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NATIONAL LOW INCOME HOUSING COALITION

MEMO TO MEMBERS

The Weekly Newsletter of the National Low Income Housing Coalition

NLIHC Housing Policy Conference to Focus on America's Greatest Housing Challenge

There is not enough decent, affordable housing available to all the extremely low income Americans who need it. This is the reason we continue to have so many homeless people in the United States and why so many people are on the verge of becoming homeless. United for Action: NLIHC 2013 Housing Policy Conference and Lobby Day will address this challenge by focusing on the National Housing Trust Fund and what it will take to get it fully funded.

Our conference guests over the years tell us they want real solutions to the housing problems in their communities, and real tools they can use to advocate for their states. The National Housing Trust Fund is the most important solution available to housing advocates, and the information and skills you will learn at United for Action will power your advocacy on all housing issues, all year long.

This year's event will take place Sunday, March 17 through Wednesday, March 20 at the Omni Shoreham Hotel in Washington, D.C. Early registration closes on Thursday, January 24 so be sure to take advantage of these reduced rates!

To register, go to www.nlihc.org/conference. The site includes detailed information that can help you plan your participation. Or, to download a registration form, go to http://bit.ly/WrHPhK (PDF). NLIHC members receive additional discounts on conference registration.

NATIONAL HOUSING TRUST FUND

Organizations Urged to Support NHTF Funding Proposal

The beginning of President Barack Obama's second term in office the week of January 21 marks a renewed opportunity for housing advocates to push for a solution to the absolute shortage of affordable housing that plagues our nation.

NLIHC urges organizations to show the Administration and Members of Congress that the National Housing Trust Fund (NHTF) is a priority for you and your Congressional district by signing on to endorse our proposal to fund the NHTF through savings from reform of the mortgage interest deduction (MID).

Our proposal would modify the MID by reducing the size of a mortgage eligible for a tax break to $500,000, and by converting the deduction to a 15-20% non-refundable tax credit. It would save the federal government between $20 billion and $40 billion a year while making this tax benefit more available to the middle and lower income families who need it. Homeowners would receive a 15-20% non-refundable credit for interest on mortgages up to $500,000. Interest on second homes and home equity loans would be eligible for credit under the $500,000 cap.

NLIHC proposes the savings from MID reform be used to create a permanent dedicated source of revenue for the NHTF. The goal of the National Housing Trust Fund Campaign is to expand affordable housing options for extremely low income households by 3.5 million over ten years. This increase in available affordable housing could end homelessness in the United States.

To learn more about NLIHC's proposal, visit www.housingtaxreform.org.

To view a list of the 745 organizational endorsers of this proposal, visit http://bit.ly/UIc9Fv.

To add your organization's name to the list of those endorsing this NHTF funding proposal, visit http://bit.ly/R4CZWo.

FEDERAL BUDGET

Advocates Urge Balanced Approach as Congress, Administration Grapple with Debt and Sequestration Challenges

Advocates for programs that serve America's most vulnerable, low income populations gathered forces the week of January 14 as lawmakers continue to debate the federal budget and the nation's financial future. Meanwhile, the Administration is directing agencies to prepare for the worst.

The Non-Defense Discretionary (NDD) Funding Coalition, a group of organizations representing constituents affected by these spending programs, sent a letter on January 16 to Members of Congress urging them to "support a balanced approach to deficit reduction that does not include further cuts to discretionary programs." In its letter, the Coalition argues that "NDD programs are not responsible for our growing debt… but have borne the brunt of deficit reduction efforts to date."

The NDD Coalition also circulated a letter to Congress dated January 15, objecting to an amendment to H.R. 152, the Disaster Relief Appropriations Act of 2013, which would have made across-the-board cuts to discretionary funding in FY13 (see article elsewhere in

Memo). The amendment, offered by Representative Mick Mulvaney (R-SC), was not included in the bill.

The NDD Coalition also plans to re-circulate a sign-on letter urging Members of Congress to prevent sequestration and any further cuts to NDD programs, which include HUD and USDA affordable housing programs. The previous letter, sent in the summer of 2012, was signed by 3,000 organizations. NLIHC will let housing organizations know when the letter is available and urges them to sign on to provide crucial support for the protection of HUD and USDA programs from deep cuts in FY13 and beyond.

