

Volume 20, Issue 36
September 21, 2015

In This Issue:

NATIONAL HOUSING TRUST FUND

- New Dear Colleague Letter on H.R. 1662, the “Common Sense Housing Investment Act”

FEDERAL BUDGET

- Senate Majority Leader Indicates Negotiations to Raise Caps Inevitable

CONGRESS

- Two GSE Bills Introduced
- Senate Judiciary Committee Postpones Mark-up of “Sanctuary Cities” Bill

GAO

- Report Identifies Weaknesses in Reporting on Performance of Rental Assistance Programs

FROM THE FIELD

- Housing Action IL Issues Report on Human and Economic Costs of State Budget Impasse

RESEARCH

- Number of Homeless Students Grows More than 70% since 2007-2008
- New Census Report on Income and Poverty in the United States
- Study Finds Housing Discrimination against People in Wheelchairs and People who are Deaf
- Congressional District Profiles and State Housing Profiles Updated

FACT OF THE WEEK

- Poverty Rates by Age and Sex: 2014

VOTERIZATION

- National Voter Registration Day, September 22

EVENTS

- NeighborWorks Training Institute in Washington, DC, December 7-11

NLIHC NEWS

- NLIHC Membership Month: Make a Difference, Join Cause for Social Justice
- NLIHC Welcomes Fall Communications Intern

NATIONAL HOUSING TRUST FUND

New Dear Colleague Letter on H.R. 1662, the “Common Sense Housing Investment Act”

Representative Keith Ellison (D-MN) is circulating a new “Dear Colleague” letter that asks Members of the House of Representatives to cosponsor his “Common Sense Housing Investment Act of 2015” (H.R. 1662) to help combat the rise of child homelessness and ensure every child has a safe home. The bill includes the United for Homes campaign’s proposed modifications to the mortgage interest deduction (MID), and would direct the majority of the revenue saved by the modifications to the National Housing Trust Fund.



In his letter, Mr. Ellison cites new data from a Department of Education report showing an 8% increase in child homelessness since 2012-2013 (see article elsewhere in *Memo*). Mr. Ellison states, “We now have more than 1.3 million homeless children, up from 679,724 before the Financial Crisis. This is an alarming byproduct of the terrible rental housing crisis we face. This rise in child homelessness is due to inadequate – and declining – federal assistance for rental housing. Yet, generous benefits for homeownership remain untouched.”

Mr. Ellison cited a recent report issued by the Congressional Budget Office (see *Memo*, 9/14) that states: “In 2014 the federal government provided \$51 billion in low-income housing assistance. . . . By comparison, the federal government provided much more support for housing that does not depend on the income of the household. . . . That support, which amounted to about \$130 billion in 2014, mostly takes the form of preferential tax treatment—that is, tax expenditures—for homeowners. The tax deduction for mortgage interest payments on owner-occupied residences accounts for most of those tax expenditures and accrues mostly to tax filers in the highest income quintile.”

The United for Homes campaign proposes to modify the current MID by a) reducing the size of a mortgage eligible for a tax break from the current \$1 million to \$500,000 (fewer than 4.6% of mortgages originated nationwide from 2011 to 2013 were over \$500,000, and people with mortgages over \$500,000 would still receive a tax break on the first \$500K of their mortgage) and b) converting the deduction to a 15% non-refundable tax credit. Phased in over five years, these two changes would create an additional \$230 billion in revenue over ten years for affordable housing without adding a penny to the federal deficit. The changes would also expand mortgage interest tax benefits to 16 million more households, 99% of whom have incomes below \$100,000.

Over 2,200 national, state, and local organizations have joined the United for Homes campaign. To join the campaign, go to www.unitedforhomes.org.

Funding the NHTF with revenue raised by modifying the MID is one of NLIHC’s top policy priorities. NLIHC calls on all advocates to urge their Representatives to cosponsor the bill.

