



Tenant Talk

A Newsletter for Residents

OUR NEXT STEP FORWARD

Dr. Martin Luther King, Jr. wrote that “the arc of the moral universe is long, but it bends towards justice.” It also seems that in doing so it can, from time to time, take giant steps forward.

A few weeks ago I read a piece in the *Washington Post* by Ezra Klein that reminds us that we have recently re-elected our first black president, passed universal health care and seen the first female Speaker of the House, the first Hispanic Supreme Court Justice and the first openly gay Senator. All huge steps forward and worth our notice.

I want to share some exciting news with you. At our most recent meeting in Washington, D.C. in November, the Board of Directors of NLIHC decided to rededicate our organization to fighting for the funding of the National Housing Trust Fund by reforming the mortgage interest deduction. We committed 20% of our endowment and directed staff to reorganize their time and priorities to focus with laser-beam intensity towards achieving this goal.

As you know, we have been fighting for the National Housing Trust Fund for a long time. And now, many factors both outside and inside our organization are on our side.

Reforming the mortgage interest deduction – something inconceivable only a few short years ago – is now being discussed openly by both Republicans and Democrats. There is a new appreciation for the value of rental housing after many years of neglect and worse, an acknowledgement almost unthinkable not very long ago. In the wake of the burst housing bubble and the Great Recession, there is finally a recognition that we need to rebalance our country’s housing policy. NLIHC has an exceptional board of directors. We have President and CEO Sheila Crowley’s visionary leadership and an excellent staff. And we have the power of resident and tenant members like you.

Maybe this is one of those times when the moral arc can jump ahead a few steps.

We know that the challenges are enormous and the road ahead is difficult, but NLIHC is going to make an all-out effort to do whatever we can to see that addressing the affordable housing needs of our poorest and most vulnerable neighbors is a priority of our federal housing policy.

To take advantage of this historic opportunity and have any chance of success, we must take our next steps together, side by side, hand in hand.

My very best wishes to you and your family during this holiday season. I look forward to being in touch with you in the New Year as we take these next steps together.

Yours in Advocacy,

Mark Allison, Chair

NLIHC Board of Directors

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ELECTION WRAP-UP: WHAT'S NEXT FOR HOUSING IN 2013?

The November 6 election brought the re-election of President Barack Obama and some changes to Congress. State and local elections resulted in some changes in state legislatures, governors and local offices. These changes mean it is time for tenants and residents to educate lawmakers about housing, especially newly elected lawmakers who may not know much about the housing needs of their communities.

NLIHC offers many resources to help tenants, residents and other advocates educate lawmakers about housing. Our website includes State and Congressional District Housing Profiles, which are one-page hand-outs that use data to show the need for housing in local communities. They are all available on our Housing Profiles page (<http://nlihc.org/library/housingprofiles>) and can be printed and shared during meetings with elected officials and their staffs. We also offer email alerts that let subscribers know when to take action on new developments (see the article on our Action Digest, page 3).

In addition to sharing this information with lawmakers, it is important for tenants and residents to share what affordable housing means to you. When preparing to meet with decision-makers, it is a good idea to think about ways to personalize the positive impact that federal housing programs have on you, your family and your community. A brief story about how affordable housing has improved a tenant's or resident's life can sometimes inspire a lawmaker to act.

Read on to learn about two important issues to discuss with Members of Congress. To find out how to contact your Member of Congress, visit our website at www.nlihc.org and type your ZIP code into the "Contact Congress" box. Or, contact your Outreach Associate at outreach@nlihc.org or by calling (202) 662-1530 and asking to speak with our Outreach team.

In the News: Fiscal Cliff and Sequestration

Many tenants and residents have heard about sequestration, which is a plan put in place by Congress to automatically cut many government programs by around 8.4% if lawmakers are not able to find another way to balance the federal budget. These sequestration cuts are supposed to begin on January 2, 2013. If the cuts occur, they would impact programs like public housing and vouchers. We know that 440,000 households across the country could eventually lose their housing, or be forced to live in lower-quality housing, if these cuts take effect.

President Obama, Speaker of the House John Boehner (R-OH) and leaders in Congress are working to find a new way to balance the federal budget that will not require these deep sequestration cuts. This work is part of negotiations to keep the country from falling off the "fiscal cliff," a term in use now to describe what will happen if sequestration continues and a variety of tax cuts and tax benefits expire all at once in January.

Lawmakers need to hear from residents and tenants that public housing, vouchers and other housing programs must not be cut. Tenants and residents are urged to contact their Members of Congress to say that deficit reduction efforts should not hurt low income families and individuals, and that sequestration should be replaced with a balanced approach that includes new revenue.

