



Summer of Action

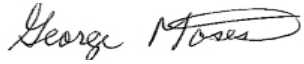
Greetings, readers. Thank you for picking up this issue of *Tenant Talk*. In these last few weeks of summer, all of us at the National Low Income Housing Coalition are taking action on things we care about. We hope you are, too.

As you will see from this issue, there are many opportunities to take action. You can make sure your public housing agency is complying with Section 3 requirements. You can take action if a natural disaster hits your community. And you can take steps to protect the National Housing Trust Fund.

When you read the interview with NLIHC board member Daisy Franklin, you will hear from someone who has learned how powerful her voice can be. Friend, your voice is powerful, too. *Tenant Talk* is here to help you use that voice to advocate for low income housing.

Let us raise our voices together for housing in our communities.

Yours in advocacy,


George Moses
NLIHC Board of Directors, Chair

How You Can Take Action to Help Save the National Housing Trust Fund



The National Housing Trust Fund (NHTF) was created in 2008. However, Congress has not yet funded the program. It is now under attack by some members of the House of Representatives. Your voice is needed to keep the NHTF safe.

Background on the NHTF

When funded, the NHTF will be used by states to build affordable rental homes for extremely low income (ELI) households. In 2010, HUD issued proposed regulations that would require that 100% of funds go to housing for ELI households in the first year of the program. After the first year, HUD could allow up to 25% of the funds to be used for housing for very low income (VLI) households as well. HUD may also decide to continue to give all funding to ELI households. These households have the greatest need for affordable housing. HUD will issue its final regulations later this year or early next year.

Funding the NHTF

NLIHC members and the National Housing Trust Fund Campaign are working hard to find a funding source for the NHTF. Here are four possible ways to fund the NHTF that are currently under consideration:

- 1) \$1 billion in one-time funds, which President Obama asked for in his FY12 budget. The President did not identify a funding source, so NLIHC is researching options.
- 2) \$1 billion in one-time funds from S. 489 and H.R. 1447. The bills would use profits from the sale of warrants from Troubled Asset Relief Program (TARP) funds. A warrant is the right to purchase one share of stock at a specified price.
- 3) \$1 - \$5 billion in ongoing funding from the reform of Fannie Mae and Freddie Mac. Congress is beginning to create plans to reform these entities. The Administration wants reform to include a dedicated affordable rental housing fund. This fund could be the NHTF.
- 4) \$30 billion in ongoing funding from the reform of the mortgage interest deduction. NLIHC's proposal would reduce the amount of a mortgage for which a homeowner can receive a tax deduction. The savings from that change would go to the NHTF.

Threats to the NHTF

While NLIHC and partners search for funding, a subcommittee of the House of Representatives took a step backwards by threatening to eliminate the NHTF. Representative Edward Royce (R-CA) introduced H.R. 2441, the Housing Trust Fund Elimination Act of 2011, on July 7. NLIHC President Sheila Crowley

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Learn more about the NHTF and learn how you can take action.



Learn about disaster recovery policy.



Get the facts & take action!

CHARLOTTESVILLE TENANTS AND FRIENDS TAKE ACTION, WIN SECTION 3 PLAN



Years of constant prodding by public housing leaders in Charlottesville, Virginia recently paid off when both the City Council and the Housing Authority approved a Section 3 Plan.

Refresh Your Section 3 Memory

The purpose of Section 3 is to ensure that jobs and other economic opportunities created when HUD assists housing and community development projects go to low income people “to the greatest extent feasible.” Need more information? See the box at the end of this article.

Charlottesville’s Section 3 Plan Is Special

Although HUD does not require a Section 3 plan, Holly Edwards wanted to be sure everyone understood Charlottesville’s Section 3 policy. Public housing residents are important to Ms. Edwards. Three years ago, Ms. Edwards worked at the Public Housing Association of Residents (PHAR). In 2008 she was elected to the City Council with the support of public housing residents. Ms. Edwards also sat on the Charlottesville Redevelopment and Housing Authority (CRHA) Board in 2010. Ms. Edwards is now Vice Mayor of Charlottesville.

