



The National Low Income Housing Coalition: Past, Present, Future

(Updated May 2020)

In 2008, the NLIHC Board of Directors adopted a new mission statement, which affirmed our unwavering determination to focus laser-like on preserving and expanding decent, accessible, affordable federal housing for the poorest people in our country:

The National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that ensures people with the lowest incomes in the United States have affordable and decent homes.

NLIHC has a broad membership across the spectrum of housing interests, but we do not represent any segment of the housing sector. Rather, we work with and on behalf of the lowest-income people in need of stable homes, including people who are homeless.

1970s

NLIHC traces our roots to 1974, when the late Cushing Dolbeare called together several national organizations to respond to major changes to federal low-income housing programs proposed by the Nixon Administration. Cushing already had been a low-income housing advocate for more than twenty years in Baltimore and Philadelphia, before moving to the national stage.

Some of the original members of what was called the “Ad Hoc Low Income Housing Coalition” were AFSCME, American Friends Service Committee, Americans for Democratic Action, Coalition on Human Needs, AFL-CIO Department of Urban Affairs, Friends Committee on National Legislation, Housing Assistance Council, Jesuit Conference, Leadership Conference on Civil Rights, League of Women Voters, NAACP, National Committee Against Discrimination in Housing, National Housing Conference, National Rural Housing Coalition, National Student Association, National Tenant Association, UAW-CIO, United Mine Workers, and the U.S. Catholic Conference.

The major focus of the coalition in 1974 was what became the Housing and Community Development Act of 1974, signed into law by President Gerald Ford, the first bill he signed after

being sworn into office. The 1974 Act remains one of the nation's most important housing bills, establishing both the Section 8 and Community Development Block Grant programs. Cushing and the NLIHC worked closely with Rep. Parren Mitchell (D-MD) and Sen. Edward W. Brooke (R-MA) to include provisions in the new Section 8 program prioritizing very low income renters. Brooke and Mitchell remained important allies of the Coalition throughout their legislative careers.

Recognizing that low-income people and advocates would benefit from a ready source of accurate information about housing problems, programs, and policies, Cushing and others established the Low Income Housing Information Service (LIHIS) in 1975. LIHIS was governed by a board with a majority of low-income people and gained tax-exempt status as a 501(c)(3) organization. Cushing became the Executive Secretary and Tony Henry, a tenant organizer from Philadelphia, was the first chair.

Meanwhile the Ad Hoc Coalition continued to operate with member organizations contributing postage, printing, and supplies. It was incorporated in 1978 as the National Low Income Housing Coalition, and became a 501(c)(4) organization. Cushing was the first President and Andy Mott of the Center for Community Change was the first chair of the NLIHC Board. Cushing and Louis Dolbeare moved from Philadelphia to DC in 1977, and LIHIS and NLIHC were housed in the garage behind their house on Capitol Hill until 1983.

Cushing was an early aficionado of personal computing and crunched housing and budget data from the first days of the coalition. Making housing data available and accessible to local advocates has been a hallmark of NLIHC since our inception. Thanks to the rigor that Cushing brought to data analysis that NLIHC continues today, research by NLIHC has always been seen as valid and reliable.

Cushing also pioneered the use of sign-on letters as an advocacy tool, a technique at which NLIHC continues to excel.

1980s

Longtime low-income housing champion Senator Edward W. Brooke (R-MA) was defeated for reelection in 1980. Upon his retirement, Cushing recruited him to be the honorary chairman of NLIHC. Senator Brooke received NLIHC's first annual Housing Leadership Award in 1982. In 2010, NLIHC named the housing leadership award after Senator Brooke and also established the Cushing N. Dolbeare Lifetime Service Award. Senator Brooke also agreed to be the honorary chair of the United for Homes campaign, launched in 2013 to reform the mortgage interest deduction and invest the savings in deeply affordable housing through the National Housing Trust Fund. Senator Brooke remained a strong supporter of NLIHC until his death in 2015.

