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# Appendix

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# List of Abbreviated Statutory References

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Section 3, “Housing and Urban Development Act of 1968,” 12 U.S.C. 1701u, economic opportunities for low- and very low-income persons.

Section 8, “United States Housing Act of 1937,” 42 U.S.C. 1437f, low-income rental housing assistance.

Section 9, “United States Housing Act of 1937,” 42 U.S.C. 1437g, funding for public housing.

Section 18, “United States Housing Act of 1937,” 42 U.S.C. 1437p, demolition and disposition of public housing.

Section 42, Internal Revenue Code of 1986, 26 U.S.C. 42, low-income housing tax credit.

Section 104(d), Title I, “Housing and Community Development Act of 1974,” 42 U.S.C. 5304(d), anti-displacement provisions for Community Development Block Grants (CDBGs) and Home Investment Partnerships.

Section 108, “Housing and Community Development Act of 1974,” 42 U.S.C. 5308, CDBG loan guarantees.

Section 202, “Housing Act of 1959,” 12 U.S.C. 1701q, elderly and handicapped housing.

Section 203, “National Housing Act,” 12 U.S.C. 1709, single-family mortgage insurance.

Section 203k, “National Housing Act,” 12 U.S.C. 1709(k), single-family mortgage insurance for rehabilitation.

Section 207, “National Housing Act,” 12 U.S.C. 1713, multifamily mortgage insurance.

Section 221, “National Housing Act,” 12 U.S.C. 1715, multifamily mortgage insurance.

Section 221(d)(3), “National Housing Act,” 12 U.S.C. 1715(d)(3), below-market interest rate rental housing mortgage insurance.

Section 221(d)(4), “National Housing Act,” 12 U.S.C. 1715(d)(4), mortgage insurance refinancing.

Section 221(g)(4), “National Housing Act,” 12 U.S.C. 1715(g)(4), assignment of mortgages to HUD.

Section 223(a)(7), “National Housing Act,” 12 U.S.C. 1715n(a)(7), insurance for refinancing.

Section 223(d), “National Housing Act,” 12 U.S.C. 1715n(d), insurance for multifamily operating loss loans.

Section 223(f), “National Housing Act,” 12 U.S.C. 1715n(f), mortgage insurance for multifamily refinancing.

Section 231, “National Housing Act,” 12 U.S.C. 1715v, mortgage insurance for elderly and handicapped rental housing.

Section 235, “National Housing Act,” 12 U.S.C. 1715z, home mortgage interest reduction payments.

Section 236, “National Housing Act,” 12 U.S.C. 1715z-1, rental and cooperative housing interest reduction payments.

Section 241, “National Housing Act,” 12 U.S.C. 1715z-6, multifamily supplemental loans.

Section 502, “Housing Act of 1949,” 42 U.S.C. 1472, rural, direct, and guaranteed single-family housing loans.

Section 504, “Housing Act of 1949,” 42 U.S.C. 1474, rural, very low-income home repair loans and grants.

Section 504, “Rehabilitation Act of 1973,” 29 U.S.C. 794, prohibits disability discrimination, requires accessibility standards.

Section 514, “Housing Act of 1949,” 42 U.S.C. 1484, farm labor housing loans.

Section 515, “Housing Act of 1949,” 42 U.S.C. 1485, rural rental and cooperative housing.

Section 516, “Housing Act of 1949,” 42 U.S.C. 1486, farm labor housing grants.

Section 521, “Housing Act of 1949,” 42 U.S.C. 1490a, rural rental assistance.

Section 533, “Housing Act of 1949,” 42 U.S.C. 1490m, rural housing preservation grants.

Section 538, “Housing Act of 1949,” 42 U.S.C. 1490p-2, guaranteed rural rental housing loans.

Section 811, “Cranston-Gonzalez National Affordable Housing Act,” 42 U.S.C. 8013, supportive housing for persons with disabilities.

Title V, “McKinney-Vento Homeless Assistance Act,” 42 U.S.C. 11411-11412, excess federal properties available to assist the homeless.

## **FOR MORE INFORMATION**

HUD’s list of programs frequently identified by statute: <http://1.usa.gov/13i1mt5>.

# Selected List of Major Housing and Housing-Related Laws

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- “Age Discrimination Act of 1975,” P.L. 101-336.
- “AIDS Housing Opportunity Act” (Housing Opportunities for Persons with AIDS), title VIII, subtitle D of the “Cranston-Gonzalez National Affordable Housing Act,” P.L. 101-625, 104 Stat. 4079.
- “Americans with Disabilities Act of 1990,” P.L. 110-325.
- “American Recovery and Reinvestment Act of 2009,” P.L. 111-5, 123 Stat. 115.
- “Civil Rights Act of 1964,” P.L. 88-352, 78 Stat. 241.
- “Community Reinvestment Act,” Pub. L./95-128, title VIII, § 802, 91 Stat. 1147
- “Fair Housing Act,” title VIII, “Civil Rights Act of 1968,” P.L. 90-284, 82 Stat. 81.
- “Department of Housing and Urban Development Act,” P.L. 89-117, 79 Stat. 667.
- “Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010,” P.L. 111-203, 124 Stat. 1376.
- “Emergency Low-Income Housing Preservation Act of 1987” (ELIHPA), P.L. 100-242, 101 Stat. 1877.
- “Frank Melville Supportive Housing Investment Act of 2010,” P.L. 111-374.
- “HOME Investment Partnerships Act,” title II, “Cranston-Gonzalez National Affordable Housing Act,” P.L. 101-625, 104 Stat. 4079.
- “Home Mortgage Disclosure Act,” P.L. 94-200, 89 Stat. 1125.
- “Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009,” (HEARTH) Division B.
- “Helping Families Save Their Homes Act of 2009,” P.L. 111-222, 123 Stat. 1633.
- “Housing Act of 1949,” P.L. 81-171, 63 Stat. 413.
- “Housing Act of 1959,” P.L. 86-372, 73 Stat. 654.
- “Housing and Community Development Act of 1974,” P.L. 93-383, 88 Stat. 633.
- “Housing and Community Development Act of 1987,” P.L. 100-242, 101 Stat. 1815.
- “Housing and Community Development Act of 1992,” P.L. 102-550, 106 Stat. 3672.
- “Housing and Economic Recovery Act of 2008,” P.L. 110-289, 122 Stat. 2654.
- “Housing and Urban Development Act of 1965,” P.L. 89-117, 79 Stat. 451.
- “Housing and Urban Development Act of 1968,” P.L. 90-448, 82 Stat. 476.
- “Housing and Urban Development Reform Act of 1989,” P.L. 101-235, 103 Stat. 1987.
- “Housing and Urban-Rural Recovery Act of 1983,” P.L. 98-181, 97 Stat. 1153.
- “Housing Opportunity Through Modernization Act of 2016,” (HOTMA) P.L. 114-201, 130 Stat. 782.
- “Lead-Based Paint Poisoning Prevention Act,” P.L. 91-695, 84 Stat. 2078.
- “Low Income Housing Preservation and Resident Homeownership Act of 1990,” (LIHPRA) P.L. 101-625, 104 Stat. 4249.
- “Multifamily Assistance and Housing Reform and Affordability Act of 1997,” P.L. 105-65, 111 Stat. 1384.
- “Multifamily Housing Property Disposition Reform Act of 1994,” (MAHRAA) P.L. 103-233, 108 Stat. 342.
- “National Housing Act,” P.L. 73-479, 48 Stat. 1246.
- National Environmental Policy Act (NERA), Pub. L. 91-190, 83 Stat. 852
- National Housing Trust Fund, §1338 to the “Federal Housing Enterprises Financial Safety

and Soundness Act of 1992,” P.L. 102-550, as amended by §1131 of the “Housing and Economic Recovery Act of 2008,” P.L. 110-289, 122 Stat. 2654.

“Protecting Tenants at Foreclosure Act,” Division A, title VII, “Helping Families Save Their Homes Act of 2009,” P.L. 111-22, 123 Stat. 1633.

“Quality Housing and Work Responsibility Act of 1998,” (QHWRA) P.L. 105-276, 112 Stat. 2461.

“Rehabilitation Act of 1973,” P.L. 93-112, 87 Stat. 355.

Section 202 “Supportive Housing for the Elderly Act of 2010,” P.L. 111-372, 124 Stat. 4077.

“Stafford Disaster Relief and Emergency Assistance Act,” P.L. 100-707, 102 Stat. 4689.

“Stewart B. McKinney Homeless Assistance Act,” P.L. 100-77, 101 Stat. 482.

Supportive Housing for Persons with Disabilities, Section 811, “Cranston-Gonzalez National Affordable Housing Act,” P.L. 101-625, 104 Stat. 4079.

“Uniform Relocation Act,” P.L. 91-644, 84 Stat. 1895.

“United States Housing Act of 1937,” P.L. 75-412, 50 Stat. 888.

“Violence Against Women Act,” P.L. 109-162, 119 Stat. 2960.

“Violence Against Women Reauthorization Act of 2013,” P.L. 113-4, 127 Stat. 54.

## **FOR MORE INFORMATION**

Key HUD Statutes: <http://1.usa.gov/13i1SY1>.

# Glossary

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**ADVANCE APPROPRIATION.** Budget authority or appropriation that becomes available in one or more fiscal years after the fiscal year for which the appropriation was enacted. For example, an advance appropriation in the “FY19 Appropriations Act” would become available for programs in FY20 or beyond. The amount is not included in the budget totals of the year for which the appropriation act is enacted but rather in those for the fiscal year in which the amount will become available for obligation.

**AFFORDABLE HOUSING.** Housing that costs an owner or renter no more than 30% of household income.

**AMORTIZE.** Decrease an amount gradually or in installments, especially in order to write off an expenditure or liquidate a debt.

**AFFORDABLE HOUSING PROGRAM (AHP).** A program of the Federal Home Loan Bank system, AHP provides subsidized cash advances to member institutions to permit them to make below-market loans for eligible housing activities.

**ANNUAL ADJUSTMENT FACTOR.** The mechanism for adjusting rents in certain types of Section 8-assisted properties, including Section 8 New Construction/Substantial Rehab. HUD publishes annual percentage factors by unit type and region.

**“ANTI-DEFICIENCY ACT.”** A federal law forbidding federal employees from spending money or incurring obligations that have not been provided for in an appropriation.

**APPROPRIATION.** A provision of law providing budget authority that enables an agency to incur obligations and to make payments out of the U.S. Department of the Treasury for specified purposes. Non-entitlement programs are funded through annual appropriations.

**AREA MEDIAN INCOME (AMI).** The midpoint in the income distribution within a specific geographic area. By definition, 50% of households, families, or individuals earn less

than the median income, and 50% earn more. HUD calculates family AMI levels for different communities annually, with adjustments for family size. AMI is used to determine the eligibility of applicants for both federally and locally funded housing programs.

**ASSISTED HOUSING.** Housing where the monthly costs to the tenant are subsidized by federal or other programs.

**AUTHORIZATION.** Legislation that establishes or continues operation of a federal program or agency either indefinitely or for a specific period of time, or that sanctions a particular type of obligation or expenditure within a program.

**BELOW MARKET INTEREST RATE (BMIR).** See Section 221(d)(3) BMIR.

**BLOCK GRANTS.** Grants made by the federal government on a formula basis, usually to a state or local government.

**BORROWING AUTHORITY.** The authority to incur indebtedness for which the federal government is liable, which is granted in advance of the provision of appropriations to repay such debts. Borrowing authority may take the form of authority to borrow from the Treasury or authority to borrow from the public by means of the sale of federal agency obligations. Borrowing authority is not an appropriation since it provides a federal agency only with the authority to incur a debt, and not the authority to make payments from the Treasury under the debt. Appropriations are required to liquidate the borrowing authority.