Charlottesville’s plan lays out the basic Section 3 requirements that the city, CRHA, and their contractors and subcontractors must follow when HUD dollars are spent. More importantly, Charlottesville’s Section 3 plan presents seven goals. Each goal has specific action steps. For instance, the city and CRHA will:

- Identify Section 3 residents and businesses and inform them about employment and training opportunities.
- Help Section 3 residents become self-sufficient and help Section 3 businesses build capacity.
- Train agencies and organizations that get HUD money to ensure they comply with Section 3.

Charlottesville’s Section 3 Plan has two additional special features. First, it applies to contracts less than \$100,000, meaning more contracts must try to reach the hiring and subcontracting goals. Second, the plan encourages (but

does not require) firms bidding on city or CRHA contracts unrelated to HUD funds to work toward Section 3 hiring, training, and contracting goals.

A New Section 3 Coordinator

To help achieve their goals, the city and CRHA will hire a Section 3 Coordinator to connect low income residents with contractors and subcontractors working on HUD-funded projects. The Section 3 Coordinator will help contractors and subcontractors understand their Section 3 obligations. The coordinator will also help them achieve their goals of hiring or training low income residents or subcontracting with Section 3 businesses. An advisory group including PHAR and key city officials will guide the Section 3 Coordinator.

How Did This Happen?

Joy Johnson is a former PHAR Board chair and current CRHA Board member. She also served on the NLIHC Board of Directors for nine years. She has been calling for better Section 3 compliance for years and has never let up. When Ms. Edwards attended a Section 3 workshop at NLIHC’s conference in 2009, she too caught the spirit. She got the city’s Section 3 reports and saw that it was not living up to its potential.



CRHA Board Member Joy Johnson speaks at the NLIHC Conference.

Soon after Tom Perriello was sworn in as the U.S. Congressman representing the Charlottesville area in 2009, Ms. Johnson and Ms. Edwards convinced him of the value of Section 3. In June 2010, Congressman Perriello hosted a day-long Section 3 workshop with HUD Assistant Secretary John Trasviña. This added to a growing awareness that more needed to be done.

When she was on the CRHA Board, Ms. Edwards introduced the idea of a Section 3 Plan. Charlotte’s Mayor, Dave Norris, is also on the CRHA Board and continued promoting the plan after Ms. Edwards’ term ended. With the constant promotion of the plan, the Section 3 Plan was approved by both the city and CRHA in June 2011.

Take Action to Get Section 3 Taken Seriously Where You Live

Learn as much as you can about what is, and is not, required by Section 3. Page 187 of NLIHC's 2011 *Advocates' Guide to Housing and Community Development Policy* goes into more detail. Read it at <http://www.nlihc.org/doc/2011-Advocates-Guide.pdf>.

Talk to PHA staff and those who run your community development programs. Explain Section 3 to your city council members, other local elected officials, and PHA commissioners. Get the annual Section 3 performance reports to see how well your city, county, and PHA are doing. Help low income residents figure out what skills they already have and what skills they need to gain to be able to fill a job if one becomes available. Be patient, but keep on pressing.

More on Section 3

Section 3 does not require the creation of jobs for low income people. But if HUD dollars result in hiring additional people, then governments, public housing agencies (PHAs), and their contractors must give "preference" to low income people for those extra jobs.

A goal of 30% of new hires applies to public housing capital improvements and operating funds. This includes non-construction jobs and construction jobs. The 30% goal also applies to non-housing construction jobs, like street improvement work, which come mostly from the Community Development Block Grant program (CDBG). A second goal of 10% of new construction hires applies to other HUD funds that rehabilitate or build housing, like HOME and CDBG.

NHTF-TAKE ACTION

CONTINUED FROM PAGE 1

testified before the Subcommittee on Capital Markets and Government Sponsored Enterprises (GSEs) of the House Financial Services Committee in May. She talked about the importance of the National Housing Trust Fund. The subcommittee voted in favor of eliminating the NHTF on July 12. The full Committee on Financial Services is expected to vote on the bill later this year.

What You Can Do

If your Representative serves on the House Financial Services Committee, he or she needs to hear from you about the NHTF. Committee members need to know that affordable housing is needed in your community.

They also need to know that you expect them to support the NHTF because it will meet that housing need. Find out if your Representative is on the House Financial Services Committee at <http://tinyurl.com/3e7nyl8>.