NLIHC held its first conference in DC for housing advocates, along with a Capitol Hill Day, in 1980 and continues to convene a diverse collection of advocates every year at its Housing Policy Forum.

The early 1980s was a period of major change at LIHIS and NLIHC. Cushing “retired,” and Barry Zigas was hired as the president of NLIHC and executive secretary of LIHIS in 1984. Cushing became chair of the NLIHC board, which had 250 members, give or take a few. LIHIS received funding from the Ford Foundation starting in 1983, and Barry was successful at growing the number of foundations supporting LIHIS’s work, including the addition of the Surdna Foundation, Public Welfare Foundation, Northwest Areas Foundation, Prudential Foundation, Campaign for Human Development and others. The two organizations moved off Capitol Hill in 1984 to offices at 1012 14th Street, NW.

With the election of President Ronald Reagan in 1980 came massive cuts to federal low-income programs, which had hit their high water mark in the Ford administration. Major housing and homeless legislation, however, was enacted in the 1980s. The Tax Reform Act of 1986 created the Low Income Housing Tax Credit. The belated federal response to the surge in homelessness in the 1980s was the McKinney Homeless Assistance Act of 1987. HUD became the federal agency in charge of managing homeless programs. The Fair Housing Act was amended in 1988 adding family status and disability as protected classes.

NLIHC grew its influence as it played a leading role in legislative work related to the Low Income Tax Credit, the HOME and LIPHRA legislation and housing goals for Fannie Mae and Freddie Mac. During the tax reform debates of 1985-86, Barry introduced the idea of an affordable housing tax credit in testimony in both the House and Senate. NLIHC led the coalition of private and nonprofit advocates that promoted the ultimate creation of the Housing Tax Credit in the 1986 tax law. The Credit has since helped produce more than 3 million rental homes affordable to households at or below 60% of area median income and remains the single largest source of federal support for affordable housing. LIHIS during the late 1980’s also launched the Anti-Displacement Project. With support from a number of foundations under the leadership of NLIHC, the project identified and mobilized a network of low-income residents jeopardized by expiring use restrictions and of affordable housing advocates working with them. Through NLIHC, this network and other advocates helped secure passage of the Low Income Housing Preservation and Resident Homeownership Act (LIHPRA) in 1990 that prevented thousands of federally subsidized homes from conversion to private use.

NLIHC’s annual report [Out of Reach](#) report, authored by Cushing Dolbeare, was first published by NLIHC in 1989. *Out of Reach* remains NLIHC’s flagship publication. Its data are cited thousands of times each year and its power has been magnified in the era of social media.

Another notable event in 1989 was the Housing NOW! March to End Homelessness in October, at which 150,000 housing and homeless activists converged on DC demanding passage of the National Affordable Housing Act (NAHA). Barry served as Chair of *Housing Now’s* national Steering Committee, of which NLIHC was a founding member, and was one of the speakers in at the march.

1990s

The NAHA bill was enacted in 1990; it created the HOME program and devolved responsibility for housing planning to the state and local level.

The National Affordable Housing Act was the impetus for one of LIHIS's major initiatives, the creation of and support for housing coalitions at the state level. With major grants from Ford and other foundations, LIHIS provided grants and technical assistance to existing and new organizations in 38 states and the District of Columbia to strengthen the capacity of housing and homeless advocates to influence the implementation of federal policy in their states and communities. The relationship between NLIHC and this network continues today with partners in 43 states and DC.

Also in 1990, NLIHC worked with a bipartisan group of House and Senate members to push through the Housing and Community Development Act of 1990, which included the Task Force's signature recommendation – the HOME Investment Partnership Act. Following its passage LIHIS created a multi-year project to support, inform and empower state-based affordable housing coalitions to effectively tap into HOME. LIHIS worked with state coalitions to take advantage of the mandated Comprehensive Housing Assistance Strategies (CHAS) required for states and local governments to secure financing through this new block grant. The HOME program continues to be a mainstay of HUD's direct assistance for housing development and preservation.