In the third week of January, Members of Congress sparred over the impending breach of the debt limit, while the Administration began preparing for sequestration implementation and its subsequent funding constraints for the remainder of FY13. In February, the U.S. will reach the debt limit and Congress will need to raise the ceiling in order to avoid default (see *Memo*, 1/11). The next fiscal challenge begins on March 1 when the President is required to implement sequestration, as across-the-board cuts to discretionary spending programs are known, unless Congress acts to change this requirement.

Members of the House and Senate continued to debate a debt ceiling increase. Early in the week of January 14, Republican leaders indicated they would risk not raising the debt ceiling as part of their negotiation strategy around sequestration.

Treasury Secretary Timothy Geithner responded to these threats. Referring to the country's obligation to pay for expenditures approved by Congress in a letter to House Speaker John Boehner (R-OH) on January 14, Secretary Geithner wrote, "Failure to meet those obligations would cause irreparable harm to the American economy and to the livelihoods of all Americans.… This is why no President or Secretary of the Treasury of either party has ever countenanced even the suggestion of default."

By January 18, Republicans had shifted strategy, scheduling a House vote for the week of January 21 on a bill that would increase the debt limit for three months. This was a victory for the Administration. President Barack Obama had stated that he would not engage in negotiations over raising the debt ceiling

The proposed bill would require the Senate to pass a budget resolution during this three-month period and stipulates that pay for Members of Congress be stopped if a budget resolution is not passed. (In the 112th Congress, House Republicans criticized the Senate for not passing an FY13 budget resolution. Senate leadership argued that such a resolution was not necessary, as the Budget Control Act of 2011 took the place of a budget resolution by establishing the top-line spending amount.)

Congressional Democrats argued that the debt ceiling and sequestration should be dealt with separately. Senate Majority Leader Harry Reid (D-NV) and Senators Dick Durbin (D-IL), Patty Murray (D-WA) and Chuck Schumer (D-NY) sent a letter urging President Obama to take "any lawful steps" to ensure that the nation does not default on its debts in February. The Senators write that the Republican leadership's threats to cause the nation to default on its debts should be ignored, and that the President and Democratic Members of Congress should not negotiate fiscal policy around the debt ceiling. The Senators also think it is important to develop a "broad, bipartisan agreement on fiscal policy that strengthens our economy and reduces long-term budget deficit." Alluding to impending changes to sequestration, the Democratic leaders said that such an agreement "must treat all Americans fairly."

Eight Democratic members of the House offered the elimination of the debt ceiling itself as a solution to the debt crisis. Representatives Jerry Nadler (D-NY), Hank Johnson (D-GA), Jim Moran (D-VA), Earl Blumenauer (D-OR), Jan Schakowsky (D-IL), Keith Ellison (D-MN), Betty McCollum (D-MN) and Peter Welch (D-VT) introduced H.R. 290, the Full Faith and Credit Act of 2013, which would eliminate the now-regular debates over whether the U.S. should pay debts already incurred by allowing Treasury to borrow money to pay for debts already incurred without seeking Congressional authorization beyond that provided by spending bills passed by that body.

In a January 14 memorandum to federal department heads, the Office of Management and Budget warns that with sequestration pending and a continuing resolution (CR) on the federal budget lasting only through March 27, agencies should plan for the worst given that it is still not known how much funding will be available for the full fiscal year. OMB warns that if Congress does not avert sequestration, "there will be significant and harmful impacts," including the loss of education and nutrition services, reduced food safety inspections and air safety and prison security, amongst other critical services, as well as loss of pay for those federal employees who would be furloughed.

Thus, the state of play on the federal budget crisis after the second Inauguration of the President and Vice President is that the immediate crisis of the potential breach of the debt ceiling seems to have been averted. The fight now shifts to the FY13 budget and sequestration, before the debt ceiling comes back up.

View the letter from Senate Democratic Leaders at http://nlihc.org/sites/default/files/Senate_Dem_Obama_Ltr_1-11-13.pdf.

View the letter from Secretary Geithner at http://1.usa.gov/10rF07s.