You can also contact our Outreach Team at **202-662-1530 x316** to ask if your Representative is on the committee.

You should also contact your Senators and Representative to ask them to sign on to S. 489 and H.R. 1447. This one-time funding would create homes and short- and long-term jobs in your community.

Stay alert for NLIHC's "Calls to Action (CTA)" for the latest news on taking action on the NHTF. If you don't receive NLIHC's CTA emails, sign up for them with an NLIHC Outreach Associate.

If you have questions about how to take action, contact NLIHC's Outreach Staff at outreach@nlihc.org or **202-662-1530 x316**.

Save the Date

NLIHC's 2012 Annual Housing Policy Conference: March 25 – 28, 2012

With the dates set for NLIHC's 2012 Annual Housing Policy Conference, tenants are urged to mark their calendars for another exciting and informative event.

This year's conference was attended by more than 230 low income members, tenant advocates, and residents of assisted housing from across the country. "Each year at the NLIHC Conference I learn a new way I can take action on the housing related issues that I am passionate about," said NLIHC Board Member Daisy Franklin. "The connections I have made have really helped to push my advocacy work forward and I encourage every resident to become a member, register and attend!"

Continue to read the upcoming issues *Tenant Talk* for exciting updates. Do you have questions, comments or suggestions? You can email us at outreach@nlihc.org or call **202-662-1530 x316**.



DISASTER RECOVERY: A RESIDENT PERSPECTIVE



In 2005 before Hurricane Katrina made landfall in New Orleans, Louisiana, Kim Ford was a homeowner in the Ninth Ward. Born and raised in New Orleans, Ms. Ford and her husband had just celebrated their 23rd wedding anniversary. They felt like they had seen their American dream come true.

Just days after Katrina hit, this dream became a nightmare. Ms. Ford's entire family had lost everything they owned and cared about in the storm, except each other.

"I lay on the floor and did not think I would ever be able to move again after seeing the devastation," said Ms. Ford. "It was a feeling of total despair."

Not only did she move again, she turned her tragedy into a true story of hope and inspiration to others. After she and her family relocated to Fort Worth, Texas, Ms. Ford decided to take action and become an advocate for those who were suffering after Katrina.

She joined the Katrina Survivors Network (KSN), where she eventually chaired her own group. The Dallas Area Interfaith (DAI) helped KSN members get organized and become advocates. They then joined with the Texas Workforce Commission who provided space for them to meet. With all of this help, Ms. Ford and the other activists were able to provide groceries, jobs, medical needs and transportation to Katrina survivors. In the meantime, Ms. Ford began to fight her own battle with Road Home, the program designed to provide damage compensation to Louisiana homeowners



A home devastated by Katrina in the Ninth Ward

"I no longer could feel bad for myself; I was on a mission!"

affected by Hurricanes Katrina or Rita. She eventually won and was able to return to her home in New Orleans. Once back in New Orleans, she began to work exclusively to help those in need of housing.

"I had learned so much about the housing issues of my neighbors and I wanted to help. I knew that our community could once again be self-sufficient and I was going to play a part in getting there," said Ms. Ford.

Ms. Ford visited South East Louisiana Legal Services, where she met Laura Tuggle. There, she said, it was like lightning struck. Through Ms. Tuggle, she was able to get involved with the Katrina Housing Group at NLIHC.

The Katrina Housing Group (KHG) is composed of dozens of national and local nonprofits, faith-based organizations, and legal service groups that have met weekly since September 2005. KHG advocates for better federal policy. It also advocates for better information for communities that continue to struggle in the hurricanes' aftermath.

Currently, Ms. Ford works with three resident communities and more than 17,000 voucher holders. She helps Section 8 tenants know their rights and opportunities. In addition, she advocates for affordable housing for seniors and safe housing for women recovering from domestic violence.

"I try to do everything I can, because I will never forget how hard it was for my family and me. My hope is that more people will be able to see affordable housing as a must, a way to self-sufficiency," said Ms. Ford. "I grew up in public housing and I know how much that made a difference in my life. We all have the fight in us; we just need to point it in the right direction."

Learn how you can take action like Ms. Ford when disaster strikes, on page 5.

