

TENANT TALK

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THE
2014
TAKE
ACTION
issue

A NATIONAL LOW INCOME HOUSING COALITION PUBLICATION

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CONTENTS

- 6** JOIN THE UNITED FOR HOMES CAMPAIGN
- 8** GET READY FOR THE NHTF
- 10** SPEAK UP FOR PUBLIC HOUSING FUNDING
- 11** PROTECT TENANTS AT FORECLOSURE
- 12** ENGAGE LOW INCOME TENANT VOTERS
- 13** 2014 NLIHC CONFERENCE



**NATIONAL LOW INCOME
HOUSING COALITION**

ABOUT NLIHC

The National Low Income Housing Coalition (NLIHC) is a nonprofit organization in Washington, DC that works to achieve socially just public policy that secures affordable and decent homes for our country's poorest citizens. We believe a decent, affordable home is a right everyone has, and we are here to advance public policy that will serve those who need the help the most.

Part of the way we do that is through public education and engagement. NLIHC is committed to sharing resources and tools that help individual Americans become informed advocates. *Tenant Talk* is one of the many resources we provide the public.

BECOME A MEMBER

NLIHC relies heavily on the support of our members to fund our work and guide our policy decisions. Hundreds of low income residents and resident organizations have joined the NLIHC community by becoming members.

We suggest an annual membership rate of **only \$3 for a low income individual membership, and \$10 for a low income resident organization**. Please consider becoming a member of NLIHC today at www.nlihc.org/membership, or mail us the enclosed form.

Dear Readers,

A Letter from the
EDITORIAL BOARD

2014 is a very special year for the National Low Income Housing Coalition. It is our 40th anniversary! It was 1974 when NLIHC first began our work to achieve socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes.

Looking back, a lot has been accomplished for low income residents over the past 40 years. The same year that NLIHC was founded, Congress passed the Housing and Community Development Act of 1974. This law created the Section 8 housing voucher program that has provided rental housing subsidies for millions of American renters, limiting their share of their monthly rent to 30% of their income.

And of course, more recently the establishment of the National Housing Trust Fund (NHTF) in 2008 marked a huge victory for low income people in need of housing. The NHTF is the first federal housing program targeted to extremely low income people since 1974.

Moving forward, there is still a lot we need to accomplish. Active participation by low income renters has always been central to how NLIHC operates and remains a top priority for NLIHC today. That is why the first *Tenant Talk* of 2014 is all about what actions residents should take this year!

NLIHC does not represent any segment of the housing industry. Rather, we work with and on behalf of you and your neighbors. You are the driver for real change. We hope that *Tenant Talk* continues to serve your interests and helps you become even more powerful advocates.

Yours in advocacy,

Tenant Talk Editorial Board

Delorise Calhoun

Daisy Franklin

Matt Gerard

Deidre "DeeDee" Gilmore

Martha Weatherspoon

Leonard Williams

Meet New Editorial Board Member DeeDee!



Deirdre "DeeDee" Gilmore recently joined the NLIHC Board of Directors, and now serves as *Tenant Talk*'s newest editorial board member. DeeDee has been a resident leader in Charlottesville, Virginia for over 10 years. She is passionately committed to building brighter futures for youth. DeeDee develops and runs positive programs for children as a community volunteer. She is currently employed by the Charlottesville Public Housing Association of Residents as an Organizer/Service Coordinator. DeeDee actively participates in meetings of

the Charlottesville Housing Authority and City Council, often sharing compelling testimonies about the needs of residents of all ages and the potential impacts of proposed policy changes.

We asked DeeDee why she decided to take on this new role with NLIHC: "I think it is important to be involved in bringing about change in low income communities. If community members are going to be empowered to bring that change, I think it is important for them to have a voice - someplace to go where they can express themselves." **Welcome, DeeDee!**

**TOP ISSUES
RESIDENTS NEED
TO KNOW ABOUT &
TAKE
ACTION
ON IN 2014!**

It is always important for residents to be active advocates! But since we cannot fit everything in *Tenant Talk*, here is a review of the top “calls to action” for residents in 2014 >>>>>