**BROOKE RULE.** Federal housing policy that limits a tenant’s contribution to rent in public housing and under the Section 8 program to 30% of income. This amount is considered to be the maximum that one should have to pay for rent without becoming ‘burdened.’ The rule is based on an amendment sponsored by then Senator Edward Brooke (R-MA) to the public housing program in 1971. The original Brooke amendment limited tenant contributions to 25%.

The limit was increased from 25% to 30% in 1981.

**BUDGET AUTHORITY.** The legal authority to enter into obligations that will result in immediate or future outlays of federal funds. Budget authority is provided in appropriations acts.

**“BUDGET ENFORCEMENT ACT” (BEA).** An expired 1990 act of Congress credited in part with creating a budget surplus by establishing limits on discretionary spending, maximum deficit amounts, pay-as-you-go rules for revenue and direct spending, new credit budgeting procedures, and other changes in budget practices. Congress has debated the re-establishment of pay-as-you-go rules and whether such rules should apply to both spending and taxation or only to spending.

**BUDGET RESOLUTION.** A concurrent resolution passed by both houses of Congress that does not require the signature of the president. The budget resolution sets forth various budget totals and functional allocations and may include reconciliation instructions to specific House or Senate committees.

**COLONIAS.** The rural, mostly unincorporated communities located in California, Arizona, New Mexico, and Texas along the U.S.-Mexico border. Colonias are characterized by high poverty rates and substandard living conditions and are defined primarily by what they lack, such as potable drinking water, water and wastewater systems, paved streets, and standard mortgage financing.

**COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO).** A federally defined type of nonprofit housing provider that must receive a minimum of 15% of all federal HOME Investment Partnership Funds.

**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG).** The annual formula grants administered by HUD that are distributed to states, cities with populations of 50,000 or more and counties with populations of 200,000 or more. CDBG funds are to be used for housing and community development activities, principally

benefiting low- and moderate-income people. The CDBG program is authorized by Title I of the “Housing and Community Development Act of 1974.”

**COMMUNITY DEVELOPMENT CORPORATIONS (CDCs).** Nonprofit, community-based organizations that work to revitalize the neighborhoods in which they are located by building and rehabilitating housing, providing services, developing community facilities, and promoting or undertaking economic development.

**COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION (CDFI).** A specialized financial institution that works in market niches that have not been adequately served by traditional financial institutions. CDFIs provide a wide range of financial products and services, including mortgage financing, commercial loans, financing for community facilities, and financial services needed by low-income households. Some CDFIs also provide technical assistance. To be certified as a CDFI by the CDFI Fund of Treasury, an institution must engage in community development, serve a targeted population, provide financing, have community representatives on its board, and be a non-governmental organization.

**“COMMUNITY REINVESTMENT ACT” (CRA).** The act prohibits lending institutions from discriminating against low- and moderate-income and minority neighborhoods. CRA also imposes an affirmative obligation on banks to serve these communities. Banks must proactively assess community needs, conduct marketing and outreach campaigns in all communities, and consult with community stakeholders in developing financing options for affordable housing and economic development activities. CRA has formal mechanisms for banks and regulators to seriously consider community needs and input. Members of the community can comment at any time on a bank’s CRA performance in a formal or informal manner. When federal agencies conduct CRA examinations of banks’ lending, investing, and service activities in low- and moderate-income



communities, federal agencies are required to consider the comments of members of the public concerning bank performance. Likewise, federal agencies are required to consider public comments when deciding whether to approve a bank's application to merge or open and relocate branches.

**CONGRESSIONAL BUDGET OFFICE (CBO).** An organization created by Congress that provides staff assistance to Congress on the federal budget.

**CONSOLIDATED PLAN (ConPlan).** The ConPlan merges into one process and one document all the planning and application requirements of four HUD block grants: Community Development Block Grants (CDBG), HOME Investment Partnerships, Emergency Solutions Grants (ESG), and Housing Opportunities for Persons With AIDS (HOPWA) grants.

**CONTINUING RESOLUTION (CR).** A spending bill that provides funds for government operations for a short period of time until Congress and the president agree on an appropriations bill.

**CREDIT UNION.** A nonprofit financial institution typically formed by employees of a company, labor union, or religious group and operated as a cooperative. Credit unions may offer a full range of financial services and pay higher rates on deposits and charge lower rates on loans than commercial banks. Federally chartered credit unions are regulated and insured by the National Credit Union Administration.

**DISCRETIONARY SPENDING.** Budget authority, other than for entitlements, and ensuing outlays provided in annual appropriations acts. The Budget Resolution sets limits or caps on discretionary budget authority and outlays.

**EARMARKS.** Appropriations that are dedicated for a specific, particular purpose. The funding of the Community Development Fund typically has earmarks as part of the Economic Development Initiative.

**“EMERGENCY LOW-INCOME HOUSING PRESERVATION ACT” (ELIHPA).** The 1987 statute authorizing the original federal program to preserve federally assisted multifamily housing. The program was active from 1987 to 1992.

**ENHANCED VOUCHERS.** The tenant-based Section 8 assistance provided to eligible residents when owners prepay their subsidized mortgages or opt out of project-based Section 8 contracts. Rents are set at market comparable levels, instead of the regular voucher payment standard, as long as the tenant elects to remain in the housing.

**ENTITLEMENT JURISDICTION.** Under the Community Development Block Grant (CDBG), cities with populations of 50,000 or more and counties with populations of 200,000 or more are ‘entitled’ to receive funding under the program.

**ENTITLEMENTS.** Entitlements are benefits available to people if they meet a certain set of criteria. Entitlement programs, such as Social Security, are not constrained by the appropriations process.

**EXIT TAX.** The taxes paid on the recapture of depreciation and other deductions experienced upon sale of a property. In some affordable housing transactions, sellers may face a significant exit tax even when they do not receive net cash at sale.

**EXPIRING USE RESTRICTIONS.** The low- and moderate-income affordability requirements associated with subsidized mortgages under Section 221(d)3 BMIR and Section 236, which terminate when the mortgage is prepaid.

**EXTREMELY LOW INCOME (ELI).** A household income below 30% of area median income (AMI), as defined by HUD.

**FAIR MARKET RENTS (FMR).** HUD's estimate of the actual market rent for a modest apartment in the conventional marketplace. FMRs include utility costs (except for telephones). Every year, HUD develops and publishes FMRs for every MSA and apartment type. FMRs are currently

established at the 40th percentile rent, the top of the range that renters pay for 40% of the apartments being surveyed, with the exception of some high-cost jurisdictions, where it is set at the 50th percentile.

**FANNIE MAE (FEDERAL NATIONAL MORTGAGE ASSOCIATION).** A federally chartered government-sponsored enterprise that purchases mortgages from originators to facilitate new mortgage lending. Similar to Freddie Mac.

**FARMERS HOME ADMINISTRATION (FmHA).** The former name of the Rural Housing Service.

**FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC).** The federal agency established in 1933 that guarantees (within limits) funds on deposits in member banks and thrift institution, and that performs other functions such as making loans to or buying assets from member institutions to facilitate mergers or prevent failures.

**FEDERAL HOUSING ADMINISTRATION (FHA).** A part of HUD that insures lenders against loss on residential mortgages. It was founded in 1934 to execute the provisions of the “National Housing Act” in response to the Great Depression.

**FEDERAL HOUSING FINANCE AGENCY (FHFA).** Created in 2008 to take over the functions of the Office of Federal Housing Enterprise Oversight (OFHEO) and the Federal Housing Finance Board (FHFB). OFHEO was the regulator for Freddie Mac and Fannie Mae, and the FHFB regulated the Federal Home Loan Banks.

**FEDERAL HOUSING FINANCE BOARD (FHFB).** Federal agency created by Congress in 1989 to assume oversight of the Federal Home Loan Bank System from the dismantled Federal Home Loan Bank Board. The FHFB was merged into the Federal Housing Finance Agency (FHFA) in 2008. The FHFA also regulates Freddie Mac and Fannie Mae.

**FEDERAL RESERVE BOARD (FRB).** The governing board of the Federal Reserve System.

Its seven members are appointed by the president, subject to Senate confirmation, and serve 14-year terms. The board establishes Federal Reserve System policies on such key matters as reserve requirements and other bank regulations, sets the discount rates, and tightens or loosens the availability of credit in the economy.

**FEDERAL RESERVE SYSTEM.** The system established by the “Federal Reserve Act of 1913” to regulate the U.S. monetary and banking systems. The Federal Reserve System (“the Fed”) consists of 12 regional Federal Reserve Banks, their 24 branches, and all national and state banks that are part of the system. National banks are stockholders of the Federal Reserve Bank in their region. The Federal Reserve System’s main functions are to regulate the national money supply, set reserve requirements for member banks, supervise the printing of currency at the mint, act as clearinghouse for the transfer of funds throughout the banking system, and examine member banks’ compliance with Federal Reserve regulations.

**FINANCIAL INSTITUTION.** An institution that collects funds from the public to place in financial assets such as stocks, bonds, money market instruments, bank deposits, or loans. Depository institutions (banks, savings and loans, saving banks, credit unions) pay interest on deposits and invest the deposit money, mostly in loans. Non-depository institutions (insurance companies, pension plans) collect money by selling insurance policies or receiving employer contributions and pay it out for legitimate claims or for retirement benefits. Increasingly, many institutions are performing both depository and non-depository functions.

**FISCAL YEAR (FY).** The accounting period for the federal government. The fiscal year for the federal government begins on October 1 and ends the next September 30. It is designated by the calendar year in which it ends; for example, FY16 began on October 1, 2015, and ends on September 30, 2016.

**FLEXIBLE SUBSIDY.** A direct HUD loan or grant for rehabilitation or operating losses, available

to eligible owners of certain HUD-subsidized properties. Owners must continue to operate the project as low- and moderate-income housing for the original mortgage term. Not currently active.

**FORECLOSURE.** The process by which a mortgage holder who has not made timely payments of principal and interest on a mortgage loses title to the home. The holder of the mortgage, whether it is a bank, a savings and loan, or an individual, uses the foreclosure process to satisfy the mortgage debt either by obtaining the proceeds from the sale of the property at foreclosure or taking the title to the property and selling it at a later date. Foreclosure processes vary from state to state and can be either judicial or non-judicial.

**FORMULA ALLOCATION.** The method by which certain programs distribute appropriated funds to state and local governments. The parameters for the formula are established by statute and are generally based on demographics (poverty) and housing conditions (overcrowding) in the jurisdiction. CDBG and HOME are formula allocation programs.

**FREDDIE MAC (FEDERAL HOME LOAN MORTGAGE CORPORATION).** A federally chartered government-sponsored enterprise that purchases mortgages from originators to facilitate new mortgage lending. Similar to Fannie Mae.

**“FREEDOM OF INFORMATION ACT” (FOIA).** The law providing for a means of public access to documents from HUD or other federal agencies.

**GOVERNMENT ACCOUNTABILITY OFFICE (GAO).** Formerly known as the General Accounting Office, the GAO is a Congressional agency that monitors the programs and expenditures of the federal government.

**GINNIE MAE (GOVERNMENT NATIONAL MORTGAGE ASSOCIATION).** An agency of HUD, Ginnie Mae guarantees payment on mortgage-backed securities, which represent pools of residential mortgages insured or guaranteed by the Federal Housing Administration (FHA), the Veterans Administration, or the Rural Housing Service (RHS).