Read the Dear Colleague at [http://nlihc.org/sites/default/files/Dear-Colleague-Letter MID-Reform-Bill.pdf](http://nlihc.org/sites/default/files/Dear-Colleague-Letter_MID-Reform-Bill.pdf)

More information about mortgage interest reform is at <http://nlihc.org/unitedforhomes/proposal> and on page 3-19 of NLIHC’s 2015 Advocates’ Guide, <http://nlihc.org/library/guides>

FEDERAL BUDGET

Senate Majority Leader Indicates Negotiations to Raise Caps Inevitable

Senate Majority Leader Mitch McConnell (R-KY) indicated during a press conference on September 16 that negotiations on a budget deal that would lift sequestration were likely. “We are inevitably going to end up in negotiations that will crack the Budget Control Act once again,” Senator McConnell said. “There’s a lot of pressure in Congress to spend more; the administration certainly wants to spend more.” Senator McConnell also indicated his support for a “clean” short-term continuing resolution (CR) to keep government programs funded past September 30, the end of FY15. A CR will give Congress more time to negotiate a new budget deal and pass annual appropriations.



Meanwhile, House Speaker John Boehner (R-OH) is struggling to find a way to pass a short-term CR while appeasing ultra conservative Members who want to add a rider to defund Planned Parenthood. Many of them have communicated that Mr. Boehner risks being ousted as Speaker if he allows a short-term CR to pass that includes funding for Planned Parenthood.

Meanwhile, President Barack Obama has said he would veto a CR that defunds Planned Parenthood. If Congress is to avoid a government shutdown, it must pass a CR that the President will sign. Senate and House Democrats and the White House are united in their goal to pass a clean CR that does not defund Planned Parenthood and in their commitment to raise the sequester spending caps for FY16.

A year-long CR, as some have suggested, would harm federal programs significantly. As the Center on Budget and Policy Priorities explains in a September 15 paper, a year-long CR would lock in low sequestration levels and fund non-defense programs at their lowest level in the last 50 years. Such a CR would require non-defense program cuts while allowing higher defense spending, which “abrogate the parity principle that underlies sequestration and the Budget Control Act.” The White House has consistently indicated that the President will veto FY16 appropriations bills that are based on the sequester figures.

A year-long CR would be particularly damaging to HUD programs. HUD’s three largest programs (housing choice vouchers, project-based rental assistance, and public housing) are all funded for calendar-year terms and can weather a CR that goes through December 31, 2015. But after January 1, current level funding would result in significant service reductions to all three programs. “If the eventual 2016 appropriations legislation—full-year CR or otherwise—does not include the necessary increases, tens of thousands of low income families could lose their housing assistance,” the CBPP paper says.

United under the “Caps Hurt Communities” campaign, housing, homeless, and community development advocates made calls to Congressional offices on September 15 and 16 urging their Representatives and Senators to lift the sequester spending caps and fully fund affordable housing and community development programs in FY16.

The Caps Hurt Communities campaign, coordinated by the Campaign for Housing and Community Development Funding, has scheduled a webinar on the importance of raising the spending caps, avoiding a year-long CR, and working with local media to explain the harmful impacts of both the caps and a year-long CR. The webinar will take place on October 19 at 3pm ET.

To register for the October 19 webinar, go to

<https://enterprisecommunity.webex.com/enterprisecommunity/onstage/g.php?MTID=e98ad3fc55909cbc2c57b4b1c16b86adf>

Read CBPP's paper at <http://www.cbpp.org/research/federal-budget/full-year-continuing-resolution-would-miss-chance-for-sequestration-relief>

Visit the Caps Hurt Communities site at <http://www.capshurtcommunities.org>

CONGRESS

Two GSE Bills Introduced

Two bills concerning the government sponsored enterprises (GSEs), Fannie Mae and Freddie Mac, were introduced in the Senate last week. The first bill would suspend pay hikes for the CEOs of Fannie and Freddie. The second bill would prevent the U.S. Treasury from selling its stake in the GSEs without Congressional approval and prohibit the use of GSE guarantee fees (G-fees) to offset government spending unrelated to the GSE's business operations.