View H.R. 290 at http://1.usa.gov/10rF8Us.

View the OMB guidance at http://1.usa.gov/10rFbiW.

View the NDD Coalition letter on sequestration at http://bit.ly/10rFiLo.

View the NDD Coalition letter on appropriations at http://bit.ly/10rFp9S.

MORE CONGRESS

New Bill Would Eliminate Funding for Tenant Resource Network

Representative Diane Black (R-TN) introduced H.R. 224, the Stop Tenant Organizing Promotion Act, on January 14.

H.R. 224 would terminate HUD's authority to implement or provide assistance to the Tenant Resource Network (TRN) grant program and would repeal the authorization of appropriations for the program. The measure states that any funds appropriated for the program but that have not been obligated when and if the bill is enacted should be directed to the General Fund of the Treasury for purposes of reducing the federal budget deficit.

TRN is the 2012 successor to the Outreach and Training Assistance Grants (OTAG), which HUD stopped funding in 2002 (see *Memo*, 6/15/12). TRN grants are awarded to nonprofits to educate residents of project-based Section 8 housing about their rights and responsibilities, and their options when owners opt out of renewing their Section 8 contracts, prepay their mortgages or fail to meet HUD's housing quality standards.

H.R. 224 has been referred to the House Committee on Financial Services and has no cosponsors as of this writing.

Ms. Black introduced the measure in the 112th Congress (see *Memo*, 8/10/12). However, the bill (H.R. 6298 in the 112th Congress) did not gain traction and died at the end of last Congress.

The full text of H.R. 224 is available at http://1.usa.gov/XkcJcn.

Native Hawaiian Housing Bill Introduced

On January 14, Representative Colleen Hanabusa (D-HI) introduced H.R. 231 to reauthorize Title VIII of the Native American Housing Assistance and Self-Determination Act, which would give Congress the authority to appropriate funds for the construction of low income housing for Native Hawaiians. The bill would also amend Title I of the Housing and Community Development Act, which provides authority for loan guarantees associated with the construction of housing that serves Native Hawaiians. Similar legislation was introduced in the House of Representatives and Senate in 2011.

H.R. 231 was referred to the House Financial Services Committee.

DISASTER HOUSING

House Passes Super Storm Sandy Aid Package

The House of Representatives passed H.R. 152, a bill to provide aid to communities impacted by Super Storm Sandy, on January 15 by a vote of 241 to 180. The House initially considered a more limited measure that would only provide $17 billion in emergency spending, but voted to add $33.7 billion in additional spending to the measure before final passage. The measure as amended includes $16 billion in disaster Community Development Block Grant (d-CDBG) funding. Communities impacted by disasters in 2011, 2012 or 2013 would be eligible to use the d-CDBG funds if the measure is enacted. It is expected that the Senate will vote on H.R. 152 as soon as week of January 21. The bill does not include any funding offsets.

The Administration had requested $60.4 billion in emergency aid for Super Storm Sandy-related needs in 2012, including $17 billion for d-CDBG. While the Senate passed a spending package mirroring the Administration's request, the House failed to act on the measure before the end of the 112th Congress (see *Memo*, 1/2). Due to pressure from lawmakers from Sandy-impacted states, lawmakers have acted quickly on Sandy legislation in the new 113th Congress. Congress has already approved, and the President has signed into law, a measure providing an additional $9.7 billion in borrowing authority for the National Flood Insurance Program (see *Memo*, 1/4). If the Senate approves H.R. 152 as is expected, Congress will have come close to having matched the Administration's full request for emergency appropriations for Super Storm Sandy needs.

The full text of H.R. 152 is available at http://1.usa.gov/XkcaPD.

New York and New Jersey State Partners Advance Storm Relief, Recovery Efforts

NLIHC state coalition partners in New York and New Jersey are at the forefront of efforts to guide their states to recovery in the aftermath of Super Storm Sandy. The October 2012 storm, which wreaked havoc along the East Coast, saved its greatest devastation for these two states, leaving thousands of families displaced and homes and businesses with significant damage.