Top Priority: Funding the National Housing Trust Fund

Most readers of *Tenant Talk* have access to affordable housing through vouchers, public housing or other federally assisted housing programs. These programs only serve about 25% of the people who need affordable housing. Because of this, NLIHC advocates strongly for funding the National Housing Trust Fund (NHTF). The NHTF is a program that would build, preserve, rehabilitate, and operate housing for the lowest income Americans. It would not replace other HUD programs, but it would add to the affordable housing that is already available.

The fiscal cliff is a scary-sounding term, and the risk of the cliff has made lawmakers more open to new ideas about how to pay for government programs. That is why NLIHC thinks the time is right to fund the NHTF with savings from a reform of the mortgage interest deduction (MID). As we explained in the last issue of *Tenant Talk*, the MID is a part of the tax code that allows some homeowners to deduct a portion of the interest they pay

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DEAR TENANT TALK

Dear Tenant Talk,

The National Housing Trust Fund is greatly needed in Chicago, Detroit and throughout the Midwest.

Here in Chicago, for example, in a five mile radius, hundreds of thousands of families were made homeless with the recent tearing down of thousands of units of public housing without the one-to-one replacement commitment. The families were given Housing Choice Vouchers but too many of them were not able to use the vouchers because of discrimination by private landlords against voucher holders. The vouchers expired, leaving the recipients without any housing support. Former public housing residents who had arrest records, and their families, often became homeless. Some of the consequences of these families' loss of housing security have been massive overcrowdings, living longer distances from jobs, increased crime and the loss of a sense of community.

I know that the NHTF could make a big difference for these tenants and many other low income people, but as someone who doesn't have a mortgage and isn't a homeowner, why should I advocate for housing tax reform? How can I convince my neighbors that this reform is important to us?

H.B., Chicago, IL

Dear H.B.,

NLIHC's housing tax reform proposal will have as positive an impact on tenants and residents as on middle and lower income homeowners. In addition to making tax breaks available to more homeowners, our proposal would generate over \$20 billion dollars a year that would be directed to the NHTF.

By advocating for housing tax reform, you are also advocating for the NHTF, and as you noted, the NHTF will make a big difference in the lives of low income tenants in Chicago and across the country. Sign your organization on to endorse housing tax reform, and you will be endorsing expansion of housing for low income people in your community and communities all over the country.

Yours,

TT

Dear Tenant Talk,

The last issue touched on the issue of long wait lists. This has been a long-standing problem with affordable housing. Coupled with the lack of support for creating new affordable housing units, residents who rely on this resource have to look at other ways to preserve housing.

The budget cuts looming due to Congressional inaction over the past few years have made affordable housing's prospects even worse. If planned cuts go forward, the limited supply available will be even less. I think that perhaps it is time for the government to look at a new strategy for funding housing.

A.J., Grand Rapids, MI

Dear A.J.,

Your keen observation of the severe housing crisis confronting America's lowest income residents is one of the most compelling reasons for funding the National Housing Trust Fund (NHTF) in order to preserve and produce more housing for the most vulnerable.

We agree with your suggestion that the government needs a new strategy for funding housing that is affordable to low income households. That idea is at the heart of our proposal to use the savings from reform of the mortgage interest deduction provide funding for the NHTF. Not only would housing tax reform make tax breaks available to many more homeowners, but it would provide over \$20 billion dollars each year for the NHTF— money that will be directed to producing more housing that is available to low income renters. To find out more about our proposal, visit www.housingtaxreform.org. To sign your organization up to endorse the proposal, fill out the online form on the site, email outreach@nlihc.org, or call **(202) 662-1530**.

Yours,

TT

**DO YOU HAVE A QUESTION
FOR NLIHC AND THE AUTHORS
OF TENANT TALK?**

Email outreach@nlihc.org

with subject line "Dear Tenant Talk"

EDITORIAL: A RESIDENT'S PERSPECTIVE ON THE NATIONAL HOUSING TRUST FUND, BY DAISY FRANKLIN



Currently, there is a major shortage of affordable housing across the country for low income tenants, and the facts are the facts: in every state there is a shortage of units that are both affordable and available for extremely low income renter households. I see this every day in Connecticut, where I live.

This is a problem we need to solve. If it is funded, the National Housing Trust Fund (NHTF) will provide important resources for building and preserving housing that is affordable to extremely low income (ELI) and very low income (VLI) households. Funding the NHTF will help close the gap that currently exists for ELI households in my home state of Connecticut, and all other states.

Without a major increase in funding for affordable housing through a program like the NHTF, the gap will remain and too many households will be without housing they can afford. People will remain or become homeless, or they will spend too much of their income in rent and will not have enough for other important and necessary expenses like food or transportation.

