



MEMO OF MEMBERS

The Weekly Newsletter of the National Low Income Housing Coalition

NLIHC 2013 CONFERENCE

Sunday Afternoon Sessions Connect Public Housing Residents with HUD Officials

The Resident Opportunity Self-Sufficiency grant (ROSS) and the Rental Assistance Demonstration (RAD) are two HUD programs of great interest to public housing residents and other housing advocates. NLIHC is pleased to announce that HUD staff will present exclusive briefings on both ROSS and RAD at United for Action, the NLIHC 2013 Housing Policy Conference and Lobby Day.

The ROSS session, scheduled for Sunday, March 17 from 4 pm to 5 pm, will discuss the service coordinator model for delivery of supportive services in public housing. The requirements for applying for ROSS-Service Coordinator funding will be reviewed with a special focus on where resident associations can find assistance with the application, obtaining service partners, and securing match commitments in their communities.

The session on RAD will follow on Sunday, March 17 from 5 pm to 6 pm. It will include a discussion on the need for RAD, an overview of resident rights in RAD, resident participation pre- and post-RAD conversion, including recommended best practices, relocation and right of return, and rescreening.

Both sessions will be presented by senior HUD staff, who are eager to speak with residents and answer questions about these programs.

United for Action will take place Sunday, March 17 through Wednesday, March 20 at the Omni Shoreham Hotel in Washington, D.C. Special rates are available for NLIHC members and low income attendees. The full schedule of workshops and events is available at <http://bit.ly/VC4k5E>.

To register, go to www.nlihc.org/conference. The site includes detailed information that can help you plan your participation. Or, to download a registration form, go to <http://bit.ly/WrHPhK> (PDF). NLIHC members receive additional discounts on conference registration.

FEDERAL BUDGET

Sequestration Debate Continues

Sequestration, the across-the-board discretionary funding cuts required by the Budget Control Act of 2011 and modified by the American Taxpayer Relief Act of 2012, could reduce federal

department funding by 5.1% in 2013, according to the Center on Budget and Policy Priorities (see *Memo*, 1/25). The Administration and Members of Congress all spoke against the sequestration during the week of February 4, but no agreement on how to stop it from going into effect on March 1 was reached. NLIHC encourages advocates to stay engaged in the process to help ensure the best possible outcomes for housing programs.

President Barack Obama called on Congress to craft an agreement to avoid the sequester, even if that would require creating a short-term deal to postpone it beyond March 1 in lieu of an immediate, comprehensive replacement deal. Instead of proposing a new plan for addressing sequestration, the President said that Congress should work on existing proposals to replace the cuts, and urged House Democrats to present a unified position that would include tax revenue in any sequestration replacement deal.

Even as the President called for sequestration to be averted, the Administration continued making plans for federal agencies to implement the sequester beginning March 1. The Office of Management and Budget (OMB) began communicating instructions on implementing sequestration to federal agencies the week of January 28. During the week of February 4, OMB shared a draft letter with heads of agencies that would prepare federal staff for furloughs should the sequester take effect. Federal employees of discretionary-funded defense programs should prepare for staff furloughs of one day per week. Non-defense agencies funded through discretionary spending would need to prepare for furloughs one day every other week, according to the draft letter.

In a press release, the White House shared examples of how sequestration would impact various government programs. The release said that sequestration would result in the loss of 125,000 Housing Choice Vouchers, and that 100,000 formerly homeless people "would be removed from their current housing and emergency shelter programs" due to cuts to Homeless Assistance Grants.

While many Republicans and Democrats agree that the sequester should not take effect, they are divided on how to replace it. Democrats favor eliminating tax loopholes and increasing taxes, while Republicans urge further spending cuts and entitlement changes. On the Republican side, House Speaker John Boehner (OH) spoke this week in favor of replacing the sequester, calling it a "meat ax" that would "weaken our national defense." Meanwhile, House and Senate Democrats convened in Annapolis, MD to discuss budget positions and strategies. Senate Majority Leader Harry Reid (D-NV) stated that the Senate would work on legislation to replace the sequester, but that such a replacement could not be identified by March 1 (see *Memo*, 2/1). Senate Democrats are expected to introduce legislation to replace the sequester during the week of February 11.

Representative Keith Ellison (D-MN) introduced H.R. 505 on February 15, which would cancel the sequester and replace it with another deficit reduction package including both cuts and revenue. The bill has fourteen co-sponsors and has been referred to the Committees on Ways and Means, Budget, Oversight and Government Reform, Armed Services, Education and the Workforce, Transportation and Infrastructure, and Financial Services.

Finally, the Senate Committee on Appropriations will hold a hearing on the impacts of sequestration on February 14, with HUD Secretary Shaun Donovan scheduled to testify about sequestration's impact on HUD programs. Other witnesses include Education Secretary Arne Duncan, Homeland Security Secretary Janet Napolitano, Defense Deputy Secretary Ashton Carter, and Danny Werfel of the Office of Management and Budget. NLIHC encourages housing advocates to urge the Senators on this committee to raise housing issues to highlight sequestration's potential damaging impacts on HUD's programs. Senate Appropriations Committee Chair Barbara Mikulski (D-MD) and Ranking Member Richard Shelby (R-AL) are reportedly working on a sequester replacement plan.