In addition, as Congress scrutinized Fannie Mae and Freddie Mac in the wake of the savings and loan crisis, NLIHC led a coalition of advocates to promote the adoption of the first affordable housing goals for the two companies in 1992 as part of a fundamental overhaul of the companies' congressional charters. During Barry's tenure, NLIHC also began production of the [*Advocates' Guide to Housing and Community Development Policy*](#), which remains an important NLIHC contribution to the affordable housing field.

The mid-1990s was a period of significant leadership changes at NLIHC and LIHIS. After nearly a decade after taking the helm of NLIHC, Barry Zigas left in 1993 and Cushing returned as interim CEO until Robert Adams was hired in 1995. Bob was replaced by Helen Dunlap in 1996, who left in early 1998. Bill Faith served as interim CEO until Sheila Crowley came on board in late 1998. Sheila served as CEO for seventeen years.

The mid-1990s also was a time of major structural change for the organization. In 1996, NLIHC and LIHIS were merged into one 501(c)(3) organization, officially the National Low Income Housing Coalition and Low Income Housing Information Service - but known as NLIHC. A new board was established, purposely structured to represent the breadth of NLIHC members. Six positions on the board are for national partners, representing the original groups that Cushing brought together in 1974. Six positions are for very low-income people, representing the original composition of the LIHIS board. Six positions are for state housing coalitions, representing the partners gained from the state coalition initiative. And six positions are at-large, representing the broad NLIHC membership of local organizations and advocates. The by-laws say "at least 90% of the Directors shall be persons with low incomes or shall be persons

who are or have been engaged directly in working with low-income persons to meet their housing needs.” Cushing was named honorary chair.

At the same time, the National Low Income Housing Policy Center was established, and the 501(c)(4) status of NLIHC was transferred to the Policy Center. The Policy Center was dormant until it was activated with a grant from the Oak Foundation in 2014.

On the federal policy front, the election of a Republican majority in the U.S. House of Representatives in 1994 heralded a new round of cuts to federal low-income housing programs and a threat to the very existence of HUD. While HUD survived, low-income housing advocates entered a now 20-year period in which defending HUD programs is the primary activity. The Quality Housing and Work Responsibility Act of 1998 was an attempt at major changes to public housing and voucher policy to go along with the welfare reform of 1996. NLIHC and other advocates fought back the most draconian proposals.

2000s

In 2002, NLIHC celebrated Cushing’s 50th anniversary as a housing advocate. She was honored with the Heinz Award for the Human Condition and donated the \$250,000 prize to establish the Cushing Dolbeare Endowment at NLIHC to support our policy advocacy. NLIHC raised nearly \$1,500,000 to match Cushing’s gift to the endowment.

Tragically, Cushing died in 2005 at the age of 78. She continued to work to advance NLIHC’s mission until the final days of her life.

In 2000, under Sheila Crowley’s leadership, NLIHC embarked on our most ambitious (and prolonged) endeavor, the campaign to establish the national Housing Trust Fund (HTF). In the closing days of the Clinton Administration, excess reserve funds at the Federal Housing Administration were identified by HUD officials as a revenue source for a new rental housing production program. Senator John Kerry (D-MA) introduced S. 2997, the National Affordable Housing Trust Fund Act, in July 2000. At its fall 2000 meeting, the NLIHC board agreed to launch the HTF campaign to achieve, in the words of Bill Faith, the board chair, “big new money for rental housing for extremely low-income people.”

This was not the first conception of a HTF. Building on the experience of the Housing Trust Fund Project of the Center for Community Change (CCC), NLIHC, CCC, and others had proposed a Federal Housing Trust Fund in 1994. H.R. 5275, the Federal Housing Trust Fund Act of 1994, reflecting the proposal, was introduced by Representative Major Owens (D-NY). What was most significant about the bill was that the funding for the federal HTF was to be revenue raised by changes to the Mortgage Interest Deduction (MID).