**GOVERNMENT SPONSORED ENTERPRISE (GSE).** An enterprise established by the federal government but privately owned and operated. Fannie Mae and Freddie Mac are GSEs, as are the Federal Home Loan Banks.

**GUARANTEED LOAN.** A loan in which a private lender is assured repayment by the federal government of part or all of the principal, interest, or both, in the event of a default by the borrower.

**HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME).** Administered by HUD’s Office of Community Planning and Development, this program provides formula grants to states and localities (see also PARTICIPATING JURISDICTIONS) to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership, or to provide direct rental assistance to low-income people. The HOME program is authorized by Title II of the 1990 “Cranston-Gonzalez National Affordable Housing Act.”

**“HOME MORTGAGE DISCLOSURE ACT” (HMDA).** Created in 1975, HMDA requires most financial institutions that make mortgage loans, home improvement loans, or home refinance loans to collect and disclose information about their lending practices.

**“HOMELESS EMERGENCY ASSISTANCE AND RAPID TRANSITION TO HOUSING (HEARTH) Act of 2009.”** This law revises the McKinney-Vento Homeless Assistance Grant programs and provides communities with new resources and better tools to prevent and end homelessness. The legislation increases priority on homeless families with children, significantly increases resources to prevent homelessness, provides incentives for developing permanent supportive housing, and creates new tools to address homelessness in rural areas.

**HOUSING ASSISTANCE PAYMENTS (HAP).** HAP is the payment made according to a HAP contract between HUD and an owner to provide Section 8 rental assistance. The term applies to both the Housing Choice Voucher (HCV) Program and Section 8 Project-Based Rental Assistance

Program. The local voucher program is administered by a public housing agency (PHA), whereas a Section 8 contract administrator makes payments in the Multifamily Housing Programs.

**HOUSING BONDS.** Bonds that are generally issued by states and secured by mortgages on homes or rental properties. Although homeowner housing financed by bonds are typically targeted to families or individuals with incomes below the median for the area or the state, rental housing is targeted to lower income families or individuals.

**HOUSING CHOICE VOUCHERS (HCV).** Also known as Section 8 or Section 8 vouchers, this is a rental assistance program funded by HUD. The program helps some families, primarily extremely low-income (ELI) families, rent private housing. Families pay a percentage of their monthly adjusted income toward monthly rent and utilities (generally not more than 30%); the balance of the rent to the owner is paid with the federal subsidy.

**HOUSING COSTS.** Essentially, they are the costs of occupying housing. Calculated on a monthly basis, housing costs for renters include items such as contract rent, utilities, property insurance, and mobile home park fees. For homeowners, monthly housing costs include monthly payments for all mortgages or installment loans or contracts, as well as real estate taxes, property insurance, utilities, and homeowner association, cooperative, condominium, or manufactured housing park fees. Utilities include electricity, gas, fuels, water, sewage disposal, garbage, and trash collection.

**HOUSING FINANCE AGENCY (HFA).** The state agency responsible for allocating and administering federal Low-Income Housing Tax Credits (LIHTC) as well as other federal and state housing financing sources.

**HOUSING STARTS.** An indicator of residential construction activity, housing starts represent the start of construction of a house or apartment building, which means the digging of the foundation. Other measures of construction

activity include housing permits, housing completions, and new home sales.

**HOUSING TRUST FUNDS.** Distinct funds, usually established by state or local governments that receive ongoing public revenues that can only be spent on affordable housing initiatives, including new construction, preservation of existing housing, emergency repairs, homeless shelters, and housing-related services.

**HUD INSPECTOR GENERAL.** The HUD official appointed by the president who is responsible for conducting audits and investigations of HUD's programs and operations.

**INCLUSIONARY ZONING.** A requirement or incentive to reserve a specific percentage of units in new residential developments for moderate income households.

**INDEPENDENT AGENCY.** An agency of the United States government that is created by an act of Congress and is independent of the executive departments. The Securities and Exchange Commission is an example of an independent agency.

**LEVERAGING.** The maximization of the effects of federal assistance for a project by obtaining additional project funding from non-federal sources.

**“LOW-INCOME HOUSING PRESERVATION AND RESIDENT HOMEOWNERSHIP ACT” (LIHPRHA).** The 1990 statute prohibiting the sale of older HUD-assisted properties for market rate use, compensating the owners with financial incentives. The program was active from 1990 to 1996.

**LOW-INCOME HOUSING TAX CREDITS (LIHTC).** Enacted by Congress in 1986 to provide the private market with an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects. Developers then sell these credits to investors to raise capital (equity) for their projects, which reduces the debt that the developer would otherwise have to borrow. Because the debt is lower, a tax credit property can in turn offer lower, more affordable rents.

Provided the property maintains compliance with the program requirements, investors receive a dollar-for-dollar credit against their federal tax liability each year throughout a period of 10 years. The amount of the annual credit is based on the amount invested in the affordable housing.

**LOW-INCOME.** As applied to most housing programs, household income below 80% of metropolitan area median, as defined by HUD, is classified as low income. See also EXTREMELY LOW INCOME (ELI), VERY LOW INCOME (VLI).

**MARK-TO-MARKET.** HUD program that reduces above-market rents to market levels at certain HUD-insured properties that have project-based Section 8 contracts. Existing debt is restructured so that the property may continue to be financially viable with the reduced Section 8 rents.

**MARK-UP-TO-MARKET.** A federal program to adjust rents on Section 8 assisted housing up to the market rate.

**METROPOLITAN STATISTICAL AREA (MSA).** The basic census unit for defining urban areas and rental markets.

**MORTGAGE INTEREST DEDUCTION.** The federal tax deduction for mortgage interest paid in a taxable year. Interest on a mortgage to acquire, construct, or substantially improve a residence is deductible for indebtedness of up to \$1 million.

**MORTGAGE.** The debt instrument by which the borrower (mortgagor) gives the lender (mortgagee) a lien on the property as security for the repayment of a loan. The borrower has use of the property, and the lien is removed when the obligation is fully paid.

**MOVING TO WORK (MTW).** A demonstration program for public housing agencies (PHAs) that provides them with enormous flexibility from most HUD statutory and regulatory requirements. The flexibilities, regarding key programmatic features such as rent affordability and income targeting requirements, can impact residents in both the public housing

and Housing Choice Voucher (HCV) Programs. Authorized in 1996, the demonstration program continues even though it has not been evaluated on a broad scale.

**“MULTIFAMILY ASSISTED HOUSING REFORM AND AFFORDABILITY ACT” (MAHRA).** The 1997 statute authorizing the Mark-to-Market program and renewals of expiring Section 8 contracts.

**MULTIFAMILY.** A building with five or more residential units.

**NON-ELDERLY DISABLED (NED) VOUCHERS.** Since 1997, Housing Choice Vouchers (HCVs) have been awarded under different special purpose voucher program types to serve non-elderly persons with disabilities (NED). NED HCVs enable non-elderly disabled families to lease affordable private housing of their choice. NED vouchers also assist persons with disabilities who often face difficulties in locating suitable and accessible housing on the private market.

**NEW CONSTRUCTION/SUBSTANTIAL REHAB.** A form of project-based Section 8 assistance used in the original development and financing of some multifamily housing. Projects could be both insured and uninsured (with conventional or state/local bond financing). These contracts were long-term (20-40 years). Active from 1976 to 1985.

**NOTICE OF FUNDING AVAILABILITY (NOFA).** A notice by a federal agency, including HUD, used to inform potential applicants that program funding is available.

**OFFICE OF AFFORDABLE HOUSING PRESERVATION.** Formerly the Office of Multifamily Housing Assistance Restructuring (OMHAR), HUD established this office to oversee the continuation of the Mark-to-Market program and provide assistance in the oversight and preservation of a wide spectrum of affordable housing programs.

**OUTLAYS.** Payments made (usually through the issuance of checks or disbursement of cash) to liquidate obligations. Outlays during a fiscal year

(FY) may be for payment of obligations incurred in the previous year or in the same year.

**PARTICIPATING JURISDICTION (PJ).** A HUD-recognized entity that is an eligible recipient of HOME funding.

**PAY-AS-YOU-GO or PAYGO.** A requirement that Congress offset the costs of tax cuts or increases in entitlement spending with increased revenue or savings elsewhere in the budget.

**PAYMENT STANDARD.** Payment standards are used to calculate the housing assistance payment (HAP) that a public housing agency (PHA) pays to an owner on behalf of a family leasing a unit. Each PHA has latitude in establishing its schedule of payment standard amounts by bedroom size. The range of possible payment standard amounts is based on HUD's published fair market rent (FMR) for the area in which the PHA has jurisdiction. A PHA may set its payment standard amounts from 90% to 110% of the published FMRs and may set them higher or lower with HUD approval.

**PERFORMANCE FUNDING SYSTEM.**

Developed by HUD to analyze costs of operating public housing developments, used as the basis for calculating the need for operating subsidies.

**PERMANENT SUPPORTIVE HOUSING.**

Decent, safe, and affordable permanent community-based housing targeted to vulnerable very low-income (VLI) households with serious and long term disabilities that is linked with an array of voluntary and flexible services to support successful tenancies.

**PREPAYMENT PENALTY.** A fee that may be levied for repayment of a loan before it falls due.

**PROJECT-BASED VOUCHERS (PBVs).** A component of a public housing agency's (PHAs) housing choice voucher program. A PHA can attach up to 20% of its voucher assistance to specific housing units if the owner agrees to either rehabilitate or construct the units, or the owner agrees to set-aside a portion of the units in an existing development for lower income families. In general, no more than 25% of the units in a property can be subsidized with PBVs.

**RENTAL ASSISTANCE DEMONSTRATION**

**(RAD).** Congress authorized RAD as part of its FY12 and FY15 HUD appropriations bills. There are two RAD components. The first component allows HUD to approve the conversion of up to 185,000 public housing and moderate rehabilitation (Mod Rehab) units into either project-based Section 8 rental assistance (PBRA) contracts or project-based vouchers (PBVs) by September 30, 2018. The second component allows an unlimited number of units in three smaller programs administered by HUD's Office of Multifamily Housing Programs to convert tenant protection vouchers to PBVs or PBRAs. There is no deadline for the three second component programs – Rent Supplement (Rent Supp), Rental Assistance Program (RAP), and Mod Rehab.

**REAL ESTATE ASSESSMENT CENTER (REAC).**

The office within HUD responsible for assessing the condition of HUD's portfolio, both public housing and private, HUD-assisted multifamily housing. REAC oversees physical inspections and analysis of the financial soundness of all HUD housing, and REAC scores reflect physical and financial condition.

**REAL ESTATE INVESTMENT TRUST (REIT).**

A business trust or corporation that combines the capital of many investors to acquire or finance real estate, which may include assisted housing. Cash flow generated by the properties is distributed to investors in the form of stock dividends. The REIT can also provide an attractive tax deferral mechanism by enabling investors to exchange their partnership shares for interests in the REIT, a nontaxable transfer.

**“REAL ESTATE SETTLEMENT PROCEDURES ACT” (RESPA).**

A statute that prohibits kickbacks and referral fees that unnecessarily increase the costs of certain settlement services in connection with real estate transactions and provides for disclosures in connection with such transactions. HUD enforces RESPA.

**RECONCILIATION BILL.** A bill containing changes in law recommended by House or Senate committees pursuant to reconciliation instructions in a budget resolution.

**RENT SUPPLEMENT (Rent Supp).** An older HUD project-based rental subsidy program used for some Section 221(d)(3) and Section 236 properties. The subsidy contract is coterminous with the mortgage. Most rent supplement contracts in HUD-insured projects were converted to Section 8 in the 1970s.

