



Tenant Talk

A Newsletter for Residents

WHAT COMMUNITY MEANS TO NLIHC

Dear Readers,

Over the past eight issues of *Tenant Talk*, we have discussed how residents can effectively organize, how the National Housing Trust Fund would help your neighborhood and how critical it is that every citizen gets to the polls. The common thread in all of these important topics, and the very reason why *Tenant Talk* matters, is simple: **community**.

You receive *Tenant Talk* because you are a valued member of the NLIHC community. We are a community of residents and researchers, tenant groups and community leaders, national organizations and field organizers. *Tenant Talk* is one of the many resources that NLIHC produces for our community, with the purpose of educating, empowering and connecting us. And by sharing *Tenant Talk* with your community too, you will not only strengthen your community, but ours as well.

Being part of a community means having a stake in what happens to your neighbors and the neighborhoods around you. Every November, we all have the great responsibility to cast our vote for the elected officials and ballot measures we personally believe will make our community better. As you will see in our article about changes to voting laws on page 5, new laws in many states may make it more difficult for people to raise the voice of their community at the ballot box. Know your rights, and use our voting resource guide on page 4 to ensure your vote is protected. The organizations in that guide are taking action to protect the voting rights Americans have long fought to secure. I hope you will take action to protect your community's interests by voting on November 6.

Tenant Talk is yours. It is put together by NLIHC for you; it is meant to be read by you, to feature your voice, to answer your questions, to strengthen your advocacy. And now it is yours to share. So pass it along to your neighbors and peers. Discuss the issue with each other, and let us know what you'd like to see covered in future issues!

Yours in Advocacy,

Mark Allison, Chair
NLIHC Board of Directors

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about Housing Tax Reform, and how it will make tax breaks work for low income families, on page 2.

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Read the most recent Dear *Tenant Talk* letter from our readers, on page 2.



Learn about what is happening with the National Housing Trust Fund.



Learn more about housing policy & what's happening on Capitol Hill.



In-depth info on housing policy & programs from a research perspective.

NEW NLIHC PROPOSAL WOULD MAKE TAX BREAKS WORK FOR LOW INCOME FAMILIES



Readers of *Tenant Talk* know that there is a great need for affordable rental housing in the United States. HUD and USDA have many programs that help provide housing affordable to the lowest income people, but programs like public housing and Housing Choice Vouchers have not received enough funding from Congress to keep up with the demand for affordable housing.

At the same time, the federal government spends scarce budget resources on tax breaks for homeowners, like the mortgage interest deduction. The mortgage interest deduction is a part of the tax code that allows some homeowners to deduct a portion of the interest they pay on their mortgage from their taxable income. Under current law, homeowners who itemize on their tax returns can deduct the interest paid on mortgages on first and second homes up to a total of \$1 million, and the interest on up to an additional \$100,000 in home equity loans.

The National Low Income Housing Coalition proposes to modify the current mortgage interest tax break by reducing the size of a mortgage eligible for a tax break to \$500,000, and by converting the deduction to a non-refundable tax credit.

Targeting mortgage interest tax breaks more towards middle class and lower income homeowners will provide a tax benefit where it is needed most and help the economy by giving homeowners more money to spend. At the same time, our proposal will make it possible to build and rehabilitate rental housing for low income families at risk of homelessness.

Our proposal to modify the mortgage interest deduction into a tax credit will 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. We propose investing the savings from modifying the mortgage interest deduction in the National Housing Trust Fund, which would provide communities with funds to build, preserve, and rehabilitate rental homes that are affordable for extremely and very low income households.

Learn more about this proposal at www.housingtaxreform.org.

JOIN THE CAMPAIGN

Housing Tax Reform

Learn how mortgage interest tax reform will help affordable housing

DEAR TENANT TALK: A CONVERSATION WITH OUR READERS

Dear *Tenant Talk*,

Many of my neighbors and friends here in Washington, D.C. need affordable housing, but I have heard that the waiting period for a voucher with the D.C. Housing Authority is almost 10 years long! It is frustrating to hear about budget cuts in the news when it seems like there is a real lack of affordable housing resources. In addition to advocating on my own, is there anything else I can do about this?

E.S., Washington, D.C.