NLIHC would like to thank Ms. Ford for sharing her story.

YOU CAN MAKE SURE HOUSING IS A PRIORITY AFTER A DISASTER



The 2005 Gulf Coast hurricanes had a devastating impact on low income families. There is still a shortage of affordable housing for these households today.



Many lessons were learned from the Gulf Coast recovery experience. Communities can use these lessons to prepare themselves for future disasters.

Recent floods and tornados are a reminder of how important it is to be prepared.

In June the Equity and Inclusion Campaign released a report that described lessons learned from the 2005 hurricanes. **Here are some key points to know:**

1. “Housing recovery for disaster survivors must be the priority.”

The housing recovery after Katrina cost billions of dollars. Money for housing is still needed more than six years later. It is not possible for insurance carriers or charities to provide this level of assistance. Disaster relief at this level must be approved and provided by Congress. Congress can also decide where the money will go and for what purpose.

What can you do?

NLIHC will tell you when Congress is taking an important vote by sending you a Call to Action (CTA) email. The CTA will let you know how you can contact your Member of Congress. The CTA will also include instructions on what you should say. You can sign up to receive CTAs here: <http://capwiz.com/nlihc/mlm/signup/>. You can also become a member of NLIHC to get even more information about taking action, and help support our work at the same time. Information on how to join is available here: www.nlihc.org/join.

2. “Protect the most vulnerable.”

The needs of vulnerable people, like the elderly, people with disabilities, and low income households, were not fully met after Katrina and the other disasters. This is especially true for housing. In some places, federal recovery money was spent on non-housing construction even when low income families still did not have a safe place to live.

Residents should talk to decision makers before a disaster strikes. This helps make sure that leaders are aware of the existing affordable housing needs in the community. Residents must continue to participate during the recovery. This is not only the case right after a disaster. The Katrina recovery showed us that rebuilding can take years.

How can you participate?

After Katrina, the Annie E. Casey Foundation created a disaster preparation toolkit. The toolkit can also be used to help communities react to a recent disaster. It shows leaders how they can develop a website to keep people connected. Websites are a proven way for communities to pass along important information in times of disasters. It also describes how very important it is for residents to be part of the recovery process. Without a resident voice, how will community leaders know what information residents need? How will they know if those needs are met?

How can you make your voice heard?

1. Push your community leaders to make a website with information on what residents should do if there is a disaster.
2. Give your opinion on the website before it is developed. It is important that there is a backup plan for people who do not use the internet. It is also important that people have access to information in languages other than English.
3. Use the website and participate in disaster preparedness discussions. You should speak up if you feel that your rights are being violated. Your voice does make a difference.

How can you make sure your community has such a resource?

The full toolkit tells community leaders how to develop resources. Most importantly, it gives tips to make sure that the voices of all residents are heard.

The toolkit is available at: <http://tinyurl.com/3nh8tk9>.

The full Equity and Inclusion report is available at: <http://tinyurl.com/4273h84>.

INTERVIEW WITH: DAISY FRANKLIN

Member of the NLIHC Board of Directors

Born in Virginia, raised in New York and now living in Connecticut, Ms. Franklin is truly a housing advocate for people in need across the country.

Daisy, tell us about your work on housing issues.

Currently, I sit on the Board of Directors at Norwalk Economic Opportunity Now (NEON), which is a nonprofit that provides economically disadvantaged residents assistance to enhance their quality of life. While working with NEON I knew I had truly found my calling. In addition, I sit on my Resident Advisory Board, I am the Vice President of the Public Housing Resident Network, and I currently sit on the board of NLIHC.

Wow, you certainly have a lot going on!

Yes, but it's important to keep your facts and information current. Housing has always been my number one issue and priority. It is my passion.

"I believe in the importance of community involvement."

- Daisy Franklin

How did your passion lead you to NLIHC, and then to join the NLIHC Board of Directors?

When I first became involved with my tenant council when I was living in Norwalk, CT, I read a flyer about NLIHC. I became interested in getting involved with the work that NLIHC was doing. I went back to my Housing Authority and I asked them if they would send me to the NLIHC Conference. They did, and it was at the conference that I made my first introductions.

How did you become interested in serving on the board?