The Housing and Community Development Network of New Jersey launched a survey to assess the storm's impact on their members' properties to gain a better understanding of their recovery needs. The Network used the results to frame its policy recommendations at the state and federal levels. Advocates want to ensure that low and moderate income families continue to have access to affordable homes and that resources are not diverted from their intended purposes of providing more affordable homes and economic opportunities for low income people.

Advocates support rebuilding efforts that use the most energy-efficient, sustainably designed and storm-resistant standards to prevent future damage to homes and businesses. To help people move back to their neighborhoods quickly, they suggest manufactured homes and ones that can be expanded later. The Housing and Community Development Network is coordinating efforts with the Fair Share Housing Center and New Jersey Future on approaches to rebuilding across the state. The organizations agree that the state should not rebuild in areas where flooding is a constant.

The Housing and Community Development Network has developed a set of recommendations aimed at the federal level. They include creating an inventory of vacant affordable homes and public housing units and providing funds to make them available for immediate housing, and making special one-time increases to the Low Income Housing Tax Credit (LIHTC) program, in addition to HOME, the Community Development Block Grant program (CDBG) and Emergency Shelter Grant, for rehabilitation, new construction and making homes accessible to lower income people with mobility challenges. State-level recommendations include developing a comprehensive strategy to maximize rental housing choices in or near communities where displaced people lived, creating a central registry of available homes to match displaced families with housing and enacting legislation to add $5 million to the Neighborhood Revitalization Tax Credit program so that qualified communities have resources to rebuild neighborhoods.

"Sandy heightened the need for affordable homes in New Jersey," said Arnold Cohen, the Housing and Community Development Network's policy coordinator. "For those who didn't get the message before, we hope that after seeing the thousands living in hotels, with families, or forced to move out of state, they get it now. The silver lining is that we have an opportunity to rebuild in a way that meets the needs of New Jerseyans."

In New York, the Supportive Housing Network of New York has played an essential role in navigating supportive housing providers' access to immediate relief. Using online surveys, email and phone calls, it assessed its members' needs in storm affected areas and linked them to resources. The organization created a Super Storm Sandy website on which it posts descriptions of affected housing providers, their associated needs and ways that donations can be made. The Supportive Housing Network also created a website listing resources for affected organizations and individuals.

The Supportive Housing Network is part of the state-convened Housing Disability Task Force and thus far has served 28 member organizations in relief and recovery efforts. In one instance, a large supportive housing facility serving formerly homeless people with mental health challenges lacked power and plumbing for several days. The Supportive Housing Network identified a private organization that contributed generators for the building and two other supportive housing member residences, as well as food, flashlights, blankets and water. The Supportive Housing Network amplified a distress call from another member agency that coordinated services in Staten Island, which led the agency to receive a $25,000 donation for staff outreach workers. It also has facilitated the re-housing of displaced tenants and continues to relay information to organizations that are rebuilding.

The Supportive Housing Network has been instrumental in helping other organizations work through the process of applying for FEMA Public Assistance for Nonprofits. It found that most organizations were not aware that they first must complete a small business loan application before FEMA would consider providing assistance.

"Many of the initial connections between need and resources took place within the community; it is eye-opening to watch this take place and heartening to be a part of it," said Wren Longno, director of member services for the Supportive Housing Network. "The stresses already present in supportive housing are many-fold, in a disaster. Nonprofits need more funding, information and resources."

Both the Housing and Community Development Network and the Supportive Housing Network have worked with Congress and the Obama Administration to advance recovery efforts. Senators Robert Menendez (D-NJ) and Charles Schumer (D-NY) supported an increase in the amount of LIHTCs available in Super Storm Sandy-affected areas. The Housing and Community Development Network also worked with the Representative Bill Pascrell, Jr. (D-NJ) on additional LIHTC funds. In December, HUD Secretary Shaun Donovan attended the NJ Network's annual membership meeting to brief attendees on the latest disaster recovery developments and answer questions.

To read the Network's federal and state recommendations, go to http://bit.ly/10a7uO0.

To read the Network's letter urging Congress to approve the Sandy recovery bill, visit http://bit.ly/10a7AoX.

For more information on New Jersey's recovery efforts, contact Arnold Cohen at acohen@hcdnnj.org.

To view the Supportive Housing Network's Sandy recovery pages, visit http://bit.ly/10a866s and http://bit.ly/10a87qY.