Even before she founded NLIHC, Cushing had been a critic of the injustice and inefficiency of the MID as a federal housing subsidy to higher income homeowners when help for low-income renters was so scarce. The imbalance of federal housing subsidies was a recurrent theme of NLIHC reports and congressional testimony. The federal HTF was the first legislative proposal to

call for changes to the MID to fund affordable housing. Alas, the Owens bill never gained a cosponsor and it was not considered in committee.

In 2001, Senator Kerry reintroduced his HTF bill and Representative Bernie Sanders (I-VT) introduced a similar bill in the House. The HTF campaign gained hundreds of organizational endorsers each year, reaching more than 7,200 by the end of the decade. NLIHC was able to continue the campaign have because of the early, patient, and generous support of the Melville Charitable Trust.

The road to enactment took many twists and turns until the HTF was included in the Housing and Economic Recovery Act (HERA) of 2008. The primary purpose of the HTF is to expand rental housing affordable for extremely low-income households. The revenue source in HERA was an assessment on the volume of business of Fannie Mae and Freddie Mac. Unfortunately, within weeks of President George W. Bush signing HERA, the worldwide financial meltdown unfolded, Fannie and Freddie were taken into conservatorship, and the assessment to fund the HTF was suspended.

Other important work in the 2000s included the Voucher Summit in 2005, the response to Hurricane Katrina in 2005, and passage of the Protecting Tenants at Foreclosure Act in 2009.

As the decade came to a close, NLIHC again was the beneficiary of an extraordinary gift. A longtime supporter and her husband gave \$5 million to NLIHC as an anonymous gift, with which the Coalition created a new investment fund.

2010s

Still questing for “big money” for the HTF, Sheila and NLIHC returned to the challenge of MID reform in 2010. The Oak Foundation provided the first grant ever to NLIHC specifically to develop an MID reform legislative proposal. The NLIHC Board devoted \$1 million from the “anonymous” investment fund to launch the “United for Homes” campaign in 2013, which gained more than 2,300 organizational and elected official endorsements from all 435 Congressional Districts. The UFH campaign endorsed Representative Keith Ellison’s (D-MN) “Commonsense Housing Investment Act,” which included NLIHC’s MID reform proposal and would have directed the more than \$230 billion in new revenue to the HTF and other low-income housing programs over a decade.

While continuing to push for significant new investments not subject to annual appropriations, NLIHC remained equally committed to preservation and improvement of the existing federal housing resources. Through a multi-pronged Alignment Project, NLIHC analyzed the alignment (and lack thereof) between housing need and existing federal housing resources. In 2012, NLIHC launched the National Housing Preservation Database that catalogues for the first time anywhere every federally assisted property with detailed information needed to help local advocates prevent the loss of this valuable housing stock in their communities.

In 2012, Fannie and Freddie returned to profitability, and NLIHC led national advocacy efforts to end the suspension of the assessment on the government sponsored entities (GSEs) to fund the HTF. NLIHC celebrated when the suspension was lifted in December 2014, and the first dedicated source of funding for the national Housing Trust Fund was allocated in 2016. NLIHC played a key role in building state advocates' capacity to understand the program and influence how it would be implemented, creating and delivering HTF plan templates and other resource materials, in-person and webinar trainings, an HTF developer advisory group of experienced nonprofit developers around the country, and much more. Because of the decline in the U.S. homeownership rate and the reduced role of the GSEs after the Great Recession, however, the HTF allocations since 2016 have been relatively small (but growing) – \$173.6 million in 2016, \$219.2 million in 2017, and \$266.8 million in 2018.

When Sheila Crowley retired in 2016, Diane Yentel succeeded her as the new NLIHC president and CEO, and she redoubled NLIHC's United for Homes MID-reform efforts. The campaign to reform the deduction gained a great deal of attention as the Republican-held Congress and White House undertook "tax reform" legislation in 2017. NLIHC was cited in numerous news media stories and editorials calling for reforming the MID and reinvesting the savings into affordable housing, and policy makers began to take notice. Unfortunately, the Republican tax bill signed into law at the end of 2017 incorporated changes that effectively gutted the deduction for all but the highest income earners but made no new investments into the HTF or other affordable housing for the lowest-income households.