I knew I wanted to take my knowledge and really apply it. When I saw that the Coalition was looking for low income members to join the board, I jumped at the opportunity. That is one of the best things about the Coalition. They want to hear the voice of those they are fighting for, and they seek it out.

Has sitting on the board changed the way you advocate for housing issues?

I have dedicated my time as a board member to really understanding the mission of the Coalition and the work that we do. I have learned how I can best represent those that we are trying to help. When we as board members are out in the field representing the Coalition, people expect us to be able to answer questions about a variety of housing



Daisy Franklin at the NLIHC Conference

programs and issues. The Coalition has helped me to expand that knowledge base so I can better inform others. NLIHC has become my most valuable resource.

What do you think are the most critical affordable housing issues in Connecticut today?

Preservation and access to affordable housing for low income individuals. We want to ensure that the affordable housing units that we do have are not lost.

Also, making sure that low income people have a voice when it comes to housing is very important to me.

I understand that you are also very passionate about remaining vocal on the ex-offender re-entry, about which HUD Secretary Shaun Donovan recently issued a letter.

Absolutely, and we should all be vocal on this issue. As the HUD Secretary states in the June 17 letter, "people returning to their communities from prison often face significant barriers to obtaining housing."

We all need to work to support the re-entry of ex-offenders back into their communities, and more importantly [into] their families. Once they have served their time, they have paid their debt and can become supportive community members and, who knows, possibly even future housing advocates!

What advice can you give to residents who want to change their situation?

You don't have to have a degree, but if you are willing to do the work you can get involved and create change in your community.

Get involved, become a part of your tenant organization, volunteer in your community, get involved in campaigns and local government, get to know your elected officials. This is their right and we should all be seizing the opportunity to talk to those we elect... and VOTE!

Read Secretary Donovan's June 17 letter, mentioned above, at <http://www.nlihc.org/doc/Donovan-PHA-ExOffenders-Letter.pdf>

UNDERSTANDING THE DEFICIT REDUCTION DEAL

Deficit Reduction Deal Will Impact Housing Programs

For months, Congress and the Administration have debated how to address the nation's deficit and debt ceiling. The deficit is the difference between what the government spends, and the money it takes in. The national debt is the sum of each year's deficit. The debt ceiling is the limit on the amount of debt the United States can take on. Raising the debt ceiling allows the country to continue to pay its bills.

The U.S. needed to raise the debt ceiling by August 2 to avoid defaulting on its debts. Republicans and Democrats took many months to come to an agreement on the terms of the deal and details of a plan.

Congress finally passed a deficit reduction plan at the last minute. It is called the Budget Control Act of 2011. It was signed into law by the President during the first week of August. The act requires a first round of cuts to discretionary programs. Housing programs are considered discretionary programs. The cuts are to total over \$900 billion. The plan does not include any savings from reducing tax breaks or any increases to revenues. Democrats and the President had originally advocated in favor of revenue increases. It also requires lawmakers to identify a second round of cuts before the end of 2012. The second-round cuts are to total \$1.2 trillion.

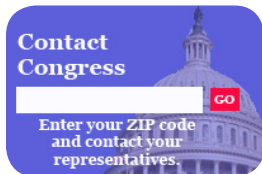
These additional cuts will be recommended by a committee of lawmakers. There will be three Democrats and three Republicans from the Senate, three Democrats and three Republicans from the House. If the committee does not agree on how to save \$1.2 trillion, the law requires automatic across-the-board cuts to discretionary spending programs.

The act requires that \$21 billion be cut from discretionary programs in FY12. It is not yet clear how the first round of cuts will affect federal housing programs in FY12.

The next issue of *Tenant Talk* will explain the impact of the new law on HUD and USDA housing programs.

How can you take action?

The deficit committee includes Senators Patty Murray (D-WA), John Kerry (D-MA), Max Baucus (D-MT), Jon Kyl (R-AZ), Pat Toomey (R-PA), and Rob Portman (R-OH). It also includes Representatives Jeb Hensarling (R-TX), Dave Camp (R-MI), Fred Upton (R-MI), Chris Van Hollen (D-MD), Xavier Becerra (D-CA), and James Clyburn (D-SC).



