ANNUAL REPORT 2015

AFFORDABLE HOUSING FINANCE

OUT OF REACH 2015

PEACE AND JUSTICE

FAIR CHANCE, FAIR CHOICE, FAIR HOUSING

#KeepHousingFair

NATIONAL LOW INCOME HOUSING COALITION
Dear NLIHC Members, Donors, and Friends,

At the National Low Income Housing Coalition, we are committed to achieving socially just public policy that assures the lowest income people have decent and affordable homes.

NLIHC’s work in 2015 demonstrates how we will succeed; through steady, incremental change combined with significant advancements. Backed by the strength of our members and partners throughout the county, we research, educate, organize and advocate, always keeping the housing needs of the lowest income people in the forefront. Thanks to the generous support of our members and donors we are making real headway, as this annual report illustrates.

Despite our hard work and success, there is much more to do. The number of cost burdened renters has reached historic levels; over 11 million renters are paying more than half their income on rent. The situation is especially dire for the lowest income people who face a shortage of 7.2 million affordable and available homes and often pay upwards of seventy five percent of their income for a home. As a country, we must do better. We have the solutions to the crisis, we lack only the political will to fund them at scale. As you will see from our work in 2015, NLIHC has proven success at both building the will and advancing the solutions. With your continued partnership and support, we’ll continue to do both.

Thank you for your support, and for all that you do every day to advance housing solutions for the lowest income people. Sincerely,

Diane Yentel

A MESSAGE FROM NLIHC’S FORMER AND CURRENT LEADERSHIP

Sheila Crowley, Former NLIHC President and CEO

Diane Yentel, NLIHC President and CEO
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The NLIHC 2015 Housing Legislative Forum was held in Washington, DC on March 1-3. Over 250 NLIHC members and friends gathered to hear and converse with affordable housing leaders, educate themselves on NLIHC's policy priorities, and visit Capitol Hill to tell lawmakers about their concerns. Renowned researchers discussed the links between affordable housing and family well-being. Leaders from national advocacy organizations discussed the housing and homeless policy landscape. A bipartisan panel of Congressional staff discussed the budget, appropriations, tax reform, and housing finance reform. And four senior HUD officials spoke about the national Housing Trust Fund (HTF), Affirmatively Furthering Fair Housing, RAD, Section 3 and other HUD priorities and initiatives.

HUD Secretary Julián Castro delivered the keynote address at the Forum, continuing the long line of HUD secretaries to speak at NLIHC conferences. After congratulating NLIHC on the HTF victory, he focused his remarks on the work of HUD to create equal opportunity for all Americans. Emphasizing the Administration’s resolve in the upcoming budget battle, Secretary Castro said, “I promise you that we are going to fight for these dollars so that folks can make that important move from struggle to security.”

Capping off NLIHC’s 2015 Housing Legislative Forum was a dinner conversation between Darren Walker, President of the Ford Foundation, and James Traub, contributing writer for the New York Times Magazine. They discussed the causes, consequences, and solutions to economic inequality in the U.S. Mr. Walker warned that “income inequality is a threat to our democracy” and that “we remain a society where particular people remain marginalized . . . primarily people of African descent, immigrants, and poor whites.”
The National Low Income Housing Coalition held its 33rd Annual Leadership Awards Reception on March 3 in Washington, DC. Dr. William C. Apgar of Harvard University received the Cushing Niles Dolbeare Lifetime Service Award, and Office of Management and Budget Director and former HUD Secretary Shaun Donovan received the Edward W. Brooke Housing Leadership Award. The Reception was hosted by BBVA Compass, who was represented by Director of Corporate Responsibility and Reputation and former NLIHC Board member J. Reymundo Ocañas.

Dr. William C. Apgar was recognized for his lifetime commitment to affordable housing policy, advocacy and research. For many years, Dr. Apgar was a lecturer at the Harvard University Kennedy School of Government and a senior scholar at Harvard’s Joint Center for Housing Studies. He served as assistant secretary for Housing and FHA commissioner during the Clinton Administration and as senior advisor for Mortgage Finance during the Obama Administration. Dr. Apgar is a member of the NLIHC Board of Directors.

The Edward W. Brooke Housing Leadership Award honoree, OMB Director Shaun Donovan served as the 15th HUD secretary, where he was a strong advocate for funding for the national Housing Trust Fund and a trusted ally of NLIHC. At HUD, Mr. Donovan managed the department’s $47 billion budget – helping families buy homes, aiding households in fighting off foreclosure, revitalizing distressed communities and combating homelessness. Mr. Donovan previously served as commissioner of the New York City Department of Housing Preservation and Development (HPD) where he built and preserved 165,000 affordable homes and as acting FHA commissioner during the Clinton/Bush presidential transition.
2015 Awardees Shaun Donovan and William Apgar
The NLIHC State and Local Organizing (SLO) Award recognizes outstanding achievement in community organizing on affordable housing at the state or local level. The 2015 SLO Award was presented to the Campaign to Take Back Vacant Land (TBVL) of Philadelphia, PA for their successful effort to create the nation’s largest municipal land bank. Starting in 2010, TBVL united 47 Philadelphia community groups dedicated to addressing such issues as neighborhood disinvestment, abandoned properties, blight, crime, and resident displacement in gentrifying areas. Led by the Women’s Community Revitalization Project, TBVL trained grassroots advocates, planned and conducted media events, organized citizen lobby days, and developed a clear legislative solution with city planners and staff.