1

JOIN THE UNITED FOR HOMES CAMPAIGN

2

GET READY FOR THE
NATIONAL HOUSING
TRUST FUND

3

SPEAK UP FOR
PUBLIC HOUSING
FUNDING

4

PROTECT
TENANTS AT
FORECLOSURE

5

ENGAGE
LOW INCOME
TENANT VOTERS

1

JOIN THE UNITED FOR HOMES CAMPAIGN

by Mary Kolar
Outreach Associate



**Every tenant group
that joins United for
Homes makes the
campaign stronger!**

ABOUT UNITED FOR HOMES

The United for Homes (UFH) campaign wants the federal government to direct enough money into the National Housing Trust Fund (NHTF) to create affordable rental housing for all low income people. Everyone needs and deserves a home. UFH wants to change the federal tax code so that less money goes to high income homeowners and more money goes to help low income renters. The federal tax code needs to be more fair and just.

WHY THIS ISSUE MATTERS

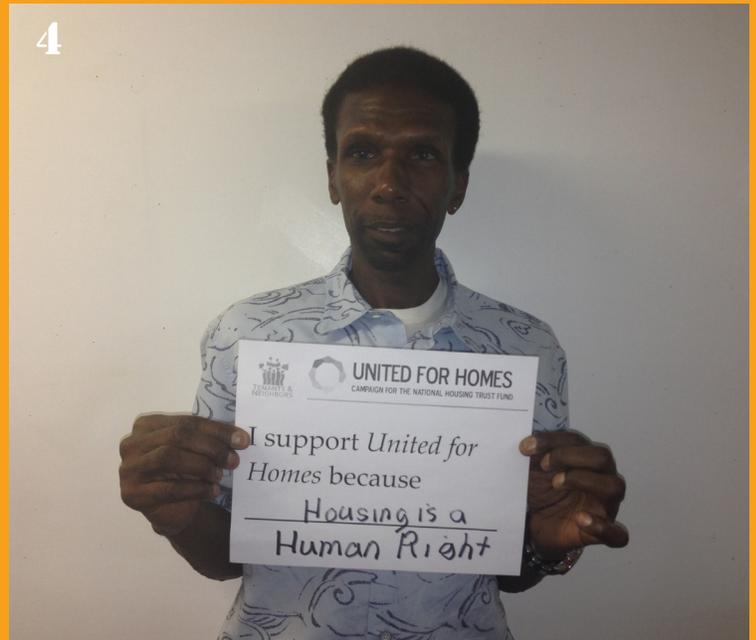
The NHTF will provide money to build, rehabilitate, preserve, and operate rental housing that extremely low income families and individuals can afford. Whether you are a market rate tenant paying more than you can afford, living with someone else while looking for a place of your own, a resident of public or Section 8 project-based housing, or a Section 8 voucher holder, the NHTF will help you, your friends and neighbors, and your community.

WHY YOU MATTER TO THIS ISSUE

United for Homes needs you! Tenants know the importance of affordable, safe, and stable housing better than anyone else. You know that there is not enough housing now. You know that a lot of today's limited affordable housing is at risk of becoming unaffordable. You have family members and friends who have been or could be homeless because of the affordable housing shortage. There is power in numbers, and there is power that comes from first-hand experience. No one knows the reality of housing policy and programs the way you do. Nothing is as valuable to the United for Homes campaign as your knowledge and experience!

HOW YOU CAN TAKE ACTION!

Sign your tenant association or resident council on as a supporter of the United for Homes campaign. We have over 1,500 endorsers from all over the country. Join us today! Fill out and send in the enclosed endorsement form or visit www.unitedforhomes.org/support.



1. Tobi Hanna-Davies from Interfaith Strategy for Advocacy and Action in the Community of Kalamazoo, MI proudly displays a UFH bumper sticker. Last October, NLIHC President Sheila Crowley and Outreach Associate Joseph Lindstrom took a road trip around Michigan.

2. 2013 NLIHC conference attendees helped kick off the UFH campaign last March.

3. The Publicly Assisted Resident Housing Network, a state-wide tenant group in Connecticut, met with the Connecticut Housing Coalition to discuss UFH in early 2014.

4. New York State Tenants & Neighbors shared pictures about why they support the campaign over Twitter and Facebook. Emanuel Hickson is the vice president of NYS Tenants & Neighbors' Board of Directors, and a project-based Section 8 tenant.