For more information about New York recovery efforts, contact Wren Longno at wlongno@shnny.org

HUD

Secretary Donovan Staying for Second Term

HUD Secretary Shaun Donovan confirmed he will remain at HUD during President Obama's second term in office. In a January 16 tweet, @HUDNews wrote, "It's official! #SecDonovan is staying on as #HUD Secretary during second term."

"The president has asked him to stay on for a second term, and he is delighted to continue his work for HUD and the American people," various media outlets quoted a HUD spokesperson as saying. Secretary Donovan, who served at HUD during the Clinton Administration, has been HUD Secretary since the beginning of President Obama's presidency in 2009.

HUD MTW Baseline to Assess Requirement to Serve Same Number of Families

PIH Notice 2013-2, issued on January 10, 2013, describes a numerical indicator that HUD will use to make an annual determination of an MTW PHA's compliance with one of the five statutory requirements for participation in the Moving to Work (MTW) demonstration. The specific requirement is that MTW PHAs must continue to assist substantially the same total number of low income families as would have been served if the PHA was not part of the MTW demonstration.

Since MTW was implemented in 1996, HUD has merely accepted a PHA's certification of compliance with this requirement. The notice applies to all 39 existing MTW PHAs.

PHAs selected for the MTW demonstration can seek waivers from most of the existing statutes and regulations governing the public housing and Section 8 voucher programs. For example, they can seek HUD approval to merge public housing and operating funds with voucher funds. Waivers of some regulations, such as allowing PHAs to divorce rents from incomes by charging rents that are unaffordable, serve higher income residents even though the lowest income households have the greatest need, or impose work requirements and time limits, can be harmful to residents.

To verify compliance with the statutory requirement, the notice indicates that HUD will compare the number of families served in an MTW PHA's fiscal year to an adjusted "baseline" estimate of the number of families that would have been served absent the MTW designation. This comparison will begin with an MTW PHA's 2012 fiscal year.

To determine the numerator of the calculation, at the end of each MTW PHA's fiscal year, HUD will determine how many families were served by summing the number of occupied public housing units and the number of vouchers utilized. To determine the denominator, the "baseline," HUD will add the number of public housing units occupied plus the number of vouchers utilized in the month prior to the date that a Standard MTW Agreement was fully executed. A Standard MTW Agreement is a formal document detailing which regulations HUD has agreed to waive, along with the statutory and reporting requirements.

Every year the baseline will be adjusted according to a set of variables described in the notice. One troubling variable would subtract from the baseline any public housing units demolished or disposed of. This could have the effect of reducing the number of families served because an MTW PHA may have had a significant number of funded but vacant units the month before entering MTW.

The notice identifies various levels of compliance and non-compliance. For example, if an MTW PHA falls more than 5% below the adjusted baseline in a given year or dips below the baseline for two or more years, it will be considered "substantially compliant" but have to create a "baseline plan" that results in a percentage of 100% or higher. An MTW PHA that is found to be "non-compliant" will have to enter into a corrective action plan. Sustained non-compliance constitutes a breach of the Standard MTW Agreement and my result in the loss of the MTW designation.

The other four MTW statutory requirements are:

- At least 75% of the families served must have incomes below 50% of the area median income.
- A comparable mix of families (by family size) must be maintained.
- There must be a reasonable rent policy.
- Housing Quality Standards must be maintained.

Notice PIH-2013-2 is available at http://1.usa.gov/NUkh08.

For more information and NLIHC's concerns about the MTW demonstration in general, see page 132 of the 2012 NLIHC Advocates' Guide at http://bit.ly/IVjlN7.

EVENTS

Upcoming Webinars Focus on Housing First, Harm Reduction

The t3 training institute, an initiative of the National Center on Family Homelessness and the Center for Social Innovation, has announced two upcoming sessions as part of its "Innovations in Ending Homelessness" webinar series. The series is intended for community-based practitioners who wish to learn practical strategies that help end homelessness.

The first webinar, "Housing First: What It Is and Why It Works," will be held on January 29 at 12 pm ET. Panelists will be Sam Tsemberis of Pathways to Housing, and Mark Allison of the Center for Social Innovation and Chair of NLIHC's Board of Directors.