NLIHC continues to spearhead national efforts to secure the highest levels of appropriated funding for key affordable housing programs, leading the Campaign for Housing and Community Development Funding (CHCDF) of 70 national partners. In 2017, the Coalition initiated a new annual [*Our Homes, Our Voices*](#) National Housing Week of Action, during which thousands of advocates in dozens of cities and towns across the country raised their voices in support of increased investments in affordable homes for those with the greatest needs. Each Week of Action in 2018 and 2019 featured over 125 events and activities, each more than double the actions taken in 2017. Resident leaders and other advocates for affordable homes attended legislative meetings, and participated in teach-ins, rallies, letter-writing campaigns, housing builds, candidate forums, call-in days, tweetstorms, trainings, and socials. During each Week of Action, members of Congress and other elected officials heard from constituents by mail, phone calls, and emails and at events and meetings around the country. Legislators attending *Our Homes, Our Voices* events saw the direct benefits of affordable housing and spoke to their constituents about their commitment to addressing homelessness and housing poverty in America. Dozens of bipartisan members of Congress tweeted their support for the campaign in 2018 and 2019. The *Our Homes, Our Voices* Week of Action was featured at a 2018 exhibit on evictions at the National Building Museum.

The Coalition and other advocates worked with congressional champions in thwarting the Trump administration's calls for massive (15-20%) cuts in federal funding for affordable housing, cuts in housing benefits for the lowest-income households, and for the elimination of the HTF in FY17, FY18, FY19, and FY20. The HTF was protected each year, the proposed benefit

cuts were defeated, Congress passed an unprecedented 10% increase in HUD programs for FY18, and maintained that increase in FY19 and FY20.

In response to the hurricanes in Texas, Florida, Puerto Rico, the U.S. Virgin Islands and wildfires in California in 2017, and then subsequent hurricanes, fires and other disasters in the Carolinas and beyond in 2018-19, NLIHC convened and continues to lead a [Disaster Housing Recovery Coalition](#) (DHRC) that has grown to more than 850 national, state, and local organizations, including many organizations working directly with disaster-impacted communities and with first-hand experience recovering after disasters. The DHCR is working to collectively to ensure that federal disaster recovery resources equitably meet the housing recovery needs of impacted households with the lowest incomes and that they do so with transparency and in a way that affirmatively furthers fair housing. The DHCR has written letters to law-makers and the administration; held meetings and briefings on Capitol Hill and with HUD and FEMA; developed and shared policy papers and input on state action plans; issued press releases, op-eds, and editorials; and more to influence disaster housing recovery policies and implementation. (See more below under Coronavirus Pandemic 2020.)

In 2018-19, Diane created the NLIHC-led [Our Homes, Our Votes 2020](#) nonpartisan voter and candidate initiative to build the capacity of nonprofit organizations to register, educate, and mobilize more low-income renters and allies who care about affordable housing to be involved in voting. Low-income individuals and renters are significantly underrepresented among voters compared to higher-income individuals and homeowners. To ensure affordable housing interests are addressed by candidates for public office and elected officials, it is critical that more low-income renters and other low-income people are engaged in voting. The project also seeks to elevate the affordable housing crisis and its solutions in the presidential and other campaigns. The top electoral issues in presidential election cycles are most frequently determined by those the presidential campaigns are compelled to address during the early primary and caucus states. NLIHC contracted with state partners in New Hampshire and Iowa in 2019 and provided assistance, tools, and other support to them and others around the country to elevate affordable housing solutions in the presidential campaigns and to increase low-income renter voter engagement nationwide.

NLIHC developed policy recommendations shared with all the presidential campaigns and worked with staff of many of them (upon request) to help shape their housing plans, and we published multiple op-eds and engaged with the media in other ways on this work. The effort had a profound impact. Every one of the major 2020 presidential candidates released comprehensive housing plans and talked about them on the campaign trail as never before. The overwhelming majority of the plans centered the housing needs of the lowest-income people through proposing major investments in the national Housing Trust Fund, rental assistance, homeless assistance grants, and fair housing. We also led a campaign urging the presidential debate moderators to ask a question about affordable housing at the televised debates, through a sign-on letter to each moderator with more than 1,000 organizations signing and through extensive social media efforts – and we succeeded! For the first time in history the moderators in the televised presidential debates asked candidates for their solutions to the

nation's housing affordability crisis - [first](#) in November 2019 in Atlanta and [again](#) in February 2020 in South Carolina.