5. The HUD Tenant Leadership Committee of NYS Tenants & Neighbors met in 2013 to discuss UFH and how they could get more involved.

2

GET READY FOR THE NATIONAL HOUSING TRUST FUND

by Ed Gramlich
Regulatory Director

ABOUT IMPLEMENTATION OF THE NHTF

The United for Homes campaign is fighting to secure funding for the National Housing Trust Fund (NHTF) through federal tax reform. But NLIHC is working on getting money to the NHTF through housing finance reform as well. Money may begin to flow to the NHTF later this year, so advocates need to make sure their states are ready!

WHY THIS ISSUE MATTERS

At least 90% of NHTF dollars must be used to build, rehab, preserve, or operate rental housing, and at least 75% of the rental units must be affordable to extremely low income* people. Since the NHTF was created to help low income residents, it is extremely important that residents participate in the planning process. Now is the time for all tenants, including public housing and voucher residents, to get involved and take part in deciding how and where the money will be spent.

HOW YOU CAN TAKE ACTION!

Below is a brief review of how residents should prepare for NHTF funding. For more detailed guidelines, please visit www.nhtf.org/implementation.

Influence which Agency of Your State Government Will Administer NHTF Funding.

NHTF dollars will be going to states, which must choose a state agency to run the state's program, such as a housing finance agency or a housing department. After the NHTF was created in 2008, some state governors or legislatures selected a state agency to run the NHTF.

- Learn whether your state has decided which agency will run the program. To find out, email outreach@nlihc.org.
- If an agency has not been selected, advocate for the agency you think is the best for extremely low income renters.

Influence Your State's NHTF "Allocation Plan."

States must draft an "Allocation Plan" every year, showing how NHTF dollars will be distributed throughout the state based on the priority housing needs in the state's Consolidated Plan (ConPlan). The NHTF Allocation Plan must be in the ConPlan.

States may allocate NHTF money directly to "recipients" or indirectly through "subgrantees."

- Recipients are nonprofits, for-profits, or public agencies that develop a NHTF-assisted housing project.
- Subgrantees are state agencies or local governments.
 - Subgrantees will award NHTF money they receive from the state to recipients to carry out projects.
 - To get NHTF money from its state, a subgrantee must have its own NHTF Allocation Plan included in its local ConPlan Annual Action Plan.

Since the National Housing Trust Fund was created to help low income renters, it is extremely important that residents participate in the planning process!



Extremely low income, or ELI, is a formal HUD definition. ELI means a household's income is below 30% of the area median income (AMI), or the national poverty threshold, whichever is greater.

ELI varies by community. For example, ELI for a three-person household in Chicago in 2014 is \$19,550. In Biloxi it is \$14,050. The national poverty threshold is \$18,552 for a three-person household.

Ensure Public Participation.

When preparing an Allocation Plan, states must follow public participation requirements. States must:

- Notify the public that an Allocation Plan will be drafted.
- Provide for public comments.
- Consider public comments.
- Make the completed Allocation Plan available.

The ConPlan public participation requirements must be followed too.

Advocate for the Best Use of NHTF Dollars.

When the state or local subgrantee is selecting applications for NHTF dollars, residents will want to make sure that:

- Their neighborhoods are part of the geographic mix.
- Housing will be truly affordable to extremely low income people. This means that residents spend no more than 30% of their income on rent and utilities.
- Housing will be affordable for as long as possible – aiming for at least 50 years.
- Whether the project is new construction, rehab, or preservation, the types of projects are the ones you agree are most needed.
- The bedroom size mix is the one you agree is most needed.
- The populations served are the ones you think have the greatest need (example: large families, people with disabilities, people who are homeless, senior citizens).

Stay Engaged at the State and Local Level.

The action around the NHTF Allocation Plan begins at the state level, and will probably then flow to the local level if your state decides to allocate most or all of the NHTF to local subgrantees.

- In order to make sure the NHTF money gets to your locality in the right amounts and for the right uses, you will want to learn how to influence your state Allocation Plan and ConPlan.
 - Find out which state agency is responsible for the ConPlan – it might not be the same agency that runs the NHTF.
 - Let the ConPlan agency (and the state NHTF agency if it is different) know that you want to participate in the NHTF planning process.
- Each year you will want to work first at the state level, and then at the local level. This is an ongoing, annual process!