**RESIDUAL RECEIPTS.** Cash accounts maintained under joint control of the owner and HUD [or Housing Finance Agency (HFA)] into which is deposited all surplus cash generated in excess of the allowable limited dividend or profit. The disposition of residual receipts at the end of the Section 8 contract and/or mortgage is governed by the Regulatory Agreement.

**RIGHT OF FIRST REFUSAL.** The right of first refusal means the right to match the terms and conditions of a third-party offer to purchase a property, within a specified time period.

**RURAL DEVELOPMENT (RD).** A mission area of the U.S. Department of Agriculture (USDA), RD administers grant and loan programs to promote and support housing, public facilities and services such as water and sewer systems, health clinics, emergency service facilities, and electric and telephone service in rural communities. RD also promotes economic development by supporting loans to businesses and provides technical assistance to help agricultural producers and cooperatives.

**RURAL HOUSING SERVICE (RHS).** An agency of the U.S. Department of Agriculture's (USDA) Rural Development (RD), RHS is responsible for administering a number of rural housing and community facilities programs, such as providing loans and grants for single-family homes, apartments for low-income people, housing for farm workers, child care centers, fire and police stations, hospitals, libraries, nursing homes, and schools.

**RURAL.** As used in this Guide, areas that are not urbanized. The Census Bureau defines an urbanized area as "an incorporated place and adjacent densely settled (1.6 or more people per acre) surrounding area that together have a minimum population of 50,000." The Census

Bureau defines rural as an area with a population of less than 2,500. The U.S. Department of Agriculture (USDA) definition of rural has several factors, including population: under 20,000 in non-metro areas, under 10,000 in metro areas, or under 35,000 if the area was at one time defined as rural but the populations has grown (a "grandfathered" area).

**SAVINGS AND LOAN ASSOCIATION (S&L).**

A depository financial institution, federally or state chartered, that obtains the bulk of its deposits from consumers and holds the majority of its assets as home mortgage loans. In 1989, responding to a massive wave of insolvencies caused by mismanagement, corruption, and economic factors, Congress passed a savings and loan "bailout bill" that revamped the regulatory structure of the industry under a newly created agency, the Office of Thrift Supervision.

**SAVINGS BANK.** A depository financial institution that primarily accepts consumer deposits and makes home mortgage loans. Historically, savings banks were of the mutual (depositor-owned) form and chartered in only 16 states; the majority of savings banks were located in the New England states, New York, and New Jersey.

**SECONDARY MARKET.** The term secondary market refers to the market in which loans and other financial instruments are bought and sold. Fannie Mae (the Federal National Mortgage Association) and Freddie Mac (the Federal Home Loan Mortgage Corporation), for example, operate in the secondary market because they do not deal directly with the borrower, but instead purchase loans from lenders.

**SECTION 202.** A HUD program created in 1959 to provide direct government loans or grants to nonprofits to develop housing for the elderly and handicapped. Currently, the program provides capital grants and project rental assistance contracts.

**SECTION 221(d)(3) BELOW MARKET**

**INTEREST RATES (BMIR).** A HUD program under which the federal government provided direct loans at a BMIR (3%) and Federal Housing

Administration (FHA) mortgage insurance to private developers of low and moderate-income housing. Active from 1963 to 1970.

**SECTION 236.** A program under which HUD provided interest subsidies (known as Interest Reduction Payments or IRP subsidies) and mortgage insurance to private developers of low- and moderate-income housing. The interest subsidy effectively reduced the interest rate on the loan to 1%. Active from 1968 to 1975.

**SECTION 514 LOANS AND SECTION 516 GRANTS.** Administered by USDA RD's Rural Housing Service (RHS) and may be used to buy, build, improve or repair housing for farm laborers. Authorized by the "Housing Act of 1949."

**SECTION 515 RURAL RENTAL HOUSING PROGRAM.** Provides funds for loans made by USDA RD's Rural Housing Service (RHS) to nonprofit, for profit, cooperatives, and public entities for the construction of rental or cooperative housing in rural areas for families, elderly persons, persons with disabilities, or for congregate living facilities. Authorized by the "Housing Act of 1949."

**SECTION 533 HOUSING PRESERVATION GRANT PROGRAM (HPG).** This program, administered by USDA RD's Rural Housing Service (RHS), provides grants to promote preservation of Section 515 properties. Authorized by the "Housing Act of 1949."

**SECTION 538 RENTAL HOUSING LOAN GUARANTEES.** U.S. Department of Agriculture's (USDA) Rural Development (RD) Rural Housing Service (RHS) may guarantee loans made by private lenders for the development of affordable rural rental housing. This program serves a higher income population than that served by the Section 515 program. Authorized the "Housing Act of 1949."

**SECTION 8 PROJECT-BASED RENTAL ASSISTANCE (PBRA).** Administered by HUD's Office of Multifamily Housing, Section 8 PBRA takes the form of a contract between HUD and building owners who agree to provide housing to eligible tenants in exchange for long-term

subsidies. Project-Based Assistance limits tenant contributions to 30% of the household's adjusted income. Assistance may be provided to some or all of the units in a project occupied by eligible tenants. Assistance is attached to the unit and stays with the unit after the tenant moves.

**SECTION 8 PROJECT-BASED VOUCHERS (PBV).** Public housing agencies (PHAs) are allowed to use up to 20% of their housing choice voucher funding allocation to project base, or tie, vouchers to a property. PHAs may contract with property owners to project base vouchers to up to 25% of the units in a property. These vouchers remain with the project even if the assisted tenant moves. The effect is similar to the project-based section 8 program in that the place-based funding helps preserve the affordability of the units. One difference between the two programs is the mobility feature of the project-based voucher program that allows a tenant to move with continued assistance in the form of a housing choice voucher. This program is administered by HUD's Office of Public and Indian Housing (PIH) and local PHAs.

**SECTION 8 VOUCHERS.** Administered by HUD's Office of Public and Indian Housing (PIH) and local public housing agencies (PHAs), housing choice vouchers (HCVs) are allocated to individual households, providing a rent subsidy that generally limits tenant contribution to rent to 30% of adjusted household income. PHAs can attach a limited number of their housing choice vouchers to individual units, thereby 'project basing' them. See Section 8 project-based vouchers (PBVs).

**SECTION 811.** The Section 811 Supportive Housing for Persons with Disabilities is a federal program that assists the lowest income people with the most significant and long-term disabilities to live independently in the community by providing affordable housing linked with voluntary services and supports. The program provides funds to nonprofit organizations to develop rental housing, with supportive services, for very low-income (VLI) adults with disabilities, and it provides rent subsidies for the projects to help make them



affordable. Two new approaches to creating integrated permanent supportive housing were recently introduced: the Modernized Capital Advance/Project Rental Assistance Contract (PRAC) multi-family option and the Project Rental Assistance (PRA) option. Both options require that properties receiving Section 811 assistance limit the total number of units with permanent supportive housing use restrictions to 25% or less. Congress directed that all FY12, FY13, and FY14 funding for new Section 811 units be provided solely through the PRA option.

**SEVERE HOUSING PROBLEMS.** As used by HUD in defining priorities, severe housing problems are homelessness, displacement, housing cost burden above 50% of income, and occupancy of housing with serious physical problems. Data on severe housing problems drawn from the American Housing Survey measures only cost burden and physical problems.

**SINGLE-FAMILY.** A single-family property is a residential property with fewer than five units.

**“STAFFORD DISASTER RELIEF AND EMERGENCY ASSISTANCE ACT” (STAFFORD ACT, P.L. 100-707).** Provides a systemic means of supplying federal natural disaster assistance to state and local governments. The act establishes the presidential declaration process for major emergencies, provides for the implementation of disaster assistance, and sets forth the various disaster assistance programs.

**“STEWART B. MCKINNEY HOMELESS ASSISTANCE ACT.”** Enacted in July 1987, the “McKinney Act,” P.L. 100-77, established distinct assistance programs for the growing numbers of homeless persons. Recognizing the variety of causes of homelessness, the original “McKinney Act” authorized 20 programs offering a multitude of services, including emergency food and shelter, transitional and permanent housing, education, job training, mental health care, primary health care services, substance abuse treatment, and veterans’ assistance services. The act was renamed the “McKinney-Vento Homeless Assistance Act” in 2000 to reflect the late Representative Bruce Vento’s (D-MN) work

to improve housing for the poor and homeless. The act was revised in 2002 and again in 2009. See “Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009.”

**TAX CREDIT.** A provision of the tax code that specifies an amount by which a taxpayer’s taxes will be reduced in return for some specific behavior or action.

**TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF).** Provides block grants to states administered under the “Personal Responsibility and Work Opportunity Reconciliation Act of 1996,” which established a new welfare system. The TANF block grant replaced Aid to Families with Dependent Children (AFDC). The chief feature of TANF was the abolition of a federal entitlement to cash assistance.

**THRIFT.** See SAVINGS AND LOAN ASSOCIATION (S&L).

**VERY LOW INCOME (VLI).** A household with income is at or below 50% of area median income (AMI), as defined by HUD.

**VOUCHER.** A government payment to, or on behalf of, a household to be used solely to pay a portion of the household’s housing costs in the private market. Vouchers are considered tenant-based assistance because they are not typically connected to a particular property or unit (although they may be ‘project based’ in some cases) but are issued to a tenant.

**WORST CASE HOUSING PROBLEMS.** Unsubsidized very low-income renter households with severe housing problems. HUD is required to submit a periodic report to Congress on worst case housing problems.

# Advocates' Guide Authors

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## SONYA ACOSTA

Sonya is the policy analyst for NLIHC. She joined NLIHC in June 2018 as a Policy Analyst. Sonya previously worked at NLIHC as a policy intern while completing her graduate studies. She got her start in housing as an AmeriCorps VISTA coordinating outreach, marketing, and education initiatives for a fair housing organization in the Chicago suburbs. After completing two terms of AmeriCorps service, she conducted research and data analysis at Housing Choice Partners in Chicago, an organization dedicated to promoting racial and economic diversity in the region. Sonya grew up in Las Cruces, New Mexico and calls the San Francisco Bay Area her second home. She earned a BA in History and International Studies from the University of New Mexico and a MS in Public Policy & Management from Carnegie Mellon University.

## MICHAEL ANDERSON

Michael Anderson is the Director of the Community Change's Housing Trust Fund Project. For three decades, the Project has operated as a clearinghouse of information on housing trust funds throughout the country, providing technical and strategic assistance to organizations and agencies working to create or implement these funds.

Based in Portland, Oregon, Michael provides technical assistance and support to state and local coalitions working to establish and strengthen housing trust funds that dedicate public revenue to creating and preserving affordable housing for people with the lowest incomes.

## ANDREW AURAND

Andrew Aurand joined NLIHC in July 2015 as Vice President for Research. Andrew has extensive experience in research and affordable housing. He previously served as a faculty member in the Department of Urban and Regional Planning at Florida State University, where he taught graduate courses

in research methods and housing policy, and where he completed research on the impact of comprehensive planning and land use principles on the supply of affordable housing for low income households. Andrew received his PhD and MSW from the University of Pittsburgh.

## OLIVIA BARROW

Olivia Barrow is a policy analyst at Enterprise Community Partners, where she helps lead the organization's tax credit advocacy efforts. Her focus includes federal policy advocacy related to the Low-Income Housing Tax Credit (Housing Credit), New Markets Tax Credit, Opportunity Zones tax incentive and Community Reinvestment Act. Olivia also helps manage the ACTION Campaign, a national coalition of over 2,200 organizations supporting the Housing Credit, which Enterprise co-chairs. Olivia earned both a bachelor's degree and a master's degree from the George Washington University.