NLIHC also launched an [Opportunity Starts at Home](#) multi-sector affordable homes campaign in 2018 to meet the rental housing needs of the nation's lowest-income people. The campaign is mobilizing leader-organizations involved in health, education, child welfare, civil rights, the faith community, and other sectors to advocate for affordable homes. With financial support from the Funders for Housing and Opportunity, a consortium of national foundations, NLIHC created this long-term campaign together with the Center on Budget and Policy Priorities, Children's HealthWatch, and the National Alliance to End Homelessness. The campaign steering committee includes Catholic Charities USA, Children's Defense Fund, Community Catalyst, Food Research and Action Center, NAACP, National Alliance on Mental Illness, National Association of Community Health Centers, National Education Association, National Association of Social Workers, JustLeadershipUSA, National League of Cities, UnidosUS, the National Women's Law Center, and the National LGBTQ Task Force. The campaign is providing grants to seven state partners throughout the country to build state-wide multi-sector campaigns in their states working on federal housing policies to address homelessness and housing poverty.

Along with all of these efforts, NLIHC continues to develop and disseminate highly respected research like [The Gap: A Shortage of Affordable Homes](#), [Out of Reach](#), and other topical studies; host an annual Housing Policy Forum and Leadership Awards Reception attended by hundreds; publish [Tenant Talk](#), a twice-annual magazine for low-income residents; issue our weekly [Memo to Members and Partners](#) electronic newsletter on all the affordable housing news from the previous week sent to approximately 160,000 readers; offer our annual [Advocates Guide](#), the "bible" on virtually every federal affordable housing program, law and regulation; engage with the news media (NLIHC's expertise is featured in thousands of news stories each year) and on social media (with over 50,000 Twitter followers and more than 12 million Twitter impressions annually); lead a Housing and Criminal Justice Reform task force; advocate for implementation of the affirmatively furthering fair housing requirements of the Fair Housing Act; mobilize to protect immigrants under attack; and much more.

Coronavirus Pandemic 2020

Under Diane Yentel's leadership, NLIHC and its Disaster Housing Recovery Coalition (DHRC) quickly mobilized to respond to the latest disaster, the COVID-19 pandemic of 2020. People experiencing homelessness, who are often seniors, people with disabilities and/or other underlying medical conditions living in congregate settings are unable to isolate, quarantine and recover, and local and national health officials are reporting alarming outbreaks of coronavirus among the homeless population in a number communities. People without homes, and our partners that serve them, are struggling with tremendous challenges and overwhelming needs. Frontline homeless providers cannot access hand-sanitizer and other PPE; they are getting sick or cannot work as they care for someone who is; volunteers aren't showing up for shifts; and shelters lack the money to hire or contract more staff. Many shelters are only open at night, so people who are homeless have to leave shelters in the morning and find places to go for the day (such as libraries and other public places shutdown from the

pandemic), then come back for another night of sleep in close quarters. Shelters need resources to obtain more space - hotels, sprung structures – or even to build new space onto their shelters to separate out the most vulnerable seniors and to allow people who are exposed to coronavirus to self-quarantine.

In addition to those who are homeless, the lowest-income renters – also often seniors, people with disabilities and/or underlying conditions - face eviction and homelessness. Before coronavirus came to the U.S., nearly 8 million of the lowest-income renters struggled to keep roofs over their heads, spending more than half of their incomes on housing. They are one financial emergency away from eviction and possible homelessness. For many, coronavirus and the lost hours, lost jobs, or sickness that results will be that financial emergency.