The second webinar, "Harm Reduction at the Intersection of Health and Housing," will be held on February 26 at 12 pm ET. The webinar will feature Wayne Centrone of t3.

Register for both webinars at http://bit.ly/XkdCBR.

NATIONAL LOW INCOME HOUSING COALITION

MEMO TO MEMBERS

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RESOURCES

New Report Shows Loss of Housing Stability for Older Americans

In a report on housing affordability challenges facing middle income older adults over the age of 50, AARP's Public Policy Institute finds that older adults face falling incomes and increased health care costs. As a result, housing cost burdens are on the rise for those studied—older adult households earning between $23,128 and $86,195 in 2009—undermining housing security.

Between 2007 and 2010, the median household income of older homeowners fell by 7.7%. During the same time period, older renters experienced an even greater loss in income, with median incomes falling by 10.3%. While median incomes have fallen, other expenses, such as health care costs, continue to rise. Similarly, average monthly housing costs for older renters rose from $678 in 2000 to $761 in 2009.

Rising rental costs, falling incomes and the increasing cost of other expenses are threatening the housing security of older Americans. The report finds that the incidence of cost burden among older middle income households increased from 20% in 2000 to 29% in 2009, while the percentage of severely cost burdened households increased almost twofold from 5% to 9% over the same time period. Older middle income renters are even more likely to face a housing cost burden, with 35% facing such a burden in 2009.

Older homeowners are also affected by housing instability. The percentage of older homeowners with a mortgage rose from 38% in 2000 to 42% in 2009. With a greater number of older Americans holding a mortgage, housing-related costs tied to debt are rising for this age group. In addition, the report notes rising foreclosure rates among older homeowners. From 2007 to 2011, the foreclosure rate grew tenfold, from 0.3% to 2.9%, for homeowners over age 50. Older African-American borrowers faced an even higher foreclosure rate of 3.5% in 2011.

The authors expect older adults to face increasing housing instability in future years, with fewer affordable housing options. The authors call on state and local governments to support public policies to allow older adults to age in place by increasing the supply of affordable housing with access to transit and services most utilized by older Americans.

Loss of Housing Affordability Threatens Financial Stability for Older Middle-Class Adults by Rodney Harrell, PhD and Shannon G. Guzman at the AARP Public Policy Institute can be found at http://bit.ly/Xk9CRz.

Case Study of Long-Term Programs Contributes to Understanding of Inclusionary Zoning

In a report prepared for HUD by The Urban Institute (UI), two case studies of inclusionary zoning (IZ) programs yield several key findings on the nature of IZ development and the effectiveness of IZ programs in creating affordable housing. In Montgomery County, Maryland and Fairfax County, Virginia, mandatory IZ programs have required developers to set aside a certain percentage of affordable housing units in market-rate developments for the last 40 and 20 years, respectively.

Located in the Washington, D.C. metropolitan area, the two counties studied are similar in population size, and both have high housing costs, high median incomes and low vacancy rates.

Montgomery County's Moderately Priced Dwelling Unit (MPDU) program requires MPDUs in new developments with 20 or more housing units. Rental MPDUs built following a 2005 amendment have affordability terms of 99 years. Households must earn a minimum of $30,000 to a maximum of $81,500 to rent an MPDU (the maximum income limit is based on household size and apartment type). For-sale units have 30-year affordability terms that can be renewed if the unit is sold to a new household within the price-control period. In order to purchase a for-sale MPDU, household income must be between $35,000 and $81,500.

Although Montgomery County has created an average of 368 MPDUs per year, productivity of the program is limited. The report finds that, from 2000 to 2011, MPDUs represented only 6.6% of all issued building permits (40,291). Still, the program is nationally recognized as one of the most successful IZ ordinances and has produced more than 13,000 units from 1976 to 2011 (9,300 for sale and 4,000 rental units).

Fairfax County's Affordable Dwelling Unit (ADU) program requires affordable units in developments with at least 50 total units, with a few exceptions. The number of affordable units required is based on a sliding scale. Both rental units and for-sale units have 30 year affordability terms. One-third of rental ADUs must be reserved for households that make 50% of area median income (AMI) or less, while all for-sale and the remaining two-thirds of rental ADUs must go to households with incomes of 70% of AMI or less.