Dear E.S.,

Talk to your neighbors not only about the problem, but about solutions! Unfortunately, long waiting periods for housing programs are a reality all over the country. It is crucial that low income residents come together to organize and advocate for more affordable housing resources. Bring up the issue at meetings of your resident council or tenant association. Reach out to your elected officials as a group and push them to make funding for affordable housing a priority. Your tenant organization can also sign up to endorse the National Housing Trust Fund (NHTF). The NHTF would provide funding for low income housing. To learn more about the NHTF, or find more ways you and your neighbors can work together to advocate for housing, email outreach@nlihc.org, or call us at **(202) 662-1530, ext. 233**.

TENANTS GET ORGANIZING HELP TO PREVENT LOSS OF PROJECT-BASED SECTION 8 HOMES



Fifteen nonprofits with tenant outreach and organizing experience were selected in June to receive HUD's first Tenant Resource Network (TRN) grants. The purpose of TRN is to help residents preserve their homes if they are living in Project-Based Section 8 housing that is at risk of leaving the affordable housing stock. TRN grants are to be used to engage tenants and inform them about their rights, responsibilities and options.

A Project-Based Section 8 property is "at risk" if it has an expiring Section 8 Housing Assistance Payment (HAP) contract, and if:

- The HUD-insured mortgage or direct mortgage will mature within two years;
- The property failed to get a HUD physical inspection (REAC) score above 60 twice in the same year;
- The private owner decided not to renew the Section 8 HAP contract ("opts-out"); or
- The private owner decided to pay off the HUD-assisted mortgage ahead of time ("pre-pay").

TRN grantees will help tenants identify potential preservation strategies, or if preservation is not possible, ensure that tenants are aware of the protections available to them, such as receiving "enhanced vouchers" that enable them to remain in their homes while continuing to pay affordable rents.

TRN is a revival of the Outreach and Training Assistance Grants (OTAG) program developed under Section 514 of the Multifamily Assisted Housing Reform and Affordability Act of 1997 (MAHRAA). Section 514 has always required HUD to make "not more than \$10 million available annually" for this program. However, HUD stopped providing funds in 2002. Finally, on October 17, 2011, HUD's Office of Multifamily Housing Programs published a notice of fund availability (NOFA) stating that only \$5 million would be available.

The National Alliance of HUD Tenants (NAHT) persistently advocated to bring back these funds for tenant organization capacity building. The June 2012 TRN award announcement, although short of the \$10 million available, was a tremendous success for NAHT.

The fifteen nonprofits to receive funding are:

- Los Angeles Center for Affordable Tenant Housing
- **Connecticut Public Housing Resident Network**
- Atlanta Legal Aid
- **Metropolitan Tenants Organization (Chicago)**
- Housing Counseling Services (Maryland)
- Boston Affordable Housing Coalition
- United Community Housing (Michigan)
- **HOME Line (Minnesota)**
- **New York Tenants & Neighbors**
- **Coalition on Homelessness and Housing in Ohio**
- **Housing Alliance of Pennsylvania**
- **Housing Action Coalition of Rhode Island**
- Texas Tenants' Union
- **North Carolina Housing Coalition (for work in Virginia)**
- **Tenants Union of Washington (Seattle)**

The organizations that are also members of NLIHC are in bold type.

Tenant Talk spoke with one of NLIHC's state coalition partners, the North Carolina Housing Coalition (NCHC), about how they plan to use the TRN grant they received. NCHC was authorized to work at five properties in the state of Virginia.

NCHC will launch a comprehensive education plan for the tenants they will serve in Virginia. They will provide brochures and other handouts on at-risk housing and hold meetings and trainings to organize tenants. They will survey tenants before and after opt-outs happen to assure housing quality remains high. NCHC will also assist in forming tenant associations, addressing crime in the area and providing information on the voucher application process and on relocation opportunities.

According to Regina Green, TRN Program Coordinator for NCHC, "This intense education will prepare tenants for discussions on housing preservation in the event of failed inspections or a decision by the owner to opt out of the Section 8 program."

More information about TRN grants can be found at <http://bit.ly/ODAmyK>.

Learn more about the North Carolina Housing Coalition at www.vatenants.org.

YOUR VOTER RESOURCE GUIDE

What are my voting rights? Do I need to bring my ID to the polls? Find answers to these questions and more from the organizations and resources below. This voter resource guide helps you find all the resources you need to get ready for Election Day on Tuesday, November 6, 2012.

NATIONAL LAW CENTER ON HOMELESSNESS & POVERTY

Lawyers Working to End Homelessness

Why we LOVE the National Law Center on Homelessness and Poverty (NLCHP)

Do you want a one-stop resource for all of your voting rights information? Then the NLCHP website is for you. NLCHP provides all of your voting rights information, educates the public about the work they are doing to protect voting rights and encourages readers to get involved.