NLIHC and our DHRC has been taking a lead role on working with federal decision makers on the response to addressing the coronavirus pandemic’s impact on people experiencing homelessness and extremely low-income renters living on the edge. NLIHC quickly developed and shared recommendations with Congress to protect and serve low-income renters and people experiencing homelessness; created a regularly-updated webpage (<https://bit.ly/34QI1TA>) with key information from across the country; and worked closely with decision makers on the funding and other measures needed immediately to protect these communities – securing \$12 billion in the CARES Act of 2020 for HUD programs, including \$4 billion for homelessness response. That was a good start, though much more is needed – including \$11.5 billion for homelessness response, \$100 billion for emergency rental assistance, and a uniform, nationwide eviction moratorium. See: <https://nlihc.org/responding-coronavirus>

Now that some funding has been allocated (and while we push for more), we are working with our partners to ensure that those funds are allocated quickly, efficiently and for their intended purposes. With support from two foundations, NLIHC mobilized rapidly to provide \$3.5 million in grants to 53 state and local homeless and housing service providers and other allies in 27 states to assist them until the first allocations of federal resources arrive – which could take many weeks. The funds are to help them secure additional space for deconcentrating/isolating people experiencing homelessness, to provide some short-term rental assistance, to secure needed supplies and staff, to influence state and local decision makers to ensure those most in need are protected, and more.

NLIHC is also hosting weekly [nationals calls](#) (each of the attended by 2,000+) on coronavirus and housing/homelessness to share information on how federal, state and local governments and nonprofits are responding to the pandemic and how the crisis is impacting people experiencing homelessness and low-income households. The national calls feature members of Congress, homelessness service providers, housing providers, housing advocates, leaders from the administration, key congressional staffers, and members of the media. We have now launched smaller, more focused “[work-group](#)” calls on: working with FEMA; state and local response-implementation; long-term solutions; resident-leader engagement; and the unique needs in Puerto Rico. NLIHC has also provided on its website a [toolkit on working with FEMA](#), a [searchable database and interactive map](#) on all properties in the U.S. protected by federal

eviction moratoriums, a listing of [state and local rental assistance programs](#), numerous [fact sheets and Q&As](#), and much more.

The Future

In 2019, NLIHC reached its 45th anniversary. Milestone anniversaries – and unprecedented crises like the 2020 coronavirus pandemic that immediately followed this most recent milestone – prompt the Coalition to redouble our efforts to achieve housing stability for those most in need, as well as to reflect, assess, and plan for the future.

NLIHC has survived the early lean years and grown into a high-capacity organization respected by the advocacy partners, homeless services and affordable housing providers on the front lines, the public, the media, researchers, and policy makers on both sides of the aisle for our policy analysis and advocacy, research and data analytics, communications, organizing, and mobilization. We have achieved a great deal over the years. NLIHC has been influential in every major federal legislation related to affordable housing for decades - from the Housing and Community Development Act (in the 1970s) and McKinney Homeless Assistance Act (in the 1980s) to the National Affordable Housing Act (in the 1990s), the Protecting Tenants at Foreclosure Act, the creation and funding of the national Housing Trust Fund (in the 2000s), the historic 10% increase in HUD appropriations in 2018 (maintained in 2019 and 2020), and the \$12 billion for housing and homelessness programs in the Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020 .

We have not, however, solved the national shortage of housing affordable and available to extremely low-income people, including those without homes.

NLIHC fills a unique role in the world of low-income housing advocacy. Our singular commitment to the poorest people remains based in what the data tell us about the persistent shortage of decent, accessible homes they can afford. We know that stable and affordable homes are the platform on which healthy, successful families and communities depend. In the absence of a sufficient supply of decent and affordable homes and/or rental assistance for households most in need, we cannot end homelessness and housing poverty in the U.S.

But the truth remains that the U.S. *has* the resources to do so; we lack only the political will. NLIHC, in partnership with our members, partners, donors, and supporters, will continue to make the case for better, fairer, more just distribution of those resources. As the 2020 coronavirus pandemic so clearly demonstrates: lives are in the balance.