The Non-Defense Discretionary (NDD) Funding Coalition prepared a letter, signed by over 3,200 organizations, to be sent to Members of Congress on February 11. The signers urge that Congress use a "balanced approach to deficit reduction that does not include further cuts to discretionary programs." The signers explain that "nondefense discretionary... programs are core functions government provides for the benefit of all, including medical and scientific research; education and job training; infrastructure; public safety and law enforcement; public health; weather monitoring and environmental protection; natural and cultural resources; housing and social services; and international relations."

View the White House press release at <http://1.usa.gov/Y1CU7r>.

View the House Democrat's report at http://nlihc.org/sites/default/files/House_Dem_Discretionary_Spending_Report_2013.pdf.

View a Summary of H.R. 505: <http://wapo.st/WswNNx>

View the membership list for the Senate Committee on Appropriations at <http://1.usa.gov/Y1CXQF>.

View the NDD letter at http://nlihc.org/sites/default/files/NDD_Letter_2-11-13.pdf.

Hearings in Budget Committees

The Senate Committee on the Budget will hold two hearings during the week of February 11. The first will be on February 12 at 10:30 am, when the committee will hold a hearing on the Budget and Economic Outlook report from the Congressional Budget Office (CBO). CBO Director Douglas Elmendorf will be the sole witness at the hearing.

In the report, released February 5, CBO projects that economic growth will remain slow in the coming year and that unemployment will remain over 7.5%. CBO projects the economy will pick up in 2014, with unemployment rates declining and interest rates rising. CBO says that while the nation's debt would decrease in 2013 under current law, in future years, debt will continue to remain high because of rising costs related to "aging population, rising health care costs, an expansion of federal subsidies for health insurance, and growing interest payments on federal debt."

The second hearing, "Impact of Budget Decisions on Families and Communities," will be held on February 13 at 10:30 am. Members of the public, including low and middle income families, will testify at the hearing. Both hearings will be held in room 608 of the Dirksen Senate office building.

The House Committee on the Budget rescheduled its hearing, "CBO's Budget and Economic Outlook," for February 13 at 10 am in room 210 of the Cannon House office building.

View the CBO report at <http://1.usa.gov/Y1CYnF>.

Budget Reform Bill Introduced

On January 30, Senator Kelly Ayotte (R-NH) introduced the Baseline Reform Act of 2013 with Senators Ron Johnson (R-WI), Mike Lee (R-UT), and Rob Portman (R-OH). S. 185 would require that the baseline figures used in constructing the federal budget not include an inflation factor. The bill would also require that the President's budget request to Congress, and the Congressional Budget Office, compare current funding levels to any proposed funding levels.

The bill was referred to the Senate Budget Committee.

View S. 185 at <http://1.usa.gov/Y1D0fe>.

MORE CONGRESS

House Hearing Probes Role of FHA

The House Committee on Financial Services held the first hearing of the 113th Congress on February 6. It was also the first in a series of hearings on the Federal Housing Administration.

Committee Chair Jeb Hensarling (R-TX) opened the hearing, listing many reasons he believes the FHA "has strayed from its original mission and legislative purpose." These include the FHA placing itself in direct competition with the private sector, its "low credit score policies and high rates of default," and its "morphing into Countrywide," the mortgage financing firm that became the symbol of the housing market collapse.

Subcommittee on Housing and Insurance Chair Randy Neugebauer (R-TX) said at the hearing that there has been mission creep at the FHA over the last 30 years and that the FHA has gone from helping people become homeowners to practically controlling the mortgage insurance market.

Subcommittee on Housing and Insurance Ranking Member Michael Capuano (D-MA) said that while he is happy the committee is looking at the FHA, it is important to remember that the original mission of the FHA was to protect the U.S. housing market in a counter-cyclical way in order to keep mortgage credit flowing when private credit fades.

Witness Julia Gordon, representing the Center for American Progress, agreed. Ms. Gordon testified that the FHA's counter-cyclical support of the mortgage market is indeed a major role it was designed to play from its outset in 1934. "This so-called counter-cyclical support is critical to promoting stability in the U.S. housing market," she said.

Ms. Gordon testified that the FHA's mounting losses are attributable to a few very bad years. The FHA estimates that losses from business conducted between 2005 and 2009 will be about \$30 billion. One year alone, 2008, accounts for \$13 billion of those expected losses. Ms. Gordon testified that these years included "a high concentration of loans under a special program to provide seller-financed down payment assistance. This particular brand of seller-financed loans was often riddled with fraud and defaulted at a much higher rate than traditional FHA-insured loans. These loans made up about 19% of the total origination volume between 2001 and 2008, but account for 41% of the agency's accrued losses on those books of business." Seller-financed down payment assistance programs were banned from receiving FHA insurance in 2009.

While the hearing focused almost exclusively on the FHA's single-family business, multifamily housing was briefly addressed. Committee Chair Emeritus Spencer Bachus (R-AL) stated that multifamily housing is a very important, and profitable, role for the FHA. Dr. Anthony B. Sanders, Distinguished Professor of Real Estate Finance and Senior Scholar at the Mercatus Center at George Mason University, responding to a question from Representative Nydia Velazquez (D-NY), said he agrees with HUD Secretary Shaun Donovan that the nation needs more multifamily housing.

The committee will hear from FHA Commissioner Carol Galante at its next hearing on the FHA, "FHA November 2012 Actuarial Report and Potential for Tax Payer Bailout," on February 13 at 10am ET. The hearing will be in room 2128 of the Rayburn House office building. A third hearing on FHA issues, again focusing