The NLIHC Resident Organizing (RO) Award recognizes outstanding achievements in community campaigns that are resident-driven. The 2015 RO Award went to Community Housing Partnership (CHP) of San Francisco, CA for its Fair Chance Campaign that resulted in a local ordinance to ban discrimination against ex-offenders in applications for affordable housing and employment. CHP’s efforts in San Francisco involved a staff of three organizers working with and on behalf of more than 50 formerly incarcerated residents of CHP properties. CHP’s Community Organizing and Resident Engagement (CORE) Program mobilizes the active, ongoing, and issues-informed participation of more than 1,300 low income residents in CHP’s organizational governance and on policies that affect low-income residents city-wide.

NLIHC’s Annual Housing Media Award recognizes journalists who make a dedicated effort to inform the public about the disparities between those in America who are well housed and those who are poorly housed or homeless. The 2014 Award was presented to Mikel Livingston and Steven Porter from the Lafayette Journal & Courier for their news series, “The Great Chicago Migration Myth.” The series analyzed a long-held belief in Lafayette, Indiana that thousands of low income black families, after receiving housing vouchers as a result of the demolition of public housing in Chicago beginning in 1999, packed up their belongings and migrated to Lafayette, bringing with them increased crime, drug use, and burdens on local social services. The data show that most residents stayed in Chicago after their housing complexes closed. Livingston and Porter suggest that the beliefs and arguments about the migration lack substantive evidence and are based on racial and social fears and prejudice.

All awards were presented at NLIHC’s Housing Legislative Forum on March 1, 2015.
Bob Palmer from Housing Action Illinois with Mikel Livingston and Steven Porter from The Lafayette Journal & Courier

NLIHC President & CEO Sheila Crowley; Nancy Salandra, President of Disabled In Action; Nora Lichtash, Women’s Community Revitalization Project

NLIHC Board Member Daisy Franklin; Donnell Fuller and James Tracy from Community Housing Partnership in San Francisco; NLIHC President & CEO Sheila Crowley; NLIHC Board Chair Brenda Clement
In 2015, NLIHC released its 26th edition of *Out of Reach*, our annual report that shows the gap between renters’ wages and the cost of rental housing nationwide. In 2015 the national housing wage for a two-bedroom unit was $19.35 per hour, more than 2.5 times the federal minimum wage and $4 more than the estimated average wage earned by renters nationwide. The housing wage represents the hourly wage necessary for a full-time worker to afford a modest two-bedroom apartment without spending more than 30% of income on housing costs.

In 2015, NLIHC launched a new interactive *Out of Reach* website with user-friendly maps, charts and tables. Each state has its own page with a variety of features to make the data more accessible and understandable, and users are able to easily export specific data points to their networks via Twitter, Facebook and other social media.

The 2015 *Out of Reach* report generated 1,578 media stories and mentions in 2015, and the new website had 70,111 unique visitors during the year. In 2015, *Out of Reach* and the Housing Wage were featured in stories by such media outlets as *The Washington Post*, *The Wall Street Journal*, *The NPR/Diane Rehn Show*, *The Huffington Post*, *The Chicago Tribune*, *Mother Jones*, *CBS MoneyWatch*, *The Christian Science Monitor*, *The Dailey Kos*, and many others. A City Lab online article on *Out of Reach* was shared more than 503,000 times and a Vox online article was shared more than 65,700 times in 2015.
THE DATA IN OUT OF REACH IS SOBERING. I ENCOURAGE OTHER LEADERS TO USE THE DATA IN THIS REPORT TO GAIN A FULLER UNDERSTANDING OF THE HOUSING NEEDS FACING THEIR COMMUNITIES.

—Kate Brown, Governor of Oregon

I HAVE QUOTED FROM NLIHC’S OUT OF REACH REPORT MORE THAN FROM ANY OTHER RESEARCH IN MY LIFE AS A PUBLIC FIGURE.