3

SPEAK UP FOR PUBLIC HOUSING FUNDING

by *Melissa Quirk*
Senior Policy Analyst

ABOUT FY14 FUNDING FOR PUBLIC HOUSING

Congress finalized the fiscal year 2014 (FY14) HUD funding levels for Public Housing in January. Congress gave funding levels to the Public Housing Operating Fund and the Capital Fund that restored the funding cuts made under sequestration. However, neither funding levels matched what President Barack Obama requested for FY14.

FY14 Public Housing Operating Fund

President's request: \$4.6 billion; Enacted: \$4.4 billion

FY14 Public Housing Capital Fund

President's request: \$2 billion; Enacted: \$1.87 billion

WHY THIS ISSUE MATTERS

The budget and appropriations process for the fiscal year 2015 (FY15) is already underway. Your Members of Congress need to hear that Public Housing funding is a top priority in FY15!

President Obama will send his FY15 budget request, which will include HUD funding, to Congress on March 4. After their review of the President's budget, Congress will decide the amount of money that HUD will have to spend in FY15. Once that decision is made, the Congressional appropriators will start working on their FY15 spending bills, including the Transportation, Housing and Urban Development (THUD) bill.

Other FY14 Public Housing Budget Highlights

- The Resident Opportunity and Self-Sufficiency (ROSS) program received \$45 million in FY14 funding. This is good but funding should be restored to \$50 million!
- The new Jobs Plus Initiative received \$15 million in FY14 funding. This will be a new resource for residents!
- The Rental Assistance Demonstration (RAD) was extended until the end of the 2014 calendar year. This is great news; however, Congress did not increase the number of public housing units eligible for RAD.
- Congress did not expand the number of public housing agencies (PHAs) with Moving to Work (MTW) status. NLIHC opposes expanding MTW because it can allow PHAs to waive rules that protect residents.

HOW YOU CAN TAKE ACTION!

Urge your Representative and Senators to:

- Increase funding for the Public Housing Operating Fund and the Public Housing Capital Fund in FY15. Tell them how important these funds are to the quality of your housing.
- Continue funding for the ROSS program and for other programs that support residents of public housing. Tell them how these funds provide important opportunities for residents.
- Continue the Rental Assistance Demonstration in the FY15 appropriations bill. Urge them to plan for the future of RAD.

Visit www.nlihc.org/issues/budget for a more detailed HUD budget chart!

4

PROTECT TENANTS AT FORECLOSURE

It is critical that PTFA is made permanent so that renters do not have to unfairly suffer when their landlords fall on hard times.

*by La'Teashia Sykes
State Coalition Project Director*

ABOUT PTFA

We know that foreclosure hurts homeowners and renters alike. Even if a tenant is paying the rent and is in good standing, if the landlord does not pay the mortgage and loses the property to foreclosure, tenants can be evicted by the new owner with little to no notice. In May 2009, at the height of the foreclosure crisis, Congress passed a federal law to protect residents in these situations: the Protecting Tenants at Foreclosure Act (PTFA).

PTFA was enacted to make sure most tenants had the right to some housing stability if the homes they rent are lost to foreclosure. The law has protected many families from sudden homelessness by requiring the new owners of the properties to give tenants at least 90 days' notice or often the term of their leases before asking them to vacate.

WHY THIS ISSUE MATTERS

When Congress enacted PTFA, the law was NOT made permanent. These important protections will expire December 31, 2014, unless Congress takes action. If PTFA is allowed to expire, renters in many states risk losing their homes and will be without legal protections.

Many states still do not have laws that shield tenants from being forced out of their homes in foreclosure. It is critical that PTFA is made permanent so that renters do not have to unfairly suffer when their landlords fall on hard times.

HOW YOU CAN TAKE ACTION!

Representative Keith Ellison (D-MN) and Senator Richard Blumenthal (D-CT) have introduced bills in the House and the Senate to keep tenants protected by making PTFA a permanent law. The bill also adds a private right of action to the law, which means a renter can file a lawsuit against the party violating the law.