The "Equity in Government Compensation Act of 2015" (S. 2036), introduced by Senators Elizabeth Warren (D-MA) and David Vitter (R-LA) on September 15, would reverse multimillion dollar pay raises for the CEOs of Fannie and Freddie that were approved earlier this year by Federal Housing Finance Agency Director Mel Watt. The bill would set each CEO's base salary at \$600,000, the amount they earned in 2014, and would cap any future salary increases as long as the GSEs remained in conservatorship. Director Watt had approved a \$3.4 million increase for Freddie Mac CEO Donald H. Layton and Fannie Mae CEO Timothy J. Mayopoulos.

S. 2036 was fast tracked through the Senate, passing the bill by unanimous consent on the same day it was introduced. Fast tracking is how Congress can quickly move a bill outside the regular legislative process without procedural obstacles. The House is expected to take up the bill under a "suspension of the rules," a designation reserved for noncontroversial bills. S. 2036 largely mirrors H.R. 2243 introduced by Representative Ed Royce (R-CA) and approved with bipartisan support in the House Committee on Financial Services. The Administration has indicated President Obama would sign the bill into law.

Senator Vitter stated, "Giving massive taxpayer-funded pay raises to Fannie Mae and Freddie Mac isn't just out of touch – it's downright offensive. These two companies are wards of the state. They exist in the current form only because folks across the country paid to bail out the mortgage giants during the financial crisis. In fact, they'd still be on the hook if Fannie Mae and Freddie Mac incurred further losses."

The second bill, the "Jumpstart GSE Reform Act" (S. 2038), introduced on September 16 by Senators Bob Corker (R-TN), Mark Warner (D-VA), David Vitter, and Elizabeth Warren, would prevent Treasury from selling its share of the GSEs' preferred stock without instruction from Congress. S. 2038 would also prohibit Congress from using any increase in G-fees – fees charged by the GSEs on mortgage lenders to guarantee loans and ultimately passed onto homebuyers – as an offset for other government spending. Earlier this summer, the Senate tried to use G-fees to offset the cost of the highway spending. The cosponsors of S. 2038 introduced similar legislation last Congress.

Senator Corker initially tried to fast track a bill preventing Treasury from selling shares of the GSE's preferred stock without Congressional approval. Because it lacked the G-fee provision, Senator Warren withdrew her support. Senator Sherrod Brown (D-OH), the Ranking Member of the Senate Banking Committee, put a hold on the fast track process, stating he would prefer to tackle housing finance reform through regular order and not in a piecemeal fashion. Once Senator Corker agreed to include the G-fee provision, Senator Warren recommitted her support for the bill. It's unclear whether the Senate will take up the bill.

When introducing S. 2038, Senator Corker stated, "There is an overwhelming bipartisan, bicameral consensus that congressional action is needed to reform our housing finance system and it is hard to imagine that anyone

truly wants to return the GSEs to the failed model of private gains and public losses. While comprehensive reform is my preference, we must not allow a small minority to prevent us from making any progress at all.”

Read the text of S. 2036 at <https://www.congress.gov/114/bills/s2036/BILLS-114s2036cps.pdf>

Read the text of S. 2038 at <https://www.congress.gov/114/bills/s2038/BILLS-114s2038is.pdf>

Senate Judiciary Committee Postpones Mark-up of “Sanctuary Cities” Bill

On September 17, the Senate Committee on the Judiciary again postponed the mark-up of the “Stop Sanctuary Cities Act” (S.1814). During the mark-up, Committee Chair Chuck Grassley (R-IA) and Senator David Vitter (R-LA) were expected to offer a substitute amendment to the bill that would strip CDBG funding from communities that have immigrant “sanctuary” laws and policies in place (See Memo, [9/14](#)). It is unclear when the mark-up will be rescheduled.