## TRISTIA BAUMAN

Tristia Bauman combines litigation, legal education, and legislative advocacy strategies to prevent and end homelessness. Her work focuses on combating the criminalization of homelessness and advocating for laws that protect the civil and human rights of homeless people. Tristia also conducts legal trainings around the country, writes reports and other publications related to housing, and serves as a legal resource for homeless advocates. Tristia began her law career at Legal Services of Greater Miami, Inc. as a housing attorney working with low-income tenants in federally subsidized housing. She later served for several years as an Assistant Public Defender in Miami-Dade County.

## RUSTY BENNETT

Dr. Russell Bennett, LGSW PhD, serves as the Chief Executive Officer of Collaborative Solutions, Inc. (CS), with an administrative office in Birmingham, Alabama, providing organizational management and program

implementation services. Dr. Bennett currently serves as the Executive Director of the National AIDS Housing Coalition and Executive Director of the Professional Association of Social Workers in HIV & AIDS since the appointment of Collaborative Solutions as those organizations' management agent providing both administrative and program services. As CEO and founding director of CS, Bennett has developed CS as a leader in the delivery of a comprehensive array of services for nonprofit, state, and local government organizations serving the housing and health needs of vulnerable populations. CS is a designated technical assistance (TA) provider for HUD providing national TA in the areas of HIV/AIDS housing, homelessness, health, and behavioral health among populations and in areas that are especially hard to serve. In addition to his national TA work, Dr. Bennett oversees CS's Rural Supportive Housing Initiative and national initiatives integrating housing and health. Dr. Bennett directs CS' research and evaluation efforts with an emphasis in program evaluation, community- and individual- social determinants of health, special needs housing, rural and macro social work practice. Dr. Bennett is an adjunct faculty member with the University of Alabama School of Social Work, teaching in the areas of social work research, program evaluation, and nonprofit management. With nearly 20 years of experience working with issues related to homelessness, housing, and health for vulnerable populations, he has experience in working with nonprofit organizations and the federal government. In his role with the federal government, first as a President Management Intern and as a career employee, he worked at HUD's Office of HIV/AIDS Housing, which administers the Housing Opportunities for Persons with AIDS (HOPWA) program that provides more than \$330 million in funding to local communities. Dr. Bennett received his doctorate from the University of Alabama's School of Social Work in 2009.

## **ROXY CAINES**

Roxy Caines leads Earned Income Tax Credit outreach efforts as the Get It Back Campaign

Director for the Center on Budget and Policy Priorities, a Washington-based nonprofit organization that conducts research and policy analysis on issues that impact lower-income Americans. The Center has spearheaded a national public education campaign on tax credits for lower-income workers each year since 1989. Roxy helps local agencies and community groups across the country to organize outreach efforts and promote free tax filing assistance programs.

## **DAVID COOPER**

David Cooper is a Senior Analyst with the Economic Policy Institute and the Deputy Director of the Economic Analysis and Research Network (EARN) in Washington, DC. He conducts national and state-level research, with a focus on the minimum wage, wage theft, employment and unemployment, poverty, and wage and income trends. He also coordinates and provides support to EARN, a national network of more than 60 state level policy research and advocacy organizations.

David's research on the minimum wage has been used by policymakers in city halls and statehouses across the country, as well as in Congress and the White House. He has testified in many states and cities on the challenges facing low-wage workers and low-income families. David has been interviewed and cited by numerous local and national media, including *The New York Times*, *The Washington Post*, *The Wall Street Journal*, and NPR. He holds a Bachelor of Arts degree in English and Government from Georgetown University, and a Master of Public Policy degree from the McCourt School of Public Policy at Georgetown University.

## **LINDA COUCH**

Linda is the Vice President, Housing Policy for LeadingAge, an organization of more than 6,000 nonprofits representing the entire field of aging services. Linda focuses her work on expanding and preserving affordable housing options for very low income seniors. After 12 years with the National Low Income Housing Coalition, Linda rejoined LeadingAge in 2016 to

identify and advocate for solutions to America's aging population, which is rapidly growing and becoming poorer. Linda has testified before House and Senate committees and has a special interest in the federal budget and appropriations processes. Linda received her undergraduate degree in philosophy from the George Washington University and a Masters of Public Affairs from the University of Connecticut.

## CHANDRA CRAWFORD

Chandra Crawford is a Program and Policy Analyst, with a focus on health care, substance abuse, aging and racial disparities. Prior to joining the Alliance, she worked at Gilead Sciences and developed an evidence-based HIV screening initiative in two southern states heavily impacted by the epidemic. Chandra also served as the Policy Director at UNITY of Greater New Orleans, the HUD designated Continuum of Care, where she successfully led an initiative to secure 3,000 permanent supportive housing vouchers from Congress for poor and disabled residents in the state of Louisiana. In this role, she was also instrumental in the creation of a statewide office designated to coordinate homeless services and the re-establishment of the Louisiana Interagency Council on Homelessness. Chandra is proud to note that her first legislative victory was the enactment of a five-year pilot needle exchange program in the state of Delaware, while she was the Policy Coordinator at the Delaware HIV Consortium. Chandra earned her Ph.D. in public policy from Purdue University.

## JAMIE L. CROOK

Jamie is a Senior Staff Attorney for the ACLU Foundation of Northern California, where she litigates impact cases in a range of areas, including racial and economic justice, criminal justice, and immigrants' rights. Jamie was previously an attorney at Relman, Dane & Colfax, where she practiced civil rights litigation with an emphasis on housing, lending, and employment discrimination. Ms. Crook's better-known cases include *Central Alabama Fair Housing Center v. Magee*, 835 F. Supp. 2d 1165 (M.D. Ala.

2011) and *Anderson Group LLC v. City of Saratoga Springs*, 805 F.3d 34 (2d Cir. 2015). Following her graduation from Berkeley Law School, Jamie clerked for the Honorable Richard A. Paez, Ninth Circuit Court of Appeals, and completed a fellowship with Altshuler Berzon LLP and the Natural Resources Defense Counsel in San Francisco. She also served as counsel for the Fair Housing and Community Development Project at the Lawyers' Committee for Civil Rights Under Law. Her publications include "From *Hernandez v. Texas* to the Present: Doctrinal Shifts in the Supreme Court's Latina/o Jurisprudence," 11 *Harvard Latino Law Review* 19 (2008); "Assessing HUD's Disparate Impact Rule: A Practitioner's Perspective," 49 *Harv. Civil Rights-Civil Liberties L. Rev.* 155 (2014) (co-authored with Michael Allen and John Relman); and "More Than Just Race: Proliferation of Protected Groups and the Increasing Influence of the Act," *Fight for Fair Housing: Causes, Consequences and Future Implications of the 1968 Federal Fair Housing Act* (ed. Squires 2018) (co-authored with Michael Allen).

## DAN EMMANUEL

Dan Emmanuel joined the NLIHC staff in November 2013. Dan completed his Master of Social Work degree from Saint Louis University in May 2013 with a concentration in community and organization practice. Since 2008, he has worked in a range of housing and community development contexts involving program evaluation and community needs assessment. Prior to his role as Research Analyst, he served as a Senior Organizer for Housing Advocacy at the Coalition. Dan earned his B.A. in Philosophy and Psychology from the College of William & Mary.

## ELLEN ERRICO

Ellen is NLIHC's Creative Services Manager. She joined NLIHC in July 2014, with not only extensive graphic design and website management experience, but also Capitol Hill experience. Prior to joining NLIHC, Ellen served as a Graphic Designer for the United States Senate Printing, Graphics, and Direct Mail Office.

She comes to NLIHC with more than a decade of graphic design experience and has lent her talents to other organizations such as the National Association of Insurance and Financial Advisors, the National Council of Teachers of Mathematics, and the American Trucking Associations. Ellen is a recipient of the 2014 Excellence in Achievement Award for her work on various projects while at the Senate. She is also the recipient of eight APEX Awards—highly prestigious advertising industry awards—for her branding, logo, advertising, and website designs. Ellen received her Bachelor of Arts degree from High Point University and a Web Design certificate from Northern Virginia Community College.

## **WILL FISCHER**

Will Fischer is a Senior Policy Analyst who joined the Center on Budget and Policy Priorities in 2002. His work focuses on federal low-income housing programs, including Section 8 vouchers, public housing, and the Low Income Housing Tax Credit. This analytic work has been cited in numerous media publications.

Before coming to the Center, he held a position as an analyst at Berkeley Policy Associates, where he worked on evaluations of state TANF programs and several U.S. Department of Labor workforce development initiatives. Earlier, he worked on economic development and other issues at the International City/County Management Association.

Fischer holds a Bachelor of Art from Yale University and a Master's in Public Policy from UC Berkeley's Goldman School of Public Policy.

## **DEBBIE FOX**

Debbie Fox, Senior Policy and Practice Specialist at the National Network Against Domestic Violence (NNEDV), leads national domestic violence related housing policy and provides technical assistance and training to NNEDV's coalition membership and as a part of the Domestic Violence Housing and Technical Assistance Consortium. Debbie has more than 20 years in the field with a focus

on fundraising, organizational development, nonprofit administration, and domestic violence population-specific housing and economic justice programming. Prior to joining NNEDV, she shared community leadership in the systems planning and implementation process for the DV system in Portland, Oregon, working with all 13 domestic violence victim service providers to create a coordinated entry process for survivors to access housing, shelter, and eviction prevention and shelter diversion programs.

## **ED GRAMLICH**

Ed Gramlich has been at NLIHC since October 2005. For his first two years Ed, staffed the RegWatch Project, an endeavor to expand the Coalition's capacity to monitor federal regulatory and administrative actions, with a focus on preserving the affordable housing stock, both public and assisted. Between October 2007 and January 2010, he was the Director of Outreach. Since 2010 he has led NLIHC's efforts related to affordable housing regulations and has been NLIHC's expert on regulations related to the national Housing Trust Fund and Affirmatively Furthering Fair Housing. Prior to joining the staff of the Coalition, he worked for 26 years at the Center for Community Change (CCC), where his primary function was to provide technical assistance about CDBG to low income community-based groups. While at CCC, Ed also devoted considerable time to providing technical assistance to groups concerned about the negative impacts of UDAGs in their community.

## **MELISSA HARRIS**

Melissa Harris serves as Government Affairs Manager for the American Association of Service Coordinators, which is celebrating 20 years of providing guidance, training and advocacy to its members. Melissa is responsible for the organization's legislative and regulatory advocacy efforts at the state and federal levels. She also promotes recommended standards of practice for service coordinators and provides technical assistance and training on service coordination fundamentals and policies. Melissa's Other priorities include voting

initiatives and efforts to engage members in advocacy. She holds a journalism degree from Kent State University and worked as an Ohio Statehouse news reporter for several years before joining AASC.

## **JONATHAN HARWITZ**

Jonathan Harwitz is the Managing Director Federal Policy and Government Affairs at the Low Income Investment Fund (LIIF). Located in the Washington, D.C. office, Harwitz is responsible for LIIF's efforts in advancing national legislation and programs in the field of poverty alleviation and community capital. Prior to joining LIIF, Harwitz served as Deputy Chief of Staff for Budget and Policy at the U.S. Department of Housing and Urban Development (HUD). As a member of Secretary Shaun Donovan's senior team, Harwitz advised on the department's annual budget requests and major policy initiatives in the areas of homelessness, transforming the HUD-subsidized capital portfolio and neighborhood revitalization. Prior to joining HUD, Harwitz worked on the Majority staff for two key Congressional Committees for Rep. Maxine Waters and Senator Patty Murray. Harwitz also previously held various positions for the Corporation for Supportive Housing, including Program Director for Federal Policy. Mr. Harwitz holds degrees from Yale and Harvard Law School.