Learn more at www.nlchp.org/votingrights.cfm.



Why we LOVE VOTE411.org

In a website full of great features, one makes this site truly exceptional! This feature is called Build Your Ballot. It allows you to type in your address to see the races on your ballot. Candidates' positions can be compared side-by-side, and you may print out a sample ballot with your preferences as a reminder and take it with you to the polls on November 6. There are also resources available for military and overseas voters!

Visit www.vote411.org to get started.



Why we LOVE CanIVote.org

Maintained by the National Association of Secretaries of State, this nonpartisan resource was created by state election officials to help eligible voters figure out how and where to vote. You can find your polling location, determine which ID to bring with you, learn about the candidates and sign up to vote absentee.

Learn more at www.canIvote.org.

PROTECT YOUR RIGHT TO VOTE!

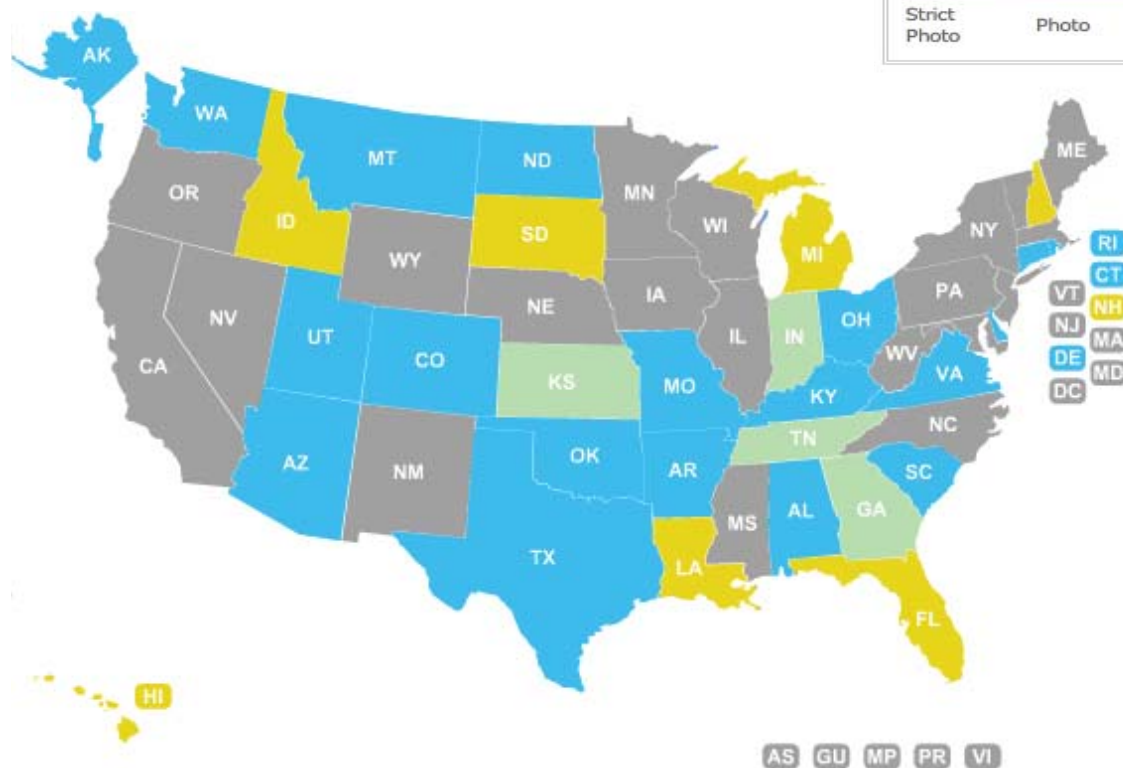


As the November 6 Presidential election approaches, 10 states have passed new voter ID laws. The new laws in these states make it harder for low income, minority and elderly voters to cast their ballots by requiring voters to provide additional identification documents in order to vote. According to many studies, 11% of eligible American voters lack the documentation required by the new laws. Minority groups and the elderly lack documentation at a higher rate; 25% of African-Americans and 18% of Americans over age 65 lack the photo identification required by the new laws.