It is important to fight for funding for the NHTF because unlike other federal funding for housing programs, the NHTF would be dedicated funding for developing housing for ELI and VLI families. It would not have to go through the appropriations process every year the way funding for other HUD programs like public housing does. Congress would not be able to decide on a yearly basis whether to use the money for housing, or for something else.

The NHTF will not take the place of other HUD housing, so it is still important to fight to increase current HUD funding at the same time as we advocate for funding the NHTF. But having dedicated funding for building and preserving affordable housing would help keep low income people from being hurt as much when Congress decides to take some money from HUD to do something else.

It is crucial that residents advocate for the NHTF, even if their own housing is already secure. It is pretty simple: if the NHTF is not funded, the affordable housing crisis that impacts low income residents every day will not be solved, and will probably get worse. But if the NHTF is funded, together we can take major steps toward making sure that everyone, regardless of their income, can afford a decent home.

Elected officials need to hear from residents about how important it is to fund it. I cannot stress this enough. Each resident needs to join together to fight for the NHTF. We need to fight not just for ourselves, but for each other!



Born in Virginia, raised in New York and now living in Connecticut, Ms. Franklin is an NLIHC board member and Vice President of the Board of the Public Housing Resident Network of Connecticut, an independent, resident-led organization.

ELECTION WRAP-UP: WHAT'S NEXT FOR HOUSING IN 2013?

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on their mortgage from their taxable income. We propose making changes to the MID that will make money available to fund the National Housing Trust Fund.

Readers can learn more about our plan for funding the NHTF at www.housingtaxreform.org. We encourage tenant and resident organizations that are able to endorse proposals to visit our endorsement form (<http://nlihc.org/issues/mid/support>) and indicate support for the plan. The more endorsements the proposal receives, the more likely it is that Members of Congress will take the plan seriously and move forward with funding the National Housing Trust Fund.

NEW NLIHC RESOURCE TAKES THE GUESS WORK OUT OF ADVOCACY

Recently, NLIHC launched *Action Digest*, a new resource for affordable housing advocates. The email publication provides concise updates and specific action steps that advocates can take on legislation related to housing issues.

Action Digest is a bi-weekly publication and provides readers an outline of priority issues that need action from you. *Action Digest* alerts housing advocates to opportunities to join sign-on letters, urge their federal legislators to co-sponsor important bills, use new advocacy tools release by NLIHC and our partners, and more.

Action Digest lays out the timeline for specific campaigns and efforts, and the action steps we urge advocates to take. Each issue also includes links to NLIHC “Calls to Action,” *Memo to Members* articles, and other sites to give readers more background and provide tools to make taking action easier.

Readers have already given *Action Digest* a lot of positive feedback. “Colleagues are already loving this new email publication,” said Aimee Sterk, Program Manager at Michigan Disability Rights Coalition. Michael Dahl, a housing advocate in Minnesota, wrote, “It’s clear and concise and makes great use of hyperlinks for those who want more.”

We hope *Tenant Talk* readers also find *Action Digest* useful! The more residents and other housing advocates take action and encourage others to do the same, the more effective we will be in achieving our mission to ensure that people with the lowest incomes in the United States have affordable and decent homes.

If you would like to sign up to receive *Action Digest*, please email outreach@nlihc.org, or call **(202) 662-1530 ext. 233**.



NLIHC's Action Digest is a biweekly resource updating you on actions you can take to advocate for housing issues. We hope you will use the Action Digest to join us in our mission to ensure that people with the lowest incomes in the United States have affordable and decent homes.

November 28, 2012

URGENT ACTION NEEDED

Take action on these issues today.

Support Efforts to Fund the National Housing Trust Fund through Housing Tax Reform

The Asks

1. If you have not already done so, join other national, state and local organizations in [signing on now](#) to support NLIHC's innovative proposal to fund the National Housing Trust Fund (NHTF) through mortgage interest deduction (MID) reform. This proposal would provide dedicated funding for the NHTF with savings generated by MID reform.
2. On **Monday, December 3**, the National Low Income Housing Coalition will host a briefing for congressional staff on the results of our recent national poll on affordable housing for low income people and mortgage interest deduction reform. The briefing will take place from **10am-11am in Room G11 of the Dirksen Senate Office Building**. Both Senate and House staff are encouraged to attend. Reach out to your Senators' and Representative's offices and urge their housing staff to attend the briefing.

UNITED for ACTION

2013 HOUSING POLICY CONFERENCE & LOBBY DAY
March 17 - 20, 2013 • Washington, D.C. • 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, D.C. 20005

Registrations can also be faxed to 202-393-1973, but must include credit card information.
 For assistance, please call 202-662-1530 x224.

Register for the 2013 Housing Policy Conference & Lobby Day!