GAO

Report Identifies Weaknesses in Reporting on Performance of Rental Assistance Programs

The Government Accountability Office (GAO) issued a report on September 15 that examines fragmentation and overlap of rental assistance programs on the federal, state, and local levels, the extent of intergovernmental collaboration, and the need for more reporting on the collective performance of these programs.

The GAO partnered with a group of state and local audit offices in Washington, Oregon and Colorado to conduct the research. The participating offices compiled inventories of rental assistance programs that serve low income households, collected data on key elements of the programs, and identified performance and collaboration information. The GAO concluded that overlap and fragmentation found in these programs “could lead to less efficient delivery of affordable rental housing financing.”

According to the report, the 2010 creation of the Rental Policy Working Group (RPWG), which is composed of members from HUD, Treasury, USDA and the White House Domestic Policy Council, improved interagency collaboration. The GAO states, however, that more needs to be done. “We recommended that to further improve HUD, USDA, and Treasury’s efforts through the RPWG to consolidate and align certain requirements in multifamily housing programs, the RPWG should take steps to document collaborative efforts in strategic and annual plans to help reinforce agency accountability for these efforts.”

Reporting on collaborative performance by agencies is incomplete. According to the report, “HUD, Treasury and IRS officials that are part of the Rental Policy Working Group stated that there is no information on the collective performance of the federal, state, and local jurisdictions that provide rental assistance. Thus it is not known to what extent and how well the local, state and federal rental assistance programs work collectively, for example, to increase the number of households served. We recognize it is difficult to identify relevant federal, state, and local programs, collect performance information from multiple levels of government, and synthesize the information to reflect the collective performance. However, without information on the government-wide performance of rental assistance, the Congress, decision makers, and stakeholders at all levels of government are hampered in their ability to identify agencies and programs addressing similar missions. They are also hampered in the ability to set priorities, allocate resources, and restructure federal efforts, as needed, to achieve long-term goals.”

The GAO recommends that HUD should, in consultation with RPWG, work with states and local governments to develop a pilot program for gathering and reporting on the collective performance of federal, state and local rental assistance programs.

FROM THE FIELD

Housing Action IL Issues Report on Human and Economic Costs of State Budget Impasse

Housing Action Illinois, an NLIHC State Coalition Partner, released a new report about the impact that the current Illinois budget impasse could have on critical housing and homeless service programs. The report entitled, *The State Budget Impasse is Causing Homelessness in Illinois: A Responsible Budget with Adequate Revenue is Urgently Needed*, focuses on the true cost of the impasse and highlights the pressing need for a responsible budget agreement to adequately fund affordable housing and homeless service programs.

The Illinois state budget negotiations for FY16 are occurring after the expiration of a temporary 2011 income tax increase. Along with other fiscal pressures such as pension obligations, Illinois faces a projected accumulated deficit in its general revenue fund of approximately \$12.7 billion by the end of FY16 if spending on services is held flat at FY15 levels. The Illinois constitution requires the state to operate under a balanced budget.

In February, newly elected Governor Bruce Rauner (R) proposed an FY16 budget with devastating cuts to homeless and affordable housing programs. The General Assembly, controlled by Democrats, responded with its own spending plan without these cuts. It passed on a strictly party-line vote. The Assembly failed, however, to raise revenues adequate for the level of spending in its budget. Despite holding a supermajority in the General Assembly, Democrats were reluctant to raise taxes without some Republican votes. Governor Rauner vetoed the General Assembly's budget in June, and a subsequent attempt by the Assembly in July to override the veto failed. The budget process is now at an impasse.

While a number of government activities have remained funded during the impasse, funding for homeless and affordable housing programs ceased on July 1, leaving many homeless service agencies and their clients in crisis.

The report, released September 9, provided the results of a survey of 101 homeless service providers across the state. The survey asked what measures the providers have already taken in response to the budget impasse and what steps they will need to take if the impasse continues. Ninety percent of responding agencies have already begun, or will begin soon, to limit their intake of new clients, reduce or eliminate services for current clients, lay off staff, implement furlough days or reduced work hours for staff, eliminate programs, or close sites.