Fairfax County produces an average of 122 ADUs per year, with a total of 2,448 units produced from 1992 to 2011(1,336 for-sale and 1,112 rental units). In Fairfax County, buildings in high-density areas near transit options tend to be high-rise developments. However, high-rise developments are exempt from the county's ADU regulations. A separate Workforce Dwelling Unit (WDU) program targets households earning 80% to 120% of AMI for high-rise buildings close to transit.

The authors find that economic conditions and the political environment have a big impact on how effective these IZ programs have been in producing affordable housing. Although housing demand and production has been high in the areas of study, there were still years when relatively few units could be added due to poor economic conditions. The authors predict that the rate of development of affordable housing through an IZ program would be lower in weaker housing markets and higher in stronger housing markets.

The report, *Expanding Housing Opportunities through Inclusionary Zoning: Lessons from Two Counties*, can be found at http://bit.ly/Xk822g.

NLIHC NEWS

NLIHC Welcomes Spring Interns

NLIHC is pleased to welcome three new interns to its staff for the spring semester.

Christina Payamps-Smith joins NLIHC as a policy intern. Christina graduated from the University of North Florida with a Bachelor of Arts in Political Science and a Bachelor of Business Administration in Management. Christina previously served as an AmeriCorps member, including a service term with Ability Housing of Northeast Florida. She is currently a student at the University of Colorado-Colorado Springs pursuing a master's degree in public administration and a certificate in nonprofit management.

Olivia Posner joins NLIHC as a research intern. Olivia is a recent graduate of Macalester College with a degree in Urban Geography and Environmental Studies. After working for Organizing for America during President Obama's reelection campaign, she is glad to focus on issues of community development through research. Olivia plans on attending graduate school for urban planning.

Rachel Turner joins NLIHC as a communication intern. Rachel is originally from Southern California and is currently a graduate student at American University, where she is focusing on political communication. Before moving to D.C. in the summer of 2012, Rachel earned a bachelor's degree in political science from California Polytechnic University, Pomona.

Last Week to Nominate for NLIHC's Annual Organizing Awards

Do not miss your opportunity to recognize state and local contributions to affordable housing advocacy. Nominate an organization today for NLIHC's fourth annual State and Local Organizing Award and second annual Resident Organizing Award. Both awards will be presented at United for Action: NLIHC 2013 Housing Policy Conference on March 17-20, 2013.

Nominations for both awards are due by 5pm Eastern Time on Friday, January 25.

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.

To learn more about nomination criteria, go to http://bit.ly/WrJnZa.

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 furthers NLIHC's mission.

For more on nomination criteria, go to http://bit.ly/WrJsMt.

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.

A selection committee composed of NLIHC board members and previous awardees will determine the honorees. Two representatives of each honored organization will receive complimentary conference registration, hotel accommodations and transportation to Washington, D.C. to accept the awards.

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

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).

• Supporting materials that describe the activity or impact, such as press clips or campaign materials (optional).

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.

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FACT OF THE WEEK

Over Half of Older Renters Face Unaffordable Housing Cost Burden

Percentage of Owners and Renters Age 50+ Who Pay 30% or More of Their Income for Housing Costs

	2000	**2009**
Owners with mortgage	29%	36%
Owners without mortgage	11%	14%
Renters	43%	52%

Source: AARP Public Policy Institute (2013). Figure 1. Loss of Housing Affordability Threatens Financial Stability for Older Middle-Class Adults. Author: Rodney Harrell, PhD and Shannon G. Guzman. Retrieved from: http://www.aarp.org/research/ppi/security/loss-of-housing-affordability-threatens-financial-stability-for-older-middle-income-AARP-ppi-sec.html

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Melissa Quirk, Senior Policy Analyst, x230
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Christina Sin, Executive Assistant, x224
La'Teashia Sykes, State Coalition Project Director, x247
Kate Traynor, Development Coordinator, x234
Rachel Turner, Communications Intern

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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Check out NLIHC's blog, *On the Home Front*, at www.nlihc.wordpress.com!