Complete the registration form below, or register online at www.nlihc.org/conference

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 1/24	Regular Pay by 3/1	Late Pay by 3/11
<input type="radio"/> Individual Member	\$300	\$350	\$500
<input type="radio"/> Organizational Member, 1st Attendee	\$300	\$350	\$500
<input type="radio"/> Organizational Member, Additional Attendee	\$250	\$300	\$500
<input type="radio"/> Low Income Self-Pay Member*	\$75	\$100	\$500
<input type="radio"/> Low Income Non-Member	\$150	\$175	\$500
<input type="radio"/> All Other Non-Members	\$400	\$450	\$500

TOTAL CONFERENCE REGISTRATION FEES: \$ _____

YES, I would like to buy a ticket to the 31st Housing Leadership Awards Reception!
 This event will be held on Tuesday, March 19, 2013 at the Washington Court Hotel.

Attendee Type

Attendee Type	Ticket Cost
<input type="radio"/> NLIHC Member	\$75
<input type="radio"/> All Other Non-Members	\$125

TOTAL TICKET COST: \$ _____

TOTAL AMOUNT DUE: \$ _____

Registrations will not be processed until payment is received. Registration closes March 11, 2013 at 11:59 p.m. ET. All registrations received after March 11 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 March 1, 2013.

*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.

A NEW TOOL FROM NLIHC TO HELP PRESERVE AFFORDABLE HOUSING

Keeping public and assisted housing affordable is a crucial part of our national strategy to prevent and end homelessness. But as a resident of affordable housing, you know that this housing is sometimes at risk of being lost for a variety of reasons. Having complete, up-to-date information about types of assistance, contract expiration dates, housing quality and other factors helps residents and other advocates step in and preserve this vulnerable housing stock.

That's why we created the National Housing Preservation Database, which launched on November 29. This is the first resource of its kind to combine data from HUD and the U.S. Department of Agriculture into one property-level database at the national level. It's a powerful tool that provides people and communities with the information necessary to effectively preserve the existing stock of public and assisted housing. The database is part of NLIHC's longstanding, data-driven effort to help preserve this vital supply of affordable rental homes.

This database includes multiple tools. The "Preservation Tool" allows you to find properties by either searching by property name or by subsidy type and location. The data can then be filtered further, allowing users to see only those properties with contracts set to expire within the next month to two years. Clicking on an individual property brings up information about all of the subsidies attached to that property.

If you notice that the property you live in has an upcoming expiration date or a low physical inspection score, you may want to get in touch with the management company to find out more. You can also reach out to your tenant association or other affordable housing advocates in your community to find out if any of the subsidies attached to your building could be lost and how you can help prevent that from happening.

Another tool of special interest to residents is the mapping tool. The map allows you use your address to find the property you live in on a map. Once on the mapping tool page, clicking "Find an Address" brings up a window that allows you to enter the address of the property you would like to find. The map provides information about the property that is similar to what is available in the Preservation Tool.

The database also includes a "Research Tool" that allows users to download all of the data into Excel. Once downloaded, users can filter to the geography or subsidy types of their choice. Users may also add state and local data to this export.

All users must register to view the data available on this website. The simple registration form requires users to provide a valid email address, the name of their organization (this can be a tenant organization or the name of your apartment building), the organization type and to indicate agreement with the terms and conditions.

We invite you to explore this new tool, and use the feedback functions it includes to let us know what you think, as well as to provide your personal knowledge of the properties in your community. This database will be updated three times each year, and your expert input is crucial to ensuring the continued accuracy and usefulness of this data.

Visit the database now at www.preservationdatabase.org.

Housing Preservation Database

[Memo to Members](#)

[Out of Reach](#)

[Housing Spotlight](#)

[Housing Profiles](#)

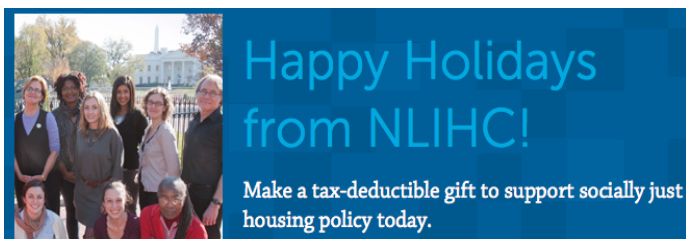
[Testimony](#)

Project-based housing is a crucial part of our national strategy to prevent and end homelessness.

But some of this housing is at risk of leaving the affordable inventory for a variety of reasons. Preserving this housing is good policy; it is a cost-effective way to invest in our communities.

The [National Housing Preservation Database](#) is a powerful new tool for preserving America's affordable rental housing. It provides communities with the information they need to effectively preserve their

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