The report also found that:

- People who are at-risk of homelessness are not able to secure homeless prevention grants to help them avoid homelessness.
- Individuals and families who are already homeless are having a harder time accessing emergency shelter and transitional housing.
- Unaccompanied youth separated from their family are less able to access shelter beds that keep them off the street and safe from victimization.
- Victims of domestic violence are less able to access the crisis services that guarantee their safety and protect them from additional abuse.
- Permanent supportive housing providers are having difficulty offering services for tenants that are necessary to help people stay in their housing.

According to the report, 85% of survey respondents expressed concern about how “the absence of state funds could impact their ability to provide matching funding for federal dollars.” In FY14, the Continuum of Care (CoC) awards, the Emergency Solutions Grant Program (ESG), and the Runaway and Homeless Youth (RHY) Program provided \$115,658,145 in funding to homeless programs in Illinois. Given that each of these programs requires matching funds, the cessation of state funding due to the impasse and proposed cuts put Illinois at substantial risk of losing this federal funding.

The report also presents compelling data on the long-term costs of delaying action and cutting homeless and affordable housing programs. Regarding the Governor’s proposed 46% cut to supportive housing services, the report finds that at an “average per-person annual cost to the state of \$4,000, supportive housing is vastly more affordable than housing an individual in a state mental hospital (\$127,810 per person), state prison (\$38,268), or nursing home setting (\$62,050).” In response to the Governor’s proposed cuts to the state’s homeless youth programs, the report states that the average annual cost of providing housing and homeless services to a homeless youth in Illinois is \$16,700, while the annual cost to incarcerate a youth is \$111,000 and to provide substitute care through the Department of Children and Family Services is \$48,328.

The report concludes that Governor Rauner and the General Assembly must take decisive action to pass a budget that minimizes cuts to critical affordable housing and homeless programs while raising sufficient revenue to balance the budget.

Bob Palmer, Policy Director at Housing Action Illinois and member of the NLIHC Board of Directors, says “The report has already garnered a great deal of media attention. We’re hoping this attention will help Governor Rauner and the General Assembly act immediately to pass a responsible budget that adequately funds homeless and affordable housing programs. The most vulnerable families in Illinois simply cannot afford for this impasse to continue or for there to be further cuts to these essential programs.”

Read the report at http://housingactionil.org/downloads/State_Budget_Homeless_Service_Provider_Report.pdf

For more information please contact Bob Palmer at bob@housingactionil.org

RESEARCH

Number of Homeless Students Grows More than 70% since 2007-2008

New data from the U.S. Department of Education show that the number of homeless children in public schools reached 1.36 million in the 2013-2014 school year, an increase of 8% from 2012-2013 and more than 70% since 2007-2008. The data suggest that many families with children are continuing to struggle even as the national economy recovers.

A *Washington Post* article published on September 14 points out that now nearly 3% of the nation’s public school students are homeless and federal resources to connect these students with supportive services have not kept pace with the increasing need. According to the article, homeless children are more likely to be diagnosed with learning disabilities, are more likely to miss school, and are more likely to drop out of school. Research by Ann Masten and others show academic achievement gaps in math and reading between homeless students and other students, including those who are from low income households but not homeless.

State-level data on the current number of homeless children in public schools and its change over time can be downloaded from the Department of Education at <http://1.usa.gov/1F9LrSj>. The website also provides a mapping tool to identify states with varying levels of homeless students. California had the largest number of students reported as homeless in 2013-2014 with 310,002, followed by 145,259 in New York and 111,759 in Texas.