## **ELLEN LURIE HOFFMAN**

Ellen Lurie Hoffman joined the National Housing Trust in May 2014 as the Federal Policy Director. NHT is a national leader in preserving and improving affordable housing, ensuring that privately owned rental housing remains in our affordable housing stock and is sustainable over time. Ms. Lurie Hoffman is responsible for federal housing policy spanning the HUD Budget, maintaining and improving the Low-Income Housing Tax Credit, energy efficiency investments, housing finance reform, and fair housing. She represents the Trust before congressional staff, federal officials, and other housing advocates and stakeholders. Ms. Lurie Hoffman facilitates the national Preservation

Working Group, a coalition of over 40 nonprofit organizations dedicated to the preservation of affordable rental housing. She leads the Trust's "Where Will We Live?" campaign, a special effort to elevate housing issues at the federal, state, and local level by raising the voices of residents, developing new messaging, creating cross-sector partnerships, and identifying new champions. Ms. Lurie Hoffman also co-directs federal policy engagement within Energy Efficiency for All, a multi-state initiative that works to make multifamily housing healthy and affordable through energy and water efficiency.

Prior to joining the Trust, Ms. Lurie Hoffman worked for the National Council of State Housing Agencies (NCSHA) for nine years, where she analyzed and advocated for federal multifamily housing policy issues on behalf of the nation's state Housing Finance Agencies (HFAs). NCSHA is the leading national nonprofit organization created by state HFAs to coordinate and leverage their federal advocacy efforts for affordable housing. Ms. Lurie Hoffman led NCSHA's legislative campaign to advocate for congressional authorization of Ginnie Mae securitization within the FHA-HFA Risk-Sharing program. Ms. Lurie Hoffman has been engaged on the HUD budget, housing finance reform, HUD's Rental Assistance Demonstration (RAD), and FHA and USDA multifamily programs. She also promoted a primary role for state agencies in the Section 8 Performance-Based Contract Administration (PBCA) program with HUD and Congress.

Ms. Lurie Hoffman holds a Master in Public Policy degree from Harvard University's John F. Kennedy School of Government and a Bachelor of Arts degree in Political Science from Vassar College.

## **MELODY IMOH**

Melody Imoh joined NHRC as its Policy and Program Director in 2018, bringing several years of policy and legislative experience specialized in poverty, economic mobility and social inclusion. Prior to her role at NHRC, Melody has served as legislative staff on the state and local levels, and previously supported

national and local programs and advocacy initiatives in Washington, DC for disadvantaged Americans, including communities of color. She was previously appointed to serve as a voting member on the Montgomery County Committee on Hate/Violence in Montgomery County, MD, to develop and distribute information about hate/violence, promote educational activities that highlighted ethnic and social diversity, and provide recommendations to reduce the incidences of acts of hate/violence in the county. Melody earned her B.A. in Political Science at the University of South Carolina.

## **DAVID JACOBS**

Dr. David Jacobs is the Chief Scientist at the National Center for Healthy Housing. He also serves as Director of the US Collaborating Center for Research and Training on Housing Related Disease and Injury for the World Health Organization/Pan American Health Organization, an adjunct associate professor at the University of Illinois at Chicago School of Public Health, and a faculty associate at the Johns Hopkins Bloomberg School of Public Health. He is one of the nation's foremost authorities on childhood lead poisoning prevention and was principal author of the President's Task Force Report on the subject in 2000, and the Healthy Homes Report to Congress in 1999. He has testified before Congress and other legislative bodies and has many peer-reviewed publications. Dr. Jacobs is the former director of HUD's Office of Lead Hazard Control and Healthy Homes, where he was responsible for program evaluations, grants, contracts, public education, enforcement, regulation, and policy related to lead and healthy homes. His current work includes research on asthma, international healthy housing guidelines, lead poisoning prevention, and green sustainable building design. He is a Certified Industrial Hygienist and has degrees in political science, environmental health, technology and science policy, and a doctorate in environmental engineering.

## **PAUL KEALEY**

Paul Kealey is the chief operating officer at the National Low Income Housing Coalition, leading

the Coalition's planning and evaluation, financial and human resources management, resource development, field outreach and organizing, and communications. Prior to joining NLIHC as its COO in 2014, Mr. Kealey occupied a number of leadership positions, developing and directing programs and operations in international and domestic community development and affordable housing, human services, volunteer service, environmental conservation, and professional development and training. Paul served for 12 years as a senior vice president and division director for NeighborWorks America, overseeing its affordable housing and community development training programs (the NeighborWorks Training Institute), the Achieving Excellence leadership program with Harvard University, the Success Measures enterprise, and other programs and services. He has also held leadership positions with the Corporation for National and Community Service/AmeriCorps VISTA, World Wildlife Fund, and Peace Corps. After serving as a Peace Corps volunteer with his wife in Guatemala in the 1980s, Mr. Kealey joined the Peace Corps staff as a chief of field operations in Washington, DC, deputy country director in Costa Rica and Paraguay, and country director in Paraguay. Paul earned an MA in Geography at the University of California, Davis, and a B.A. in International Relations at San Francisco State University. Paul is also a graduate of the Harvard University Kennedy School/NeighborWorks 18-month Achieving Excellence Program.

## **LAUREN BANKS KILLELEA**

Lauren Banks Killelea is the Director of Public Policy at Collaborative Solutions and the National AIDS Housing Coalition. She leads the National AIDS Housing Coalition's federal policy and advocacy work focusing on the Housing Opportunities for Persons with AIDS (HOPWA) program and other housing and healthcare initiatives. Lauren began working on housing issues with the homeless community on the Boston Common and subsequently spent time organizing around economic justice issues in Alabama and serving as Executive Director for

a youth-based community service organization. Prior she was the Director of Policy and Advocacy for AIDS Alabama, working on federal, state, and local legislation, implementation of the Affordable Care Act, and advocacy around HOPWA modernization. She also currently serves as the co-chair of the Structural Interventions Working Group of the Federal AIDS Policy Partnership. She obtained her B.S. from the University of Alabama and her MFA from Vermont College of Fine Arts.

## **MIKE KOPROWSKI**

Mike is the National Campaign Director of the *Opportunity Starts at Home* campaign. Mike comes to NLIHC from Dallas, TX where he most recently worked as the executive director of Opportunity Dallas, an organization focused on building local coalitions to promote greater economic mobility by tackling concentrated poverty and segregation through housing policy. Prior to Opportunity Dallas, Mike was the chief of transformation and innovation in the Dallas school system, where he led the development and execution of the district's Public School Choice initiative focused on socioeconomic school integration. Prior to his career in education and housing, he served in the U.S. Air Force, where he was the chief of intelligence for an F-15E fighter squadron while it was deployed to Afghanistan. He holds degrees from the University of Notre Dame, Duke University, and Harvard University.

## **MARK KUDLOWITZ**

Mark Kudlowitz is a Federal Policy Director at the Local Initiatives Support Corporation (LISC). At LISC, Mark advocates for federal policies which support multiple LISC national programs, including: affordable housing, rural development, and transit-oriented development. Before LISC, Mark worked as the Policy Director of the U.S. Department of Housing and Urban Development's Office of Multifamily Housing Programs and also worked for over seven years at the Community Development Financial Institutions Fund at the U.S. Department of the Treasury. Mark managed affordable housing

and community development programs at the District of Columbia's Department of Housing and Community Development and held multiple positions at the Housing Assistance Council, a national rural affordable housing organization. Mark earned his B.A. from the University of Florida and M.S.W. from the University of Michigan.

## **JOSEPH LINDSTROM**

Joseph Lindstrom first worked with NLIHC in 2000 while organizing Wisconsin advocates in support of the National Housing Trust Fund Campaign. He led campaigns in Madison, WI, on issues such as the local minimum wage, funding for homeless services, and eliminating housing discrimination against Housing Choice Voucher recipients. In addition to his advocacy and campaign work, Joseph has also worked in various direct service capacities, including as a homeless outreach coordinator, tenant's rights counselor, and workforce development professional. Joseph received his Bachelor's Degree from the University of Wisconsin with majors in political science and religious studies.

## **ELIZABETH LOWER-BASCH**

Elizabeth Lower-Basch directs the Income and Work Supports team at the Center for Law and Social Policy (CLASP). Her expertise is federal and state programs that help low-income people meet their basic needs, including cash assistance under TANF, SNAP, Medicaid and refundable tax credits. Prior to coming to CLASP, from 1996 to 2006, Ms. Lower-Basch worked for the Office of the Assistant Secretary for Planning and Evaluation at the U.S. Department of Health and Human Services (HHS). Ms. Lower-Basch received a Master of Public Policy from the Kennedy School of Government at Harvard University.

## **LISA MARLOW**

Lisa Marlow joined NLIHC in October 2016 as the communications specialist. Lisa worked previously with the American Association of Blood Banks (AABB) as a communications coordinator for the CEO. In this role, she focused



on messaging and presentations for the CEO, and revamping the brand of the organization. Prior to AABB, Lisa served as a program associate for PICO National Network—a faith-based, grassroots, nonprofit, where she assisted with web development, managed social media, and coordinated organization-wide events. Lisa also worked at The Endocrine Society as manager of public policy and public affairs where she started the Society’s clinical practice guidelines program and published 15 guidelines at the end of her tenure. Lisa graduated from American University with a Master’s degree in Strategic Communication after receiving her Bachelor’s degree in Mass Communication from Towson University.

## KEVIN MARTONE

Kevin Martone, LSW is Executive Director for the Technical Assistance Collaborative, a national consulting organization in Boston. He also serves on the boards of the National Association of Rural Mental Health and the Massachusetts Association for Mental Health. Previously, he served as mental health commissioner for New Jersey, president for the National Association of State Mental Health Program Directors and has been CEO for a supportive housing agency. Kevin is a national expert in mental health policy, administration, systems design and financing and focuses much of his work at the intersection of behavioral health, community integration, homelessness and affordable housing.

## SHARON MCDONALD

Sharon McDonald is the Senior Fellow for Families and Children at the National Alliance to End Homelessness, where her primary focus is on policy and program strategies to prevent and end family and child homelessness. Before joining the Alliance in 2001, Sharon was a direct practitioner in a Richmond, Virginia, community-based service center for people experiencing homelessness. She has experience providing and supervising the delivery of social work services to families in service-enriched subsidized housing development for low income families. Sharon was the 1999 National Association of Social Workers/Council

on Social Work Education Congressional Fellow and served in Senator Paul D. Wellstone’s office, where she focused on welfare and housing issues. Sharon holds an M.S.W and a PhD in Social Work and Social Policy from Virginia Commonwealth University.

## MONICA MCLAUGHLIN

Monica McLaughlin is the Deputy Director of Public Policy at the National Network to End Domestic Violence (NNEDV), where she works to improve federal legislation and increase resources to address and prevent domestic violence. She leads and co-chairs various national coalitions, educates Congress, implements grassroots strategies and engages various government agencies to ensure that addressing domestic violence is a national priority.

Monica has led national Appropriations efforts to secure record federal investments in programs that address domestic violence and sexual assault. Monica also directs NNEDV’s housing policy work with achievements such as: leading successful efforts to secure life-saving housing protections in the Violence Against Women Act of 2013; advocating for domestic violence survivors’ access to housing and homelessness resources in the McKinney-Vento Reauthorization Act of 2009; and drafting housing protections for immigrant survivors in the Senate-passed bill, S. 744. Building on her housing policy work, Monica leads NNEDV’s *Collaborative Approaches to Housing for Survivors*, a multi-agency technical assistance consortium designed to improve survivors’ access to safe, affordable housing.