- Ask your Representative to co-sponsor the Permanently Protecting Tenants at Foreclosure Act (H.R. 3543) and ask both of your Senators to co-sponsor S. 1761, the Senate version of the bill. Tell them that tenants who pay their rent should remain protected from eviction in the case of foreclosure.
- Spread the word! Let others know about PTFA and what they can do to help make the law permanent.

5

ENGAGE LOW INCOME TENANT VOTERS

2014 is an important election year. All 435 seats in the U.S. House of Representatives and 36 of the 100 seats in the U.S. Senate will be filled by the voters on **Election Day, Tuesday, November 4, 2014.** It is critical that low income tenant voters get out the vote, and it is not too early to get ready!

*by Dan Emmanuel
Outreach Associate*

ABOUT VOTER SUPPRESSION

Most people know something about the history of voter discrimination in America. Gaining universal suffrage for American citizens has been a long struggle. For example, did you know that renters did not have the opportunity to vote in most states until well into the 19th Century?

Unfortunately, the struggle for voting rights is not just a matter of history. Today, the right to vote is being challenged across the country by new restrictive state laws and intimidation tactics at the polls. Collectively, these restrictive laws and tactics are known as voter suppression and their purpose is to make it difficult or uncomfortable for certain people to vote.

WHY THIS ISSUE MATTERS

Voter suppression is a tenant issue because it impacts tenants. Many tenants are low income, members of racial minorities, persons with disabilities, students, or senior citizens. Voter suppression efforts intentionally make it much harder for members of these groups to exercise their fundamental right to cast a ballot. In short, it has become harder for many tenants to vote. If tenants do not vote, issues facing tenants will not be addressed by our elected officials. Tenants must vote!

HOW YOU CAN TAKE ACTION!

Register to Vote! This is the most basic thing you can do. Call your state election office today and make sure you are registered and understand your rights as a voter.

Help others register. After you register, you can help others in your community register to vote too. Organizing a voter registration effort is a great way to engage your neighbors.

Get Involved with NLIHC's voter engagement work. Over the coming weeks, NLIHC will be expanding and updating our **Voterization Project** materials. These materials will take your organization through a step-by-step process to register, educate, and mobilize low income voters in your community. Additionally, NLIHC will be offering a series of workshops and webinars on Voterization in the coming months. Watch for updates on these Voterization materials and tools, and let us know if your organization would like to get involved!

Additional Resources

www.nlihc.org/vote
<http://1.usa.gov/1kT378U>
www.aclu.org/voting-rights
www.nonprofitvote.org

IMAGINE

NATIONAL LOW INCOME HOUSING COALITION
2014 HOUSING POLICY CONFERENCE & LOBBY DAY
APRIL 27 - 30, 2014
MARRIOTT WARDMAN PARK HOTEL // WASHINGTON, DC

You can learn more about these issues & other critical low income housing issues at NLIHC's 2014 Housing Policy Conference! Register today!

United for Homes Campaign: Building Support for Mortgage Interest Reform to Fund the NHTF

Low income housing advocates must be prepared to claim big, new revenue for the National Housing Trust Fund when Congress decides to take up income tax reform.

Getting Ready for the Release of National Housing Trust Fund Dollars

Prepare for the first infusion of NHTF money into your state.

Facing Budget Limitations: Strategies for Restoring and Increasing HUD Funding

A deep look into the President's FY15 budget request for HUD programs, including funding challenges and policy proposals, and Congress's approach to supporting housing programs in the next fiscal year.

Maintaining Rights for Tenants After Foreclosure: The Campaign to Make the PTFA Permanent

Protect the federal Protecting Tenants at Foreclosure Act from expiring at the end of 2014.

Engaging the Tenant Voter: Voterization and Emerging Trends in Voter Suppression

Get Voterized. Discuss the three basic components of voterization: registration, education, and mobilization and address voter suppression in your state.

Organizing a Tenant Association

The nuts and bolts of building and strengthening a tenant group, including effective outreach strategies, finding the right leadership structure for your tenant group, and tenant association campaign development.

The Public Housing Rental Assistance Demonstration, What Now?

Why RAD is important even if your development has not been selected. If you live in a RAD project, learn what you need to do to ensure your rights are protected.

Strategies for Local Tenant Victories

Strategies to build successful campaigns that led to important tenant victories in their communities.