The Department of Education data on homeless students is available at <http://1.usa.gov/1F9LrSj>

The *Washington Post* article is available at <http://wapo.st/1iSEQSe>

Research by Ann Masten and others is available at <http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3566371/>

New Census Report on Income and Poverty in the United States

The U.S. Census Bureau released data on September 16 that show no significant change in the official poverty rate or real median household income between 2013 and 2014. *Income and Poverty in the United States: 2014* reports that 46.7 million people in the U.S. were living at or below the poverty level in 2014, reflecting a poverty rate of 14.8%, the same as in 2013. Real median household income was \$53,657, as compared to \$54,462 in 2013. This decline is not statistically significant.

The number of people in poverty has not significantly changed over the past four years, but is significantly higher than the year prior to the recent recession. In 2007, 37.3 million people (12.5% of the U.S. population) were living in poverty.

For most demographic groups, the poverty rate did not change between 2013 and 2014. However, poverty among female-headed families declined from 5.2 million to 4.8 million people, with their poverty rate declining from 32.2% to 30.6%. Poverty among married-couple families increased from 3.4 million to 3.7 million people, a poverty rate increase from 5.7% to 6.2%.

No age group or race saw a statistically significant change in poverty between 2013 and 2014. The poverty rate was 21.1% for children under the age of 18 (15.5 million people), 13.5% for people between the ages of 18 and 64 (26.5 million people), and 10.0% for people 65 years of age and older (4.6 million people). The poverty rate was 26.2% for blacks (10.8 million people), 23.6% for Hispanics (13.1 million people), 12.0% for Asians (2.1 million people), and 10.1% for non-Hispanic whites (19.7 million people).

The report also shows the decline in real median household income and increase in income inequality over the last fifteen years. Real median household income declined from its peak of \$57,843 in 1999 to \$53,657 in 2014. Real income declined by 7.2% for the median household, but declined by 16.5% for households in the bottom 10% of income. Income for the households in the top 10% increased by 2.8% during the same period. As a result, households in the top 10% now have incomes that are 12.8 times greater than households in the bottom 10%, as compared to 10.4 times greater in 1999.

The data used by the Census Bureau in this report are from the *Current Population Survey Annual Social and Economic Supplement*.

Income and Poverty in the United States: 2014 is available at <http://1.usa.gov/1KqqNO9>

Study Finds Housing Discrimination against People in Wheelchairs and People who are Deaf

A report by the Urban Institute, *Discrimination in the Rental Housing Market against People Who Are Deaf and People Who Use Wheelchairs*, reveals that people in wheelchairs are more likely to face discrimination in the rental housing market than similarly qualified apartment seekers who are not in wheelchairs. The study also found discrimination against people who are deaf or hard of hearing.

The study used paired testing to detect discrimination. In paired testing, two people with similar characteristics and qualifications, including age, gender, ethnicity, race, and assigned income and wealth, are paired together with the only perceivable difference being the characteristic to be tested. For example, a long-term wheelchair

user was matched with a tester of the same age, gender, and race but who was ambulatory. The pair respond to the same advertisement to determine whether they are treated equally.

The researchers conducted tests for discrimination against people in wheelchairs in 30 metropolitan statistical areas (MSA). Only 43.8% of advertisements for privately owned rental housing in these markets led to units that were accessible by wheelchair, meaning that both the building and an available unit were accessible. MSAs with a larger proportion of rental units in large multifamily buildings of 10 or more units and a larger proportion of rental units constructed after 1990 had a higher proportion of accessible units.

The paired tests found that housing providers were 1.7% less likely to make appointments with wheelchair users. When appointments were made with both testers of a pair and suitable units were available, housing providers were 2.4% less likely to tell the wheelchair users about the available units. When housing providers told both testers about available units and where they were located, the providers were 3.1% less likely to show the units to the wheelchair users. In some paired tests, the housing provider told the person in a wheelchair that a rental unit could not be shown because it was occupied. The tester without a wheelchair was shown the unit. When units were shown, people in wheelchairs were 2.8% less likely to be shown at least one unit without housing quality problems.