## SARAH MICKELSON

Sarah joined NLIHC as Director of Public Policy in June 2016. Sarah previously worked with Enterprise Community Partners as a Senior Analyst. In that role, she focused on building Congressional support for federal affordable housing and community development appropriations, including funding for programs administered by HUD and U.S.

Department of Agriculture. Prior to Enterprise, Sarah served as Policy Counsel at Rapoza Associates, a government affairs and lobbying firm specializing in affordable housing and community development, where she focused largely on rural development. While working as a Legislative and Policy Analyst at the National Community Reinvestment Coalition, Sarah's portfolio included expanding access to affordable mortgage and small business credit in low income communities. Sarah graduated from the University of Connecticut, School of Law after receiving her Bachelor's degree from the University of Virginia. She has been a member of the Virginia State Bar since 2009.

## **MINDY MITCHELL**

Mindy is Director, Individual Homeless Adults at the National Alliance to End Homelessness. Mindy leads the program and policy work of the Alliance as it relates to adults age 18 and over who do not have children with them, including young adults, veterans, and other individuals experiencing crisis, episodic, and chronic homelessness.

Prior to joining the Alliance, Mindy worked as a case manager for homeless families in Mobile, AL. That work with homeless families inspired her to go to law school in the hopes of one day working to end homelessness at a more structural level. After law school, Mindy completed a Legislative Fellowship with the New York State Senate, focusing primarily on affordable housing and emergency mortgage assistance legislation. She received her sociological education at the University of South Alabama and her legal education at CUNY School of Law.

## **KATHRYN MONET**

Kathryn is the Chief Executive Officer of the National Coalition for Homeless Veterans (NCHV). In this role, she focuses on executing NCHV's strategic policy and technical assistance agenda and expanding NCHV's strategic partnerships to more effectively end veteran homelessness. Kathryn has spent nearly a decade in the public and nonprofit sectors working to address housing instability and homelessness among veterans. Prior

to joining NCHV, she was with the National Alliance to End Homelessness focusing on the promotion of data-driven, evidence-based interventions to end homelessness, particularly among veterans. Kathryn also was involved in veteran homelessness in a legislative capacity during her time at the Senate Committee on Veterans' Affairs.

## **STEPHANIE REYES**

Stephanie Reyes is the State & Local Policy Manager for Grounded Solutions Network, where she, he supports municipalities and community organizations across the country in implementing effective affordable housing policy. Stephanie has over 10 years of experience in policy research, program design and advocacy in the housing and environmental fields. Prior to joining Grounded Solutions, Stephanie held multiple roles at Greenbelt Alliance, where she led the organization's efforts to ensure that San Francisco Bay Area jurisdictions provide sufficient homes at all income levels in sustainable locations. Before that, she held positions in communications and advocacy at HomeFirst, an affordable housing and homeless services provider in Santa Clara County, California. Stephanie received her BS from Brown University.

## **KATHLEEN ROMIG**

Kathleen Romig is a Senior Policy Analyst at the Center on Budget and Policy Priorities. She works on Social Security, Supplemental Security Income, and other budget issues. Romig previously worked at the Social Security Administration, Social Security Advisory Board, and Congressional Research Service. She began her career as a Presidential Management Fellow, during which time she completed an assignment at the Office of Management and Budget. Ms. Romig has a Master's degree in Social Policy from University College Cork, Ireland, where she was a George J. Mitchell Scholar, and a B.A. from Michigan State University's James Madison College.

## **JAIMIE A. ROSS**

Jaimie Ross, Attorney at Law, is the President and CEO of the Florida Housing Coalition. In 1991,

Ms. Ross initiated, and continues to facilitate, the broad-based coalition that successfully advocated the passage of the William E. Sadowski Affordable Housing Act, creating a dedicated revenue source for affordable housing in Florida. Her work includes all forms of legislative and administrative advocacy and education related to the planning and financing of affordable housing. She is the author of “Creating Inclusive Communities in Florida: a Guidebook for Local Elected Officials and Staff on Avoiding and Overcoming the NIMBY Syndrome” and speaks nationally on avoiding and overcoming NIMBY. She serves on the Board of Grounded Solutions Network, a national nonprofit that promotes inclusionary housing policies. Ms. Ross is the founder of the Florida Community Land Trust Institute, past Chair of the Affordable Housing Committee of the Real Property Probate & Trust Law Section of the Florida Bar, and a former Fannie Mae Foundation James A. Johnson Community Fellow.

## **DOUG RYAN**

Doug Ryan is the Senior Director of Affordable Homeownership. He leads Prosperity Now’s homeownership efforts, including the Innovations in Manufactured Housing (I’M HOME) initiative. Mr. Ryan has spent his entire career in the affordable housing field, with more than twenty years’ experience working in federal and local housing programs. Prior to joining Prosperity Now, Mr. Ryan served as Assistant Director of Federal Programs at the Housing Opportunities Commission of Montgomery County, Maryland, a multifaceted housing provider, developer and lender. Earlier in his career, he worked as a legislative assistant in the U.S. Senate and as a program analyst with the Federal Housing Finance Board, working to expand the lending programs of the Federal Home Loan Banks, including loans for manufactured housing. He also was project manager for the Housing Development Institute, the housing development arm of Catholic Charities of the Archdiocese of New York.

Mr. Ryan served for five years on the Montgomery County Commission on Human Rights and currently on the board of Places for

People, a Montgomery County housing provider for formerly homeless persons with mental health issues. He is an adjunct instructor at American University’s School of Public Affairs and a graduate student advisor and instructor at Georgetown’s School of Continuing Studies.

He holds a Bachelor of Arts from Fordham University and a Master of Public Affairs from New York University.

## **BARBARA SARD**

Barbara rejoined the Center on Budget and Policy Priorities as Vice President for Housing Policy in 2011 after 18 months as Senior Advisor on Rental Assistance to HUD Secretary Shaun Donovan. She previously held the director’s position at the Center between 1997 and 2009. She has written extensively on welfare, homelessness, and housing issues, and is considered a leading expert on the housing voucher program, rental assistance, and issues concerning the intersection of housing and welfare policy. *Housing Policy Debate*, the leading journal of housing research, named her to its editorial advisory board in 2015. Prior to working at the Center, she was the Senior Managing Attorney of the Housing Unit at Greater Boston Legal Services, where she worked for more than 19 years. Ms. Sard has a B.A. in Social Studies from Radcliffe College/Harvard University and a J.D. from the Harvard Law School.

## **GINA SCHAAK**

Gina Schaak is senior associate for Housing Group at the Technical Assistance Collaborative (TAC). She has over fifteen years’ experience helping nonprofit housing and service agencies to navigate federal, state, and local programs in order to access and create more permanent supportive housing for the most vulnerable populations. In addition to being a skilled TA and training provider with extensive experience providing support and consultation to nonprofit homeless and housing organizations, Gina serves as TAC’s national policy researcher and public liaison. In this role, she tracks

federal congressional activity related to relevant homeless and housing legislation and disseminates information to the public.

## **BROOKE SCHIPPOREIT**

Brooke Schipporeit is the Housing Advocacy Organizer for the National Low Income Housing Coalition. Brooke comes to NLIHC from Nebraska by way of Philadelphia, PA, where she spent the last few years supporting state and local coalitions in their efforts to achieve solutions to housing poverty. Specifically, she worked as an MSW intern with the Housing Alliance of Pennsylvania, informing and mobilizing coalition members to advance equitable housing policy. Then she worked as Philadelphia's regional housing coordinator for the Self-Determination Housing Project of Pennsylvania, focusing on expanding affordable and accessible housing options for people with disabilities and older adults. Prior to beginning her career in affordable housing, Brooke spent time working in direct services in Nebraska for both the Head Start program and a domestic violence shelter. Brooke earned her Master of Social Work from the University of Pennsylvania and her Bachelor of Science in Social Work from Nebraska Wesleyan University.

## **KRISTI SCHULENBERG**

Kristi Schulenberg is a Senior Technical Assistance Specialist at the National Alliance to End Homelessness. Ms. Schulenberg has more than 20 years of experience in the nonprofit sector, specifically in the areas of organizational planning and development, community outreach/capacity building, government relations, and program implementation/evaluation. As a Technical Assistance Specialist, Ms. Schulenberg develops and delivers training and technical assistance on best practices on ending homelessness, including re-designing emergency shelter, diversion, rapid rehousing, system performance measures, and redesigning and building capacity for coordinated crisis response systems. Prior to joining the Alliance, Ms. Schulenberg served as the Staff Attorney/Project Manager for the Veterans Legal

Assistance Project at the Neighborhood Legal Services Program in Washington, DC. Prior to coming to DC, Ms. Schulenberg served as the Deputy Director, Federal Programs, and as a Staff Attorney at HomeBase, The Center for Common Concerns, a national nonprofit public interest law firm dedicated to combating and ending homelessness.

## **JOSH SILVER**

Josh Silver has more than 25 years of experience in the housing and community development field. He is a Senior Advisor at the National Community Reinvestment Coalition (NCRC). He produces white papers on the Community Reinvestment Act and fair lending policy and issues. He serves as an expert and provides advice and resources internally and externally. He came back to NCRC after serving as a Development Manager engaged in fundraising and research at Manna, Inc., a housing nonprofit developer and counseling agency serving the District of Columbia. He also previously served as Vice President of Research and Policy at NCRC for 19 years.

Prior to NCRC, Mr. Silver worked at the Urban Institute for five years. Mr. Silver holds a Master's degree in public affairs from the Lyndon Johnson School of Public Affairs at the University of Texas in Austin, and earned a Bachelor's degree in economics from Columbia University in New York City.

## **LISA SLOANE, M.P.A.**

Lisa Sloane is senior policy advisor for Housing Group at the Technical Assistance Collaborative (TAC). She has over 30 years of experience working with federal, state, and local governments as well as nonprofit agencies, to address the supportive housing needs of people with disabilities and of individuals and families experiencing homelessness. At TAC, she manages complex consulting projects for state and federal government agencies, including technical assistance for the U.S. Department of Housing and Urban Development. Lisa has worked with the states of Virginia, Oregon,

Louisiana, and Maryland to develop and implement permanent supportive housing programs for people with disabilities and people who are homeless. In Massachusetts, she played a key role in the development of innovative cross-disability housing programs, including a housing locator system, a state housing bond fund, and a state home modification loan program. She is an expert in the area of fair housing.

## **JORGE ANDRES SOTO**

Jorge Andres Soto is director of public policy with the National Fair Housing Alliance (NFHA). Jorge leads NFHA's federal relations and advocates on behalf of its member organizations before Congress and federal agencies and coordinates efforts with advocacy and industry groups on civil rights matters concerning housing and housing finance. Prior to NFHA, Jorge was at Relman, Dane & Colfax PLLC where he worked as a civil rights paralegal on the development and litigation of several housing, lending, and public accommodations cases involving discrimination, as well as on public policy matters concerning employment and contracting diversity in federal financial regulatory agencies. Jorge also previously worked as a labor organizer at Service Employees International Union and community organizer with CRECEN/American Para Todos, Houston, Texas. Jorge earned his B.A. in History and American Studies from Wesleyan University.

## **LESLIE STRAUSS**

Leslie Strauss is senior housing analyst at the Housing Assistance Council (HAC). She began working at HAC in 1991 as Research and Information Director and has also served as HAC's Communications Director. Currently she is responsible for a variety of policy and information activities, including much of HAC's work on rental housing preservation. She has a law degree and practiced real estate law for several years before joining HAC. She serves on the board of the National Rural Housing Coalition.