According to research completed recently by the New York-based Brennan Center for Justice, low income voters are disproportionately affected by the new voting requirements. Among low income voters living below the poverty line, more than 1 million eligible voters across the 10 states with new restrictions live more than 10 miles away from the nearest office that issues IDs. Nearly half a million eligible voters live more than 10 miles away from the nearest state ID issuing office and do not own a car.

In some states, the courts have stopped or delayed implementation of these new laws because they can keep people from voting. Nonetheless, everyone who goes to the polls in November should know what is required in his or her state and be prepared.

VOTER IDENTIFICATION REQUIREMENTS



Source: National Conference of State Legislatures, <http://www.ncsl.org/legislatures-elections/elections/voter-id.aspx>

VOTE!

Tuesday, November 6th, 2012

It's Your Right!



Above: A 1912 Suffrage parade marches through the streets of New York City.



Left: Coretta Scott King and Rev. Martin Luther King, Jr leading a march. Coretta continued to fight for racial equality and women's rights until her death in 2006.

"If American women would increase their voting turnout by 10%, I think we would see an end to all of the budget cuts in programs benefiting women and children."
- Coretta Scott King, wife of Rev. Martin Luther King, Jr.

"Nobody will ever deprive the American people of the right to vote except the American people themselves and the only way they could do this is by not voting."
-Franklin Delano Roosevelt,
32nd President of the United States.

Right: Washington Low Income Housing Alliance Partners, Citizens for Bellingham Home Fund, volunteer at a recent Project Homeless Connect event to register individuals experiencing homelessness, to vote.



NATIONAL LOW INCOME HOUSING COALITION

UNITED *for* ACTION

2013 HOUSING POLICY CONFERENCE & LOBBY DAY

SAVE THE DATE: ANNUAL HOUSING POLICY CONFERENCE AND LOBBY DAY, MARCH 17-20, 2013

The presidential election and the ongoing debate over debt and the deficit mean 2013 will bring extraordinary challenges—and opportunities—for housing advocates. Unite with advocates, providers, tenants and residents, and policy professionals from across the country at the National Low Income Housing Coalition's annual housing policy conference and lobby day March 17-20 to learn how we can work together to solve the housing challenges of the lowest income Americans.

This is a crucial time for housing advocates to take action. We hope our conference inspires you to challenge yourself to consider new solutions, develop new partnerships and hold your elected leaders accountable for solving America's most pressing housing problems. You will come away from these few days in D.C. with renewed energy and practical tools to make positive change in your country, and your community, during the year ahead.

We are proud to announce that author, professor, columnist and MSNBC host Melissa Harris-Perry will keynote this year's conference. Her address will open the conference on Monday, March 18, 2013.

Dr. Harris-Perry will be available to sign copies of *Sister Citizen* after her keynote.

Conference registration begins in December, but you can make your hotel reservation today. The conference will be held at the Omni Shoreham Hotel in Washington, D.C. Make hotel reservations early to secure a room at our special group rate during one of D.C.'s most busy seasons. Call 1-800-THE OMNI (843-6664) and ask for "NLIHC 2013," or reserve online at <http://bit.ly/VXhF9u>.

Public housing agencies (PHAs) get \$25 per unit to pay for resident participation activities, which include helping residents be informed about issues that affect them and their community. Ask your resident council, RAB or PHA to support resident attendance at the NLIHC conference.

Visit WWW.NLIHC.ORG/CONFERENCE for updates and more information.

727 Fifteenth Street NW, Sixth Floor
Washington, D.C. 20005



VOTE!

Election Day is Tuesday,
November 6th.

Protect your rights, know your
polling location and spread the
word!

ABOUT NLIHC

The National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes. Established in 1974 by Cushing N. Dolbeare, NLIHC educates, organizes, and advocates to ensure decent, affordable housing within healthy neighborhoods for everyone.

Contact NLIHC. Your first point of contact at NLIHC is your Outreach Associate. NLIHC's Outreach Associates are members' direct contacts for answers to federal policy or membership questions. NLIHC's Outreach Associates are each assigned to specific states. Email outreach@nlihc.org or call 202-662-1530 x232 to be put in touch with your Outreach Associate today!

Become a Member. Join NLIHC today to stay informed about affordable housing issues, keep in touch with advocates around the country, and support NLIHC's work. Residents of public or assisted housing or other self-identified low income individuals can join for \$3 a year. Resident association memberships are \$10 per year.

Join at www.nlihc.org/join. You can also e-mail us at outreach@nlihc.org or call 202-662-1530.



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ON THE HOME FRONT
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