The paired tests for deaf or hard of hearing users were conducted remotely, using one of three types of telecommunications relay service. The tests covered 168 MSAs. Deaf or hard of hearing apartment seekers were 5.1% less likely to be able to contact a housing agent. When both testers of a pair were able to speak with a housing agent, the deaf or hard of hearing person was 2.3% less likely to be told of available units.

Discrimination in the Rental Housing Market against People Who Are Deaf and People Who Use Wheelchairs is available at <http://bit.ly/1UicaMQ>

Congressional District Profiles and State Housing Profiles Updated

NLIHC has updated its *Congressional District* and *State Housing Profiles* with *Out of Reach 2015* data. The profiles are one-page snapshots of affordable rental housing and affordability in each of the 435 Congressional Districts, the 50 states, and the District of Columbia.

The *Congressional District Profiles* include the housing wage for Fair Market Rent (FMR) areas in each District. The one-bedroom or two-bedroom housing wage is the wage a full-time worker must earn in order to afford a one-bedroom or two-bedroom FMR apartment, respectively, without spending more than 30% of his or her income on rent. The *Congressional District Profiles* also include the number of hours a person needs to work at minimum wage in order to afford a FMR two-bedroom apartment.

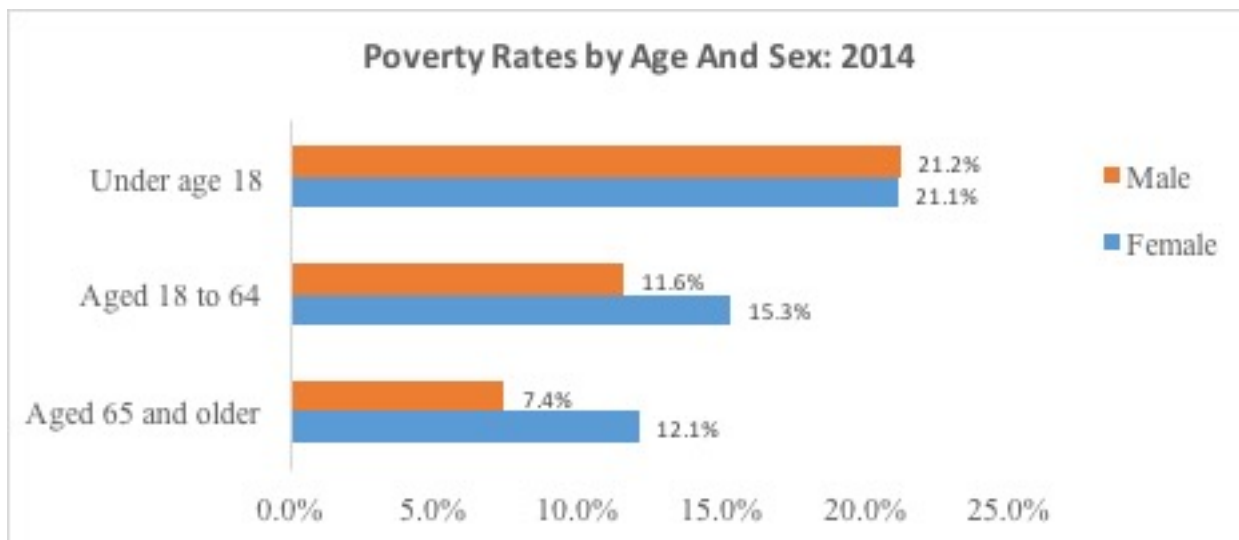
The *Congressional District Profiles* include information on housing cost burdens and the shortage of affordable and available rental units by income group, using Comprehensive Housing Affordability Strategy (CHAS) data. CHAS provides custom tabulations of Census data focusing on housing needs and problems. NLIHC will integrate new 2008-2012 CHAS data into the *Congressional District Profiles* after a revised version of CHAS is released by HUD this fall.

The *State Profiles* include similar information on the shortage of affordable rental units and cost burdens by income group, as well as the state housing wage for a two-bedroom FMR apartment.

