh insight into the characteristics of multigenerational households, which it defines as households consisting of three or more generations. Using 2009-2011 ACS estimates, "Multigenerational Households: 2009-2011" reports that these households comprise 4% of all households in the United States and 5.6% of family households.

For the purposes of the brief, the households are divided into three categories: (1) a householder, parent or parent-in-law of householder, and child of householder; (2) householder, child of householder, and grandchild; and (3) householder, parent or parentin-law of householder, child of householder, and grandchild. The first category accounted for 34% of multigenerational households, while the second represented 64.6%. The third category accounted for 1.7% of the total.

The brief also reports that multigenerational households varied by race and geography. They made up 3.7% of all non-Hispanic White households, 13% of Native Hawaiian and Pacific Islander households, 9.5% of Black households, 10.3% of Hispanic households, 10.7% of American Indian and Alaska Native households, 9.4% of Asian households, 7.6% of multiracial households, and 10.6% of households of some other race.

Hawaii had the highest percentage of multigenerational households, with 11.1% of total households residing there. North Dakota has the smallest at 1.9%. The South and West tended to have higher concentrations, as did counties along the East Coast. States with a higher proportion of American Indians and Alaska Natives had a higher percentage, as well.

Download the brief at http://1.usa.gov/RrSk4B.

NLIHC NEWS

NLIHC Welcomes Policy Intern

NLIHC welcomes Max Steininger, who has joined the Policy team as a Fall intern. Originally from Altoona, Iowa, Max majors in political science at The George Washington University. Having worked previously on Capitol Hill, Max has expressed an interest in participating on the nonprofit and advocacy side of government and public policy. He plans to attend law school or pursue a graduate degree in public policy.

NLIHC Accepting Applications for Spring 2013 Internships

NLIHC is accepting resumes for Spring 2013 intern positions. Interns are highly valued and fully integrated into our staff work. We seek students passionate about social justice issues, with excellent writing and interpersonal skills.

The available positions are:

- Communications Intern. Assists in planning NLIHC's annual media awards, prepares and distributes press materials, and works on website and social media networking projects. Maintains the media database and tracks press hits.
- Policy Intern. Tracks new legislation, attends and summarizes Congressional hearings for weekly newsletter, participates in visits to Congressional offices and develops materials for use in lobbying the House and Senate to accomplish NLIHC's mission. Updates the Congressional database.
- Outreach Intern. Assists with grassroots organizing efforts for the National Housing Trust Fund Campaign and other legislative campaigns. Assists with membership recruitment/retention efforts and internal database upkeep.
- **Research Intern**. Assists in ongoing quantitative and qualitative research projects, writes weekly articles on current research for Memo, attends briefings, and helps staff respond to research inquiries.

A cover letter, resume and writing sample are required for consideration. They should be included as attachments if you choose to submit them electronically. In your cover letter, please specify the position(s) for which you applying and that you are interested in a Spring 2013 internship.

Interested students should send their materials to: Bill Shields, Vice President for Operations, National Low Income Housing Coalition, 727 15th Street NW, 6th Floor, Washington DC 20005. Or, send via email to bill@nlihc.org or fax to 202-393-1973.



FACT OF THE WEEK

Lower Income LIHTC Tenants Face Unaffordable Housing Cost Burdens

	Rent Burden	Rent Burden
Income level of LIHTC tenants	Between 31%-50%	Above 50%
At or below 30% of AMI	20.1%	30.6%
Between 31-50% of AMI	63.1%	11.7%
Above 50% of AMI	46.7%	0.2%

Source: Furman Center for Real Estate and Urban Policy. (2012). What Can We Learn About the Low Income Housing Tax Credit Program by Looking at the Tenants? New York University. Retrieved from: http://furmancenter.org/files/publications/LIHTC_Final_Policy_Brief_v2.pdf

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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.



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