If your Representative or Senator serves on this committee, he or she needs to hear from you that it is critical to protect housing resources for low income people. The committee needs to hear that additional cuts should not come from non-defense discretionary spending, which funds HUD and USDA rural housing programs, but that savings should come from defense, mandatory savings and revenue increases.

Visit nlihc.org and look for the "Contact Congress" icon to begin your search for your Member of Congress.

GET CONNECTED ON THE HOME FRONT



NLIHC's blog connects you to housing issues that matter

NLIHC's blog provides advocates with the latest and greatest on housing policy and advocacy. *On the Home Front* covers everything from what is in *Memo to Members* each week, to what our state partners are doing across the country. The Coalition wants many perspectives to be represented on the blog. Check out *On the Home Front* and share your thoughts in the comment section.

Check out part of a recent post from *On the Home Front*:

August 2, 2011: *The Truth Needs Defenders*

Home is the foundation. But for the nearly 4 million American households for whom even a modest rental home is out of reach, life can be a daily struggle for survival.

That's why the National Housing Trust Fund Campaign is fighting hard to fund and protect this essential program. The National Housing Trust Fund is intended to provide communities with funds to build, preserve, and rehabilitate rental homes that are affordable for extremely low income and very low income households.

Read more and post your comments at <http://nlihc.wordpress.com/>.

FINDING LEGAL HELP WHEN YOU NEED IT MOST

Are you dealing with a housing problem and do not know where to turn? Do you live in an apartment that does not have federal assistance and your landlord will not fix the AC? Where can you go for help? Call 211???

Find a Tenant Organization

There might be a tenant organization in your community. If so, check with them first. Most likely, they have helped others with similar issues. The tenant organization can also find free legal help if you need it. To find a tenant organization, dial 2-1-1 and ask to be connected to a tenant organizing group in your area. 2-1-1 is a community services referral hotline. It is free and available in most places in the U.S.

Find a Legal Services Office

Many urban communities have a local legal aid office. If you are not sure whether there is a legal services office nearby, go to www.lsc.gov/map/index.php.

Each legal aid office is different. In addition to housing-related law, they might have attorneys who specialize in other areas such as domestic violence or helping people get and keep disability benefits. According to the federal Legal Services Corporation (LSC), which provides most of the money for legal aid offices, 25% of all cases involve housing-related problems. These issues can include resolving disputes with landlords, addressing voucher and public housing problems, or avoiding eviction when the owner is in foreclosure.

Can Legal Aid Help Me?

Your income cannot be greater than the federal income cap of 125% of the poverty line. This cap is \$27,563 for family of four in 2011.

What If Legal Services Cannot Help Me?

Housing might not be the highest priority at your legal service office. The office might not even have a housing lawyer. Half of those seeking help are turned away because legal aid does not have money to hire enough lawyers.

If your legal services cannot help, they might be able to refer you to another source. For example, there might be pro bono (free) legal assistance from a private law firm. The American Bar Association has a list of potential pro bono help at <http://apps.americanbar.org/legalservices/findlegalhelp/home.cfm>.

Some state and local consumer protection agencies might be able to help in some cases. Check this website to see if yours can help: <http://www.consumeraction.gov/state.shtml>.

Even if you do not have a Fair Housing Act complaint, you might get a referral from a Fair Housing Assistance Program at <http://tinyurl.com/43x54ja>.

or a Fair Housing Initiatives Program at <http://tinyurl.com/3jak5h3> (go to the list for the latest FHIP grant recipients).

TAKE ACTION: LEARN ABOUT THE NLIHC RESIDENT ISSUES COMMITTEE



NLIHC has four policy committees comprised of NLIHC members who are interested in helping form the organization's policy agenda for the year and discussing policy issues. NLIHC's Board of Directors relies heavily on these policy committee members for help in setting the NLIHC policy agenda.

Policy committees focus on key areas of affordable housing. The Resident Issues policy committee focuses on how actions on Capitol Hill and at the White House will affect residents of public and assisted housing, and other low income renters, directly.