NLIHC's *Congressional District Profiles* are found at <http://nlihc.org/library/CDP>

NLIHC's *State Profiles* are located at <http://nlihc.org/library/SHP>

FACT OF THE WEEK



Source: DeNavas-Walt, Carmen and Bernadette D. Proctor. (2015). *Income and Poverty in the United States: 2014*. Washington, DC: U.S. Census Bureau.

VOTERIZATION

National Voter Registration Day, September 22

National Voter Registration Day (NVRD) is Tuesday, September 22. NVRD, coordinated by Nonprofit Vote, is a day of coordinated action to help millions of Americans register to vote.

NLIHC member organizations and individuals are in a unique position to help register the people we care about and serve. NVRD provides the perfect opportunity to get as many individuals as possible registered to vote in anticipation of the upcoming primaries and elections.

More than 1,200 nonprofit organizations across the country have already joined the effort. NLIHC encourages all organizations and agencies in our network, especially those with direct contact with low income people, to hold voter registration events for NVRD.

For more information about NVRD and to become a partner organization for NVRD go to <http://www.nationalvoterregistrationday.org/>

NLIHC's 2015 Voterization Guide is at http://nlihc.org/sites/default/files/Sec2.14_Voterization_2015.pdf



Events

NeighborWorks Training Institute in Washington, DC, December 7-11

The Washington DC NeighborWorks Training Institute will take place December 7-11, 2015, and will feature a broad array of professional development courses. Participants can choose from over 100 high-quality courses in

affordable housing, community development, and nonprofit management. The training focuses on practical skill building and provides participants with tools that can be used immediately. The featured Wednesday symposium, *Leading Tomorrow's High-Performing Nonprofit Organization* (ML908), will explore the latest research and provide examples of leaders dealing with current and future challenges in the nonprofit sector. The NeighborWorks Training is an opportunity to connect with over 2,000 colleagues from around the country to network, learn, and share best practices. Pre-event registration ends November 16. Visit www.neighborworks.org/dc2015 to register.

NLIHC News

NLIHC Membership Month: Make a Difference, Join Cause for Social Justice

Have you ever wanted to make a difference in the world, to join a cause for social justice? Here at the National Low Income Housing Coalition (NLIHC), we want everyone to realize the power and potential that each one of us has to make a difference. Here's one very simple way to do it.

Join NLIHC today at <http://nlihc.org/membership/nmm>. This one simple step will involve you in a cause for social justice – *housing* justice. By joining, you'll be part of a mission to promote socially just policies to assure that the lowest income people in America have access to decent and affordable homes.



NLIHC Welcomes Fall Communications Intern

Pressley Harrison is the Fall Communications Intern at NLIHC. She is working to earn a B.A. in Organizational Communications at Pepperdine University and is spending her fall semester in D.C. as part of Pepperdine's International Program. She is originally from Ojai, California, and though far from home, she is excited for all the opportunities that life in D.C. has to offer.

NLIHC STAFF

Malik Siraj Akbar, Communications Specialist, x239

Andrew Aurand, Vice President for Research, x245

Elina Bravve, Senior Research Analyst, x244

Linda Couch, Senior Vice President for Policy, x228

Josephine Clarke, Executive Assistant, x226

Sheila Crowley, President and CEO, x226

Dan Emmanuel, Housing Advocacy Organizer, x316

Ellen Errico, Graphic Design and Web Manager, x246

Ed Gramlich, Special Advisor, x314

Kathryn Greenwell, Policy Intern, x249

Pressley Harrison, Communications Intern, x252

Paul Kealey, Chief Operating Officer, x232

Gar Meng Leong, Research Intern, x241

Joseph Lindstrom, Housing Advocacy Organizer, x222

Khara Norris, Director of Administration, x242

Ikra Rafi, Graphic Design Intern, x250

Christina Sin, Development Coordinator, x234

Elayne Weiss, Housing Policy Analyst, x243

Alexandra Williams, MSW Practicum Student, x230

Renee Willis, Vice President for Field and Communications, x247