How to Have a Successful Lobby Meeting

Develop skills in convincing your elected officials to support your position. Learn why lobbying is critical to lawmaking and how to send a well-crafted, strategically-timed message that will get your elected officials to pay attention to housing issues.

IMAGINE

NATIONAL LOW INCOME HOUSING COALITION 2014 HOUSING POLICY CONFERENCE & LOBBY DAY

APRIL 27 - 30, 2014
MARRIOTT WARDMAN PARK HOTEL // WASHINGTON, DC
WWW.NLIHC.ORG/CONFERENCE

ATTENDEE INFORMATION

Please fill out a separate form for each attendee.

Attendee Name: _____

Organization: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

- Vegetarian
 I need special assistance: _____

GO GREEN! Registration is quick and easy through our secure website www.nlihc.org/conference

PAYMENT INFORMATION

- I have enclosed a check.
 Visa MasterCard
Credit Card Number: _____ CVC: _____
Exp. Date: _____
Cardholder Name: _____
Cardholder Signature: _____

Mail your completed form with payment to NLIHC,
727 15th Street NW, 6th Floor, Washington, DC 20005

Registrations can also be faxed to 202-393-1973,
but must include credit card information.

For assistance, please call 202-662-1530 x224.

YES, I would like to become a member of NLIHC and attend the conference at the discounted member rate! Please add my membership dues to my conference registration payment.

Membership Type

- | Membership Type | Dues (suggested) |
|--|------------------|
| <input type="radio"/> Low Income Individual | \$3 |
| <input type="radio"/> Individual | \$100 |
| <input type="radio"/> Low Income Resident Association | \$10 |
| <input type="radio"/> Organization with less than \$250,000 operating budget | \$200 |
| <input type="radio"/> Organization with \$250K-\$499,999 operating budget | \$350 |
| <input type="radio"/> Organization with \$500K - \$999,999 operating budget | \$500 |
| <input type="radio"/> Organization with \$1,000,000 - \$2,000,000 operating budget | \$1,000 |
| <input type="radio"/> Organization with \$2,000,000 or above operating budget | \$2,000 |

TOTAL MEMBERSHIP DUES: \$ _____

YES, I would like to register for the Annual Housing Policy Conference & Lobby Day!

- | Attendee Type | Early
Pay by 2/2 | Regular
Pay by 4/13 | Late
Pay by 4/21 |
|--|---------------------|------------------------|---------------------|
| <input type="radio"/> Individual Member | \$350 | \$400 | \$500 |
| <input type="radio"/> Organizational Member, 1st Attendee | \$350 | \$400 | \$500 |
| <input type="radio"/> Organizational Member, Additional Attendee | \$300 | \$350 | \$500 |
| <input type="radio"/> Low Income Self-Pay Member* | \$100 | \$150 | \$500 |
| <input type="radio"/> Low Income Non-Member | \$200 | \$250 | \$500 |
| <input type="radio"/> All Other Non-Members | \$500 | \$500 | \$500 |

TOTAL CONFERENCE REGISTRATION FEES: \$ _____

YES, I would like to buy a ticket to the 32nd Housing Leadership Awards Reception!

This event will be held on Tuesday, April 29,
2014 at the Washington Court Hotel.

- | Attendee Type | Ticket Cost |
|---|-------------|
| <input type="radio"/> NLIHC Member | \$100 |
| <input type="radio"/> All Other Non-Members | \$150 |

TOTAL TICKET COST: \$ _____

TOTAL AMOUNT DUE: \$ _____

Registrations will not be processed until payment is received. Registration closes April 21, 2014 at 11:59 pm ET. All registrations received after April 21 will be treated as walk-in registrations at the flat rate of \$500. Cancellation Policy: A 75% refund of paid registration rates will be available until April 11, 2014.

*People who identify themselves as low income and self-pay, including residents of public and assisted housing, voucher holders, students, seniors, VISTA and AmeriCorps volunteers.



**NATIONAL LOW INCOME
HOUSING COALITION**

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WASHINGTON, DC 20005
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“Do more than belong: **participate.**
Do more than care: **help.**
Do more than believe: **practice.**
Do more than be fair: **be kind.**
Do more than forgive: **forget.**
Do more than dream: **work.”**

william arthur ward