## **ERIC TARS**

Eric Tars currently serves as legal director with the National Law Center on Homelessness & Poverty. Before coming to the Law Center, Mr. Tars was a Fellow with Global Rights' U.S. Racial Discrimination Program and consulted with Columbia University Law School's Human Rights Institute and the U.S. Human Rights Network. Mr. Tars currently serves on the Board of the U.S. Human Rights Network, as an adjunct professor at Drexel University's Kline School of Law, and as a field supervisor for the Howard University School of Social Work. Mr. Tars received his J.D. as a Global Law Scholar at the Georgetown University Law Center, his B.A. in Political Science from Haverford College, and studied international human rights at the Institute for European Studies, Vienna, and at the University of Vienna.

## **ANTHONY WALTERS**

Anthony Walters is the Executive Director of the National American Indian Housing Council (NAIHC). Anthony has been with NAIHC since April of 2017, and prior to joining NAIHC served as Staff Director and General Counsel of the U.S. Senate Committee on Indian Affairs. He also spent time at the Department of the Interior as a policy advisor to the Assistant Secretary Indian Affairs.

Since 1974, NAIHC has provided training and technical assistance to hundreds of Native American Housing Authorities across the National Low Income Housing Coalition 11-25 country. NAIHC also serves as a primary advocate for all tribal housing issues and initiatives, working with Congress, federal agencies, nonprofits and industry partners.

## **OLIVIA WEIN**

Olivia Wein is a staff attorney at the National Consumer Law Center (NCLC) focusing on affordable energy and utility service for low income consumers. She is co-author of the fifth edition of NCLC's manual "Access to Utility Service," and co-author of "The Rights of Utility

Consumers.” She has advocated for a strong Low Income Home Energy Assistance Program for more than 18 years. Ms. Wein serves on the Federal Communication Commission’s Consumer Advisory Committee, and the Board of Directors for the Universal Services Administrative Company. She was an Economic Justice Fellow at Consumers Union prior to her work at NCLC.

## **ELAYNE WEISS**

Elayne Weiss joined the NLIHC staff in November 2014. For the last three years, Elayne served as a legislative assistant for the American Civil Liberties Union Washington Legislative Office where her work concentrated on reproductive and women’s rights. In her position at the ACLU, Elayne helped craft and implement strategies to meet the organization’s advocacy goals, and worked on a broad range of issues, including housing protections for survivors of domestic and sexual violence. Recently, Elayne played a critical role in helping plan and manage the successful legislative campaign expanding reproductive health coverage for U.S. servicewomen and military families. Elayne holds a JD from the Drexel University Thomas R. Kline School of Law, and a B.A. in economics from Brandeis University. Elayne is originally from Philadelphia.

## **RUTH ANNE WHITE**

Ruth White is one of the nation’s leading experts on the nexus between housing policy and child welfare. She is co-founder and Executive Director of the National Center for Housing and Child Welfare and former director of Housing and Homelessness for the Child Welfare League of America (CWLA). At the Child Welfare League, she co-edited the landmark issue of the League’s journal, *Child Welfare*, documenting the extent to which children are needlessly held in foster care because their parents lack decent housing. Through White’s advocacy, over \$100 million in new funding for the Family Unification Program has been made available for families and youth in child welfare since 2009. Prior to working at CWLA, White managed the front-door family

shelter and redesigned the homeless coordinated entry system in Columbus, OH, reducing shelter entries by over 60 percent. White is also certified as an Assisted Housing Manager.

White has a Master of Science Degree in Social Administration from Case Western Reserve University and a Bachelor of Science degree in Social Work from Ohio State University. She is currently a Furfey Scholar, doctoral candidate, and professor of social work at the Catholic University of America.

## **RENEE M. WILLIS**

Renee Willis joined NLIHC in June 2015 as the new Vice President for Field and Communications. In this role, Renee leads all of NLIHC’s field and communications efforts in support of our mission, goals, and objectives. Renee brings more than 15 years of experience in affordable housing, including establishing and leading successful community and region-wide initiatives. Renee has extensive experience in strategic planning, financial management, marketing, organizational development, staff management, and program operations. Renee served as Housing Services Chief with Arlington County, VA, from 2008 to 2015. Prior to her work in Arlington, she served as the Administrator of the Office of Landlord-Tenant Affairs for Montgomery County, MD, from 1999 to 2004, and as an Advocate and Manager for the Public Justice Center’s Tenant Advocacy Project in Baltimore, MD, from 1993 to 1999. Renee earned dual Bachelor of Arts degrees in English and Spanish from the University of Maryland. She also holds a Certificate in Public Management from George Washington University.

## **CHANTELLE WILKINSON**

Chantelle is the Housing Campaign Coordinator of the *Opportunity Starts at Home* campaign. Chantelle comes to NLIHC from New York where she worked as a budget analyst for the state legislature. There she assisted with enacting housing and transportation policies. In 2016, she worked on the Breathing Lights Campaign with the Center for Women in Government

and Civil Society. The campaign highlighted the issues of dilapidated vacant housing in the capital region of New York State and spurred collaboration from many sectors including the arts, community organizations, neighborhood ambassadors, project administrators, and government officials. Chantelle received her BA in Political Science with minors in Latin American/ Caribbean Studies and Spanish, and her MA in Public Administration, both from the Rockefeller College of Public Affairs and Policy at the University at Albany.

## DIANE YENTEL

Diane is the President and CEO of the National Low Income Housing Coalition, a membership organization dedicated solely to achieving socially just public policy that ensures people with the lowest incomes in the United States have affordable and decent homes. Diane is a veteran affordable housing policy expert and advocate with nearly two decades of work on affordable housing and community development issues. Before rejoining NLIHC (where she previously worked as a policy analyst), Diane was Vice President of Public Policy and Government Affairs at Enterprise Community Partners, where she led federal, state and local policy, research and advocacy programs. Prior to Enterprise, Diane was the director of the Public Housing Management and Occupancy Division at the US Department of Housing and Urban Development (HUD), where she managed a team overseeing the development and implementation of nationwide public housing policies, procedures and guidelines. She also worked to advance affordable housing policies with Oxfam America and the Massachusetts Coalition for the Homeless and served for 3 years as a community development Peace Corps volunteer in Zambia. Diane is frequently cited in media outlets, including the *Washington Post*, *The New York Times*, *Politico*, *Mother Jones*, NPR and *The Guardian*. She serves on the Board of Directors of the National Housing Conference, Homes for America, and the Coalition on Human Needs. Diane has a Masters in Social work from the University of Texas at Austin.

## GREG ZAGORSKI

Greg Zagorski is Senior Legislative and Policy Associate with the National Council of State Housing Agencies (NCSHA), focusing on issues related to affordable homeownership and housing finance. Prior to joining NCSHA in 2012, Greg worked as a legislative assistant for Senator Joe Lieberman (I-CT), advising the Senator on housing and other economic issues. He holds a B.A. in political science and history from the University of Connecticut and a Master's Degree from George Washington University.





# Membership Form



## MEMBERSHIP INFORMATION

- New Membership  Membership Renewal

MEMBER TYPE	SUGGESTED DUES AMOUNT
<input type="checkbox"/> Low income individual or student	\$5.00
<input type="checkbox"/> Individual	\$110.00
<input type="checkbox"/> Resident/Tenant Association or Student Organization	\$15.00
<input type="checkbox"/> Organization, <\$250,000 operating budget	\$225.00
<input type="checkbox"/> Organization, \$250K – \$499,999	\$375.00
<input type="checkbox"/> Organization, \$500K – \$999,999	\$550.00
<input type="checkbox"/> Organization, \$1,000,000 – \$2,000,000	\$1,100.00
<input type="checkbox"/> Organization, \$2,000,000 – \$5,000,000	\$2,200.00
<input type="checkbox"/> Organization, > \$5,000,000	\$3,000.00
<input type="checkbox"/> Other Amount	\$ _____

### Memo to Members & Partners

NLIHC members can receive our weekly *Memo to Members & Partners* newsletter, which features the most up-to-date housing information and news! Please fill out the opposite side of this form or provide a separate list of additional contacts at your organization who should receive *Memo* and other NLIHC messages. Please specify how you would like to receive *Memo*:

- Please send me *Memo to Members & Partners* by email  
 I do not have an email address, please send me *Memo to Members & Partners* via mail  
 I do not wish to receive *Memo to Members & Partners*

### Advocates' Guide

If you are joining NLIHC for the first time, would you like us to send you NLIHC's *Advocates' Guide* free of charge? The *Advocates' Guide* is a comprehensive resource providing information on housing and community development programs, and other vital tools for advocates. The full *Advocates' Guide* is also available online at <https://nlihc.org/explore-issues/publications-research/advocates-guide>

- Yes, please mail me an *Advocates' Guide*  No thank you

### Did someone refer you for NLIHC Membership?

Name: \_\_\_\_\_ or Organization Name: \_\_\_\_\_

## CONTACT INFORMATION

Mr.  Ms.  Other: \_\_\_\_\_  
Name: \_\_\_\_\_  
Title: \_\_\_\_\_  
Organization: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Email: \_\_\_\_\_  
Phone: \_\_\_\_\_ Twitter: @ \_\_\_\_\_

## PAYMENT INFORMATION

Check Enclosed  Visa  MC  Discover  AmEx Exp. Date: \_\_\_\_\_  
Credit Card Number: \_\_\_\_\_ CVV\*: \_\_\_\_\_  
Cardholder Name (printed): \_\_\_\_\_  
Cardholder Signature: \_\_\_\_\_  
 Would you like to cover our 2.5% credit card processing fee? This will ensure that 100% of your contribution reaches NLIHC.  
 Would you like to make this an annual recurring contribution? This helps give us a dependable base of membership support. You can cancel at anytime.

\*Three-digit code on back of card.

NLIHC is a membership organization open to individuals, organizations, corporations, and government agencies. **EVERY MEMBERSHIP MAKES A DIFFERENCE.**

### BENEFITS OF MEMBERSHIP

#### Memo to Members & Partners:

Receive the nation's most respected housing policy newsletter in your email inbox—or your mailbox—every week.

**Calls to Action:** Members receive email notification of significant policy developments warranting constituent calls or letters to Congress.

#### Discounted Forum

**Registration:** NLIHC hosts an annual policy forum and leadership reception in Washington, DC, which members can attend at a discounted rate. The forum brings together advocates, researchers, academics, government experts, organizers, and individuals to share expertise and insights on the latest federal housing policy initiatives.

#### Discounted Publications:

NLIHC produces numerous publications each year, including the *Advocates' Guide* and *Out of Reach*. Members can order print copies at a discounted rate.

BECOME A MEMBER  
ONLINE AT  
**[HTTPS://NLIHC.ORG](https://nlihc.org)**

**Questions?** Call 202-662-1530  
or e-mail [outreach@nlihc.org](mailto:outreach@nlihc.org)



**DO YOU KNOW FRIENDS OR COLLEAGUES WHO SHOULD BE A MEMBER OF NLIHC?**

*Let us know and we'll send them free membership materials.*

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Organization: \_\_\_\_\_

Organization: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

**DOES YOUR ORGANIZATION HAVE ADDITIONAL CONTACTS WHO SHOULD RECEIVE NLIHC MESSAGES?**

*Please fill out the address if it does not match that of the primary contact.*

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Organization: \_\_\_\_\_

Organization: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Organization: \_\_\_\_\_

Organization: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

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Organization: \_\_\_\_\_

Organization: \_\_\_\_\_

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