The committee discusses such issues as:

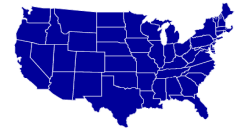
- Rent simplification
- Affordability standards (Brooke)
- Income and population targeting
- Resident participation and ROSS
- Relocation
- One strike and other eviction issues
- Community service
- Discrimination, fair housing (immigration, source of income)
- Housing counseling
- Voucher portability
- Foreclosure and eviction prevention
- Homelessness prevention

In the last year, committee members have weighed in on various HUD proposals such as Transforming Rental Assistance, and helped to form NLIHC's policy position when HUD sought comments on its Public Housing Evaluation and Oversight systems.

The NLIHC Resident Issues policy committee wants to hear from you! We need your perspective on what issues NLIHC should take up in the future. You can get involved by sending your suggestions to NLIHC's Outreach Staff at: outreach@nlihc.org or call 202-662-1530 x316.

GET THE FACTS!

Look for this icon on the NLIHC website!



Advocate for affordable housing needs with NLIHC's Congressional District Profiles

In order to end homelessness and provide a decent home and suitable living environment for every family in your community, it is important that you tell your representatives in Congress just how great the need is for affordable housing.

How do you make your case? Your experiences and the stories of your neighbors are your best advocacy tool when talking to your Members of Congress. These stories connect the affordable housing shortage and the benefits of assisted housing with names and faces in your Member's district. You also need to let your Members of Congress know that the problem affects many of their constituents, and should be a top priority. This is where NLIHC's **Congressional District Profiles (CDPs)** come in. The CDPs can help by arming you with the information you need to make your case.

The profiles show the number of renter families living in unaffordable housing (households paying more than 30% of their income for rent and utilities) and the number of people living in overcrowded units, or without proper plumbing, in your congressional district.

The CDPs also feature the Housing Wage, which is the hourly wage a family needs to earn to be able to afford rent and utilities on a two-bedroom apartment in their community. The gap between the Housing Wage and the minimum wage in your community highlights the difficulties even working families face when trying to find an affordable home. Finally, the CDPs provide state level data to use with your Senators.

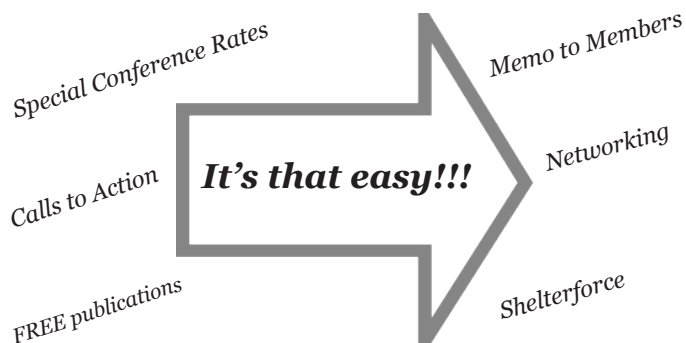
With all this information at your fingertips, you can say things like, "97% of renters earning less than \$20,000 live in unaffordable housing in New York's 5th district."

Take a look and see what NLIHC's Congressional District Profiles say about your community. You can take action by using the information in your conversations with your Members of Congress or simply leave it with them at the end of your visit. Either way, they have the information they need to make the right decision. The rest is up to them.

Become a member of NLIHC for \$3

The easiest way to ensure you receive *Tenant Talk* is to become a member of NLIHC. Low income memberships are just \$3 a year. Contact the Outreach Team to learn more.

Simply email them at outreach@nlihc.org, call **202-662-1530** or fill out the form to the right and mail it in.



Get *Tenant Talk* delivered to your home!

If you received *Tenant Talk* from a neighbor or colleague, please fill out the form below to receive it directly, or if you are interested in becoming a member of NLIHC.

Name _____

Mailing Address _____

City, State, ZIP _____

Email _____

Phone _____

Are you involved in a local tenant association? Yes No

Name of Organization _____

Do you: live in public housing live in assisted housing

have a Section 8 voucher other

Mail to: NLIHC, 727 15th Street #600, Washington, DC, 20005
You can also email outreach@nlihc.org (subject: *Tenant Talk*) or call **202-662-1530 x316** to be put on the list. Thank you!



Tenant Talk

727 Fifteenth Street NW, Sixth Floor
Washington, DC 20005

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 Elisha Harig-Blaine at **202-662-1530 x316** 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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