—HUD Secretary Castro

STATES WITH THE LARGEST GAP BETWEEN TWO BEDROOM HOUSING WAGE AND RENTER WAGE
In November 2015, NLIHC released “A Rare Occurrence: The Geography and Race of Mortgages over $500,000” that shows that only 5% of new mortgages obtained in the U.S. in the past three years were larger than $500,000. Other findings: Mortgages of this size are rare in most areas of the country, with most of them concentrated in high cost housing markets. In 40 states, fewer than 3% of new mortgages were larger than $500,000, and in 19 states such mortgages were less than 1% of the total in the state. Nationally, only 1.8% of black borrowers and 2.4% of Hispanic borrowers obtained mortgages larger than $500,000. The Rare Occurrence report dispels the myth that a large percentage of homeowners would be impacted by one of the reforms of the mortgage interest deduction (MID) proposed under the United for Homes (UFH) campaign endorsed by more than 2,300 organizations and elected officials nationwide. The UFH campaign proposes to provide significant new resources to affordable housing programs like the national Housing Trust Fund through two simple changes to the MID: Reduce the portion of a mortgage eligible for a tax break from the current $1.1 million to $500,000 (homeowners would continue to get tax relief on the first $500,000 of their mortgage), and convert the deduction to a 15% non-refundable credit, helping millions of low and moderate income homeowners who currently don’t benefit from the MID. If phased in gradually, the two changes would save more than $200 billion over ten years to invest in the affordable housing for the lowest income people in America without adding a penny to the national deficit.
Figure 1 – Percentage of Mortgages over $500,000 by County (2012-2014)

PERCENT OF MORTGAGES OVER $500,000

- No Data Available
- 0.0% – 1.0%
- 1.1% – 3.0%
- 3.1% – 10.0%
- 10.1% – 20.0%
- More than 20%
NLIHC played a leadership role in urging Congress to lift the 2011 Budget Control Act sequestration spending limits to protect essential HUD and USDA Rural Development affordable housing programs in FY16 and FY17.

NLIHC coordinated the efforts of the Campaign for Housing Community Development Funding (CHCDF), a group of more than 70 national nonprofits, on a “Caps Hurt Communities” campaign. We designed and launched a campaign website; created and maintained a calendar of campaign activities; developed language for participating organizations to use in their communications efforts; managed Twitterstorms; organized Congressional call-in days; and issued multiple calls to action to thousands of friends of NLIHC.

NLIHC was also instrumental in the NonDefense Discretionary (NDD) United Coalition’s Steering Committee, serving as a liaison to other housing, homelessness, and community development organizations around the country and securing strong participation in NDD sign-on letters and “Raise the Caps” Capitol Hill activities. We also actively participated in efforts of the HOME Coalition, the SAVE-for-All Campaign led by the Coalition for Human Needs, a housing voucher working group, an affordable housing preservation working group, and rural housing advocacy groups.

On October 30, Congress passed and President Barack Obama signed into law the two-year Balanced Budget Act that lifted the severe sequester spending caps for two years. On December 18, an omnibus spending bill for FY16 was enacted that protected most HUD and USDA Rural Housing programs from the serious cuts that would have been required under sequestration.
Caps Hurt Communities is an advocacy campaign to build a movement of individuals and organizations committed to bringing an end to federal sequester caps.

Join the Campaign
2015 NLIHC AT-A-GLANCE

543 Meetings, Calls and Exchanges that NLIHC staff conducted with Congressional offices.

25 "calls-to-action" to our network of over 27,000 contacts.

169 Meetings, calls and exchanges conducted by NLIHC staff with Administration departments and offices.

380 Meetings, conferences, and other events hosted by other organizations that served as outreach, networking and speaking opportunities, including

197 Working group planning meetings and board meetings.
NLIHC Staff conducted Meetings Attended by over 2,700 from partner organizations on the federal budget and sequestration, the national Housing Trust Fund, housing the formerly incarcerated, Moving to Work, source-of-income discrimination, affordable housing taxation, protecting tenants at foreclosure, and many other topics and issues.

119 Meetings Attended by over 2,700 from partner organizations on the federal budget and sequestration, the national Housing Trust Fund, housing the formerly incarcerated, Moving to Work, source-of-income discrimination, affordable housing taxation, protecting tenants at foreclosure, and many other topics and issues.

106 Presentations made by NLIHC staff to more than 8,300 people – including 44 at state coalition partner events.

53 Sign-ons led by others to Congress and the Administration on affordable housing and homelessness legislation and regulations that NLIHC joined.

11 Sign-on letters initiated by NLIHC.

7 Comment letters submitted by NLIHC to the Administration and Congress about various regulations and legislation before the Housing and Insurance Subcommittee of the Financial Services Committee.

Sign-ons led by others to Congress and the Administration on affordable housing and homelessness legislation and regulations that NLIHC joined.

11 Sign-on letters initiated by NLIHC.

7 Comment letters submitted by NLIHC to the Administration and Congress about various regulations and legislation before the Housing and Insurance Subcommittee of the Financial Services Committee.
On November 29, the Washington Post published an editorial calling for reform of the mortgage interest deduction (MID), citing NLIHC’s “A Rare Occurrence: The Geography and Race of Mortgages over $500,000.” Titled “Fixing the Most Expensive Tax Deduction,” the editorial described the MID as “one of the most expensive tax breaks” in the tax code and “a significant cause of after-tax income inequality.” It called for bipartisan action to lower the portion of mortgage principal against which borrowers can claim tax relief to $500,000 from $1 million and to convert the MID to a tax credit – both of which are called for in NLIHC’s United for Homes campaign.
NLIHC issued 27 PRESS RELEASES on key issues during 2015.

The Out of Reach report generated 1,578 media stories and mentions in 2015, and the new Out of Reach interactive web site had 70,111 unique visitors during the year. In 2015, Out of Reach and the Housing Wage featured in Out of Reach were covered in such media outlets as The Washington Post, The Wall Street Journal, The NPR/Diane Rehm Show, The Huffington Post, The Chicago Tribune, Mother Jones, CBS MoneyWatch, The Christian Science Monitor, The Dailey Kos, and many others. A City Lab online article on Out of Reach was shared more than 503,000 times and a Vox online article on Out of Reach was shared more than 65,700 times in 2015.

HUD Secretary Castro: “I have quoted from NLIHC’s OUT OF REACH report more than from any other research in my life as a public figure.”


6,581 Twitter Followers (added 1,611 in 2015)

27 Press Releases

44 New Blog Posts, Receiving 7,352 Viewers in 2015
2015 NLIHC MEMBERS

ALABAMA
Alabama Arise
Censeo, Inc.
Collaborative Solutions
Community Action Agencies Association of Alabama
Community Action Partnership of North Alabama
Community Concepts Agency
Low Income Housing Coalition of Alabama
Rosedale Apartments Resident Council
Kathie Hiers

ALASKA
Cook Inlet Housing Authority
Nome Emergency Shelter Team

ARIZONA
Arizona Department of Housing
Arizona Housing Alliance
Brooke Bedrick
Lucille Galimi
Haidee Joy
Carol Parry and John Fox
Jeanne Shaw

ARKANSAS
Jerry Webster

CALIFORNIA
Affordable Housing Access, Inc.
Alexander Tenants’ Association, Inc.
Alliance for a Better District 6
Burbank Housing Development Corporation
California Affordable Housing Law Project
California Coalition for Rural Housing
California Department of Housing and Community Development
California Housing Finance Agency
California Housing Partnership Corporation
Century Housing Corporation
Charities Housing Development Corporation
City of Los Angeles Housing Department
City of San Jose Housing Department
Coachella Valley Housing Coalition
Community Action North Bay
Community Economics, Inc.
Community Housing Improvement Program
Community Housing Partnership
EAH Housing
East Bay Housing Organizations
Eden Housing, Inc.
Federal Home Loan Bank of San Francisco
Fresno Housing Authority
Gubb & Barshay, LLC
Housing Authority of the City of Santa Barbara
Housing California
Housing Trust Silicon Valley
LifeSTEPS, Inc.
Marin County Community Development Agency
Mercy Housing California
Mid-Peninsula Housing Coalition
Mutual Housing California
Nancy Lewis Associates, Inc.
Non-Profit Housing Association of Northern California
PolicyLink
Retirement Housing Foundation
Rural Community Assistance Corporation
Sacramento Housing Alliance
Sacramento Housing and Redevelopment Agency
San Diego Housing Federation
San Francisco Mayor’s Office of Housing
Self-Help Enterprises
Shelter Partnership, Inc.
Southern California Association of NonProfit Housing
ThriveLA
Western Center on Law and Poverty, Inc.
WNC & Associates
Women Organizing Resource Knowledge & Services
Gideon Anders
Cary Brazeman
Mary Brooks
Sarah Brundage
Michael and Linda Carroll
Alisha Cassidy-Garcia
James Charles
Elizabeth Cooper
Jonathan Cooper
Cathy Cortez
John Cotton
Cathy Creswell
Marilyn Ditty
Gary Frazier
Salvador Gonzalez
James Grow
Alisha Jackson
Ronald Javor
Stephen Knight
Zella Knight
Karl Lauff
Mary Lawrence
Monique Lawshe
Dora Leong Gallo
Don Lucky
Marilyn Mayor
Elizabeth Moody
Carlisle Morrisette
Betty Pagett
Sherri Pendlebury
Marvis Phillips
William and Gloria Powers
Michael Pyatok
Jerry Rioux
Marcia Rosen
Paula Samuel
Russell Schmunk
Lela Schwartz
Roy Schweyer
Mary Ellen Shay
Alene Smith
Rickey Stamps
Eugene Suh
Elizabeth Voge
Amy Voge
David Walker
Karen Westmont
Brenda White

COLORADO
Colorado Coalition for the Homeless
Housing Colorado
Northeast Colorado Housing, Inc.
Urban Land Conservancy
Utah Housing Alliance
Ute Mountain Housing Authority
J. Matthew Brady
Laura Brudzynski
Karen Degenhart
Britta Fisher
Leslie Henderson
Roger Lewis

CONNECTICUT
Connecticut Housing Coalition
Connecticut Housing Finance Authority
Connecticut Housing Investment Fund
Housing Authority Insurance Group
New Neighborhoods, Inc.
People’s United Bank
Publicly Assisted Housing Resident Network
Sisters of Notre Dame De Namur
Daisy Franklin
Rich Glica
James Gordeuk
Scott Kealey
Luz Sanchez
Caroline Stevenson

DELWARE
Delaware Housing Coalition

DISTRICT OF COLUMBIA
Butler Family Fund
Center for Community Change
Center on Budget and Policy Priorities
Coalition for Nonprofit Housing & Economic Development
Community Action Partnership
Congressional Research Service
Council of Large Public Housing Authorities
Evangelical Lutheran Church in America
Father McKenna Center
Friends Committee on National Legislation
General Board of Church & Society of the United Methodist Church
Home Builders Institute
Housing Assistance Council
Law Offices of Eisen & Rome, P.C.
Lutheran Services in America
National Association of Affordable Housing Lenders
National Housing Trust
National Law Center on Homelessness and Poverty
National NeighborWorks Association
NETWORK: A National Catholic Social Justice Lobby
Office of the Comptroller of the Currency
Office of the Tenant Advocate
Poverty and Race Research Action Council
Quadel Consulting Corporation
Reno & Cavanaugh, PLLC
Somerset Development Company, LLC
Stewards of Affordable Housing for the Future
Lois Athey
Andrew Aurand
Dara Baldwin
Nancy Bernstine
William Caplan
Gordon and Joan Cavanaugh
Marcie Cohen
Willette Coleman
Patrick Costigan
Rita Dongas
Steve Dubb
Dan Emmanuel
Merrit Gillard
Ed Gramlich
Jordan Gulley
Noah Hale
Anna Holt-Danau
Jill Khadduri
Austin King
Peter Lawrence
Harry Lawson
Hershel Lipow
Brian Maney
John Nelson
Julie Nepveu
Tillman Neuner
Laurence Pearl
Lydia Pecker
Mark Robinson
Barbara Sard
Bill Shields
Leah Smith
Leslie Strauss
Bonnie Temple
John Weicher
Mark Weinheimer
Katie Wells
Kimberly Williams
Stockton Williams

FLORIDA
Ability Housing of Northeast Florida
Broward Housing Council
Community Legal Services of Mid-Florida, Inc.
Delray Beach Community Land Trust
Escambia-Pensacola Fair Housing Office
Florida Housing Coalition
Florida Supportive Housing Coalition
Homes in Partnership, Inc.
KMX Group
Miami Coalition for the Homeless
Monroe County Homeless Services
Raymond James Tax Credit Funds, Inc.
Real Estate Education and Community Housing, Inc.
Christine Allamanno
Mark Buchbannor
2015 NLIHC MEMBERS

Suzette DeCastro
Charles Elsesser
Vincent Gardner
Stephen Golant
Deborah Hallisky
Sheila Hamilton
Jeff Hearne
Roshanda Jackson
Patrick McNamara
Nancy Muller
Anne Ray
William Russell

GEORGIA
Georgia Advancing Communities Together
Georgia Alliance to End Homelessness
Georgia Department of Community Affairs
Georgia Supportive Housing Association
Toni Gail Brewer
Essie Carswell
Kelly Cooney
Fannie Hall
Isadoer Harden
Russ Henry
Young Hughley
Nanda Johnson
Larry Keating
Lee Ann Lands
Mary Thompson

HAWAII
Deborah Kimball

IDAHO
Northwest Integrity Housing Company
Michael Gibson
Judith Payne

ILLINOIS
Bickerdike Redevelopment Corporation
Chicago Alliance to End Homelessness
Chicago Community Loan Fund
Chicago Rehab Network
Community Investment Corporation
Housing Action Illinois
Housing Authority of Cook County
Illinois Iowa Center for Independent Living
League of Women Voters of Chicago
Metropolitan Tenants’ Organization
Moline Housing Authority
Northwest Tower Residents’ Association
Open Communities
Rich Azure
Patricia Bach
Tomika Beloch
Arlene Bieri
Robert Buck
Vivian Cash
Ron Clewer
Laurie Ehlers
Jennifer Fabbrini
Paul Fischer
Diane Fox
Harry Gottlieb
Rochelle Helm
Jessie Hooper
Earlene Jenkins
Daniel Lauber
Judy Lewis
Allan Lindrup
Mary McCabe
Judith Ogle
Jennifer O’Neil
Esther Patt
Bill Pluta
Kay Riesch
Karen Roberts
Henry Rose
Herbert Rubin
Paul Selden
Jesse Sisler
Janet Smith
Lillie Smith
Jacqueline Weiss
Kathy York

INDIANA
Indiana Association for Community Economic Development
Dana Nash
Florence Roisman

IOWA
4 Feathers Development
Family Promise of Greater Des Moines
Home Opportunities Made Easy, Inc.
Polk County Housing Trust Fund
R. Allen Hays

KANSAS
Homestead Affordable Housing, Inc.

KENTUCKY
Homeless and Housing Coalition of Kentucky
Kentucky Housing Corporation
Janet Dakan
Anthony Elmore
Aaron Wolfe-Bertling

LOUISIANA
Crescent City Community Land Trust
Golden Agers Resident Council of Bayou Towers
Guste Homes Resident Management Corporation
Louisiana Housing Alliance
Southern Mutual Help Association, Inc.
St. Tammany Parish Department of Health and Human Services
Casius Pealer
Pete Schenck

MAINE
Auburn Housing Authority
Avesta Housing Development Corporation
Bangor Area Homeless Shelter
City of Portland Department of Housing and Neighborhood Services
Coastal Enterprises, Inc.
Community Housing of Maine
Credere Associates, LLC
2015 NLIHC MEMBERS

Curtis Thaxter Stevens Broder & Micoleau, LLC
Drummond Woodsum
Freeport Housing Trust
Gaufe & Rosenthal
Maine Affordable Housing Coalition
Maine Real Estate Managers’ Association
Northern New England Housing Investment Fund
Norway Savings Bank
Otis Atwell
Penquis CAP, Inc.
Portland Housing Authority
Preble Street Resource Center
Raise-Op Housing Cooperative
Richard Curtis & Associates
Shalom House, Inc.
South Portland Housing Authority
The Genesis Fund
Total Construction Management
Westbrook Housing Authority
Zachau Construction
Rosemary Kuun
Robert Laux
Greg Payne
Peter Tousignant

MARYLAND
Community Preservation and Development Corporation
Cramer and Crystal Homes for America
Housing Opportunities Commission
Innovative Housing Institute
Maryland Affordable Housing Coalition
Maryland Department of Disabilities
National Advocacy Center
Ann Dalrymple
Sylvia Deyo
Thomas Deyo
Robbie Dukes
David Falk
Patricia Fugere
Joseph Guggenheim
Elisha Harig-Blaine
Blaire Hoffman
Douglas McNeil
Jeremiah O’Leary
Yvonne Perret
Andres Saavedra
Renee Willis
Mark Wurzbacher

MASSACHUSETTS
Action for Boston Community Development, Inc.
Alliance of Cambridge Tenants
Berkshire County Regional Housing Authority
Boston Capital Corporation
Boston Housing Authority Resident Advisory Board
Camfield Tenants’ Association, Inc.
Central Massachusetts Housing Alliance, Inc.
Citizens’ Housing and Planning Association, Inc.
Community Economic Development Assistance Corporation
Community Service Network
Massachusetts Alliance of HUD Tenants
Massachusetts Housing Investment Corporation
Metropolitan Boston Housing Partnership, Inc.
Pine Street Inn
Regional Housing Network of Massachusetts
Spear Management Group
The Caleb Group
The Community Builders, Inc.
Emily Achtenberg
William Apgar
Gloria Aronson
Rachel Bratt
Edward Chase
Aimee Coolidge
Stephen Day
Judith Feins
Peter Gagliardi
Laurie Gould
Jean Hannon
Jonathan Klein
Henry Korman
Judith Liben
Jeffrey Lines
Joyce McAfee
Sheila Mondschein
Ellen Morris
Elizabeth Mulroy
Ann O’Hara
Augustin Parker
Winton Pitcoff
Cheryl-Ann Pizza-Zeoli
Paul Ruchinskas
Phyllis Schmidt
Lisa Sloane
James Stockard
Lawrence Vale
Daniel Waldinger
Kathy Watkins
Eleanor White

MICHIGAN
Community Economic Development Association of Michigan
Community Housing Network
CSI Support & Development Services
Neighborhood Service Organization
Occupancy Solutions
Marcus Cobb
Doneisia Davis
Daryl Domke
Dobey Gavin
Helen Guzzo
Fred Karnas
Maryellen Lewis
William Phillips
Elaine Simpson
Rick Stravers
Thurston Willoughby
Cathy Wilson

MINNESOTA
Broen Housing Consultants
Central Minnesota Housing Partnership
Family Housing Fund
Franklin Towers Resident Council
2015 NLIHC MEMBERS

HOME Line
Housing and Redevelopment Authority of Bemidji
Housing Justice Center
HousingLink
Metropolitan Interfaith Council on Affordable Housing
Minneapolis Highrise Representative Council
Minnesota Coalition for the Homeless
Minnesota Housing Partnership
Minnesotans Standing Together To End Poverty
Rondo Community Land Trust
West Bank Community Development Corporation
Ruth Barrett-Rendler
Florence Castner
Matt Gerard
Chip Halbach
Markus Klimenko
Hilary Lovelace
Lawrence Martin
Mary McGovern
Tamir Mohamud
Carilee Warner
Sue Watlov Phillips
Dorinda Wider

MISSISSIPPI
Housing Mississippi
Vicksburg Housing Authority Resident Council, Inc.

MISSOURI
Empower Missouri
Homeless Services Coalition of Greater Kansas City
ReStart
Sanctuary in the Ordinary
Joan Botwinick
Evie Craig
David Eslinger
Lisa Goldschmidt
Molly Metzger
Peter Salsich

MONTANA
Neighborworks Great Falls
Neighborworks Montana
United Native American Housing Association

NEBRASKA
Nebraska Department of Economic Development
Nebraska Housing Developers’ Association

NEVADA
Kristen Ashe
Eric Novak

NEW HAMPSHIRE
Housing Action NH

NEW JERSEY
Catholic Charities, Diocese of Trenton
Community Action Services
East Brunswick Community Housing Corporation
Fair Housing Council of Northern New Jersey
Housing & Community Development Network of New Jersey
KFL Camden Dream Center
Monarch Housing Associates
New Jersey Tenant Organization
Princeton Community Housing Supportive Housing Association of New Jersey
Daniela Bonafede-Chhabra
Arnold Cohen
Constance Crowley
Cherisse Dew
Vito Gallo
Wilma Garren
Blenda Johnson
David Kinsey
Jeffery Lacey
Mary Marino
Helen McCahill
Frank McCann
Caroline Meehan
Esther Mercado-Pitts
K. Tyler Miller
Laura Ramos
Harold Simon

NEW MEXICO
Albuquerque Health Care for the Homeless, Inc.
New Mexico Coalition to End Homelessness
Supportive Housing Coalition of New Mexico, Inc.
Truth or Consequences Public Housing Authority
Mary Greene

NEW YORK
121st-122nd Streets Block Association
334 East 92nd Street Tenants’ Association
Arbor Housing and Development Association for Neighborhood & Housing Development
Bishop Sheen Ecumenical Housing Foundation, Inc.
Chemung County Housing Coalition
Concern for Independent Living Enterprise Community Partners
Fair Housing in Huntington Forsyth Street Advisors
Greater Syracuse Tenants’ Network
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Human Development Services of Westchester, Inc.
Interfaith Council for Action, Inc.
JCTOD Outreach, Inc. (dba) Johnson Park Center
Long Island Housing Services
Lower East Side Coalition Housing Development
Mitchell-Lama Residents Coalition
Morningside Heights Multicultural Tenants’ Organization
Neighborhood Preservation Coalition of New York State
New York State Rural Housing Coalition
New York State Tenants & Neighbors Information Service
Regional Economic Community Action Program
Supportive Housing Network of New York
The NHP Foundation
Troy Rehabilitation & Improvement Program
United Tenants of Albany
Westgate Tenants’ Association
Hassan Alidoust
Victor Bach
Joshua Barnett
Janice Bockmeyer
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Loraine Brown
Jim Buckley
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Henry Dubro
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Darryl Warner

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NORTH CAROLINA
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Community Home Trust
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Greensboro Housing Coalition
North Carolina Housing Coalition
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Omar Kashef
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NORTH DAKOTA
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North Dakota Coalition for Homeless People

OHIO
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Cleveland Tenants’ Organization
Coalition on Homelessness and Housing in Ohio
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Delorise Calhoun
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Marsha Reese
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Inter-faith Housing Alliance
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National ADAPT - Housing Group
Nazareth Housing Services
NeighborWorks Association of Pennsylvania
Northside Coalition for Fair Housing
Philadelphia Association of Community Development Corporations
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Texas Low Income Housing Information Service
Texas Tenants' Union
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Isabelle Headrick
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Utah Community Reinvestment Corporation
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Housing Vermont
Twin Pines Housing Trust
Upper Valley Haven
Vermont Affordable Housing Coalition
Vermont Energy Investment Corporation
Vermont Housing and Conservation Board
Vermont Housing Finance Agency
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Darah Kehnemuyi
Byron Stookey
Richard Williams

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Community Life Resources
Legal Aid Justice Center
Project Mend-A-House
Public Housing Association of Residents
The Compass Group, LLC

VERMONT
Champlain Housing Trust Committee on Temporary Shelter
Housing Vermont
Twin Pines Housing Trust
Upper Valley Haven
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Byron Stookey
Richard Williams

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Washington State Housing Finance Commission*
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*Denotes donors who are also members.
# Statement of Financial Position

As of December 31, 2015

## 2015 Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Coalition</th>
<th>Policy Center</th>
<th>C3/C4 Elim.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$ 742,789</td>
<td>$ 6,141</td>
<td></td>
<td>$ 748,930</td>
</tr>
<tr>
<td>Due from Policy Center</td>
<td>$ 4,000</td>
<td></td>
<td>$ (4,000)</td>
<td></td>
</tr>
<tr>
<td>Grants and other receivables</td>
<td>$ 1,130,313</td>
<td>$ 1,130,313</td>
<td></td>
<td>$ 1,130,313</td>
</tr>
<tr>
<td>Prepaid expenses and deposits</td>
<td>$ 47,511</td>
<td></td>
<td>$ 47,511</td>
<td></td>
</tr>
<tr>
<td>Property and equipment, net</td>
<td>$ 4,775,303</td>
<td>$ 4,775,303</td>
<td></td>
<td>$ 4,775,303</td>
</tr>
<tr>
<td>Investments</td>
<td>$ 140,861</td>
<td></td>
<td>$ 140,861</td>
<td></td>
</tr>
</tbody>
</table>

**Total Assets** $7,390,540 $6,141 $(4,000) $7,392,681

## 2015 Liabilities and Net Assets

### Liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Coalition</th>
<th>Policy Center</th>
<th>C3/C4 Elim.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>$ 104,055</td>
<td>$ 4,000</td>
<td>$(4,000)</td>
<td>$ 104,055</td>
</tr>
<tr>
<td>Due to the Coalition</td>
<td>$ 1,509</td>
<td></td>
<td></td>
<td>$ 1,509</td>
</tr>
<tr>
<td>Line of credit</td>
<td></td>
<td>$ 83,100</td>
<td></td>
<td>$ 83,100</td>
</tr>
<tr>
<td>Capital lease obligation</td>
<td>$ 451,360</td>
<td></td>
<td></td>
<td>$ 451,360</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td></td>
<td>$ 230,271</td>
<td></td>
<td>$ 230,271</td>
</tr>
</tbody>
</table>

**Total Liabilities** $928,102 $4,000 $(4,000) $928,102

### Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Coalition</th>
<th>Policy Center</th>
<th>C3/C4 Elim.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undesignated</td>
<td>$ 556,848</td>
<td>$ 2,141</td>
<td></td>
<td>$ 558,989</td>
</tr>
<tr>
<td>Endowment Funds</td>
<td>$ 4,775,303</td>
<td>$ 4,775,303</td>
<td></td>
<td>$ 4,775,303</td>
</tr>
</tbody>
</table>

**Total Unrestricted** $5,332,151 $2,141 $5,334,292

<table>
<thead>
<tr>
<th>Description</th>
<th>Coalition</th>
<th>Policy Center</th>
<th>C3/C4 Elim.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Temporarily Restricted</td>
<td>$ 1,130,287</td>
<td></td>
<td></td>
<td>$ 1,130,287</td>
</tr>
</tbody>
</table>

**Total Net Assets** $6,462,438 $2,141 $6,464,579

**Total Liabilities & Net Assets** $7,390,540 $6,141 $(4,000) $7,392,681

## 2015 Operating Revenue and Support

<table>
<thead>
<tr>
<th>Description</th>
<th>Coalition</th>
<th>Policy Center</th>
<th>C3/C4 Elim.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants and contributions</td>
<td>$ 2,363,189</td>
<td>$ 203,478</td>
<td>$(199,198)</td>
<td>$2,367,469</td>
</tr>
<tr>
<td>Investments designated for operations</td>
<td>$ 653,233</td>
<td></td>
<td></td>
<td>$ 653,233</td>
</tr>
<tr>
<td>Annual conference and registration revenue</td>
<td>$ 469,950</td>
<td></td>
<td></td>
<td>$ 469,950</td>
</tr>
<tr>
<td>Membership contributions</td>
<td>$ 361,209</td>
<td></td>
<td></td>
<td>$ 361,209</td>
</tr>
<tr>
<td>Other</td>
<td>$ 27,737</td>
<td></td>
<td></td>
<td>$ 27,737</td>
</tr>
<tr>
<td>Interest income</td>
<td>$ 135</td>
<td></td>
<td></td>
<td>$ 135</td>
</tr>
</tbody>
</table>

**Total Operating Revenue and Support** $3,875,453 $203,478 $(199,198) $3,879,733

## 2015 Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Coalition</th>
<th>Policy Center</th>
<th>C3/C4 Elim.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services/Education</td>
<td>$ 2,065,851</td>
<td>$ 198,578</td>
<td>$(199,198)</td>
<td>$2,065,231</td>
</tr>
<tr>
<td>Management and general</td>
<td>$ 489,963</td>
<td>$ 3,399</td>
<td></td>
<td>$ 493,362</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$ 133,623</td>
<td>$ 1,360</td>
<td></td>
<td>$ 134,983</td>
</tr>
</tbody>
</table>

**Total Operating Expenses** $2,689,437 $203,337 $2,693,576
At its meeting on March 4, 2015, the NLIHC Board of Directors elected five new members to the board and said farewell to five others. New board members: Dara Baldwin, Public Policy Analyst, National Disability Rights Network, Washington, DC; Dora Leong Gallo, Chief Executive Officer, A Community of Friends, Los Angeles, CA; Isabelle Headrick, Executive Director, Accessible Housing Austin!, Austin, TX; Eric Price, Executive Vice President, AFL-CIO Housing Investment Trust and CEO of Building America CDE, Inc., Washington, DC; and Michael Steele, President, Rutgers Houses Resident Association, NY City Housing Authority, New York, NY.

NLIHC thanked departing board members Mark Allison, Maria Cabildo, Marcie Cohen, Paul Weech, and Leonard Williams.

NLIHC officers elected to serve another one-year term:
- Brenda Clement, Chair
- Greg Payne, 1st Vice Chair
- Marla Newman, 2nd Vice Chair
- Christine Allamanno, Secretary
- Moises Loza, Treasurer
- Lisa Hasegawa and Matt Gerard, at-large members

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Boston, MA
Emma “Pinky” Clifford
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Pine Ridge, SD
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National Council of La Raza
Washington, D.C.
Chris Estes
National Housing Conference
Washington, DC
Bill Faith
Coalition on Homelessness and Housing in Ohio
Columbus, OH
Daisy Franklin
Public Housing Resident Network
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A Community of Friends
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Marla Newman, 2nd Vice Chair
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(During 2015)

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NLIHC thanks our 2015 interns for their excellent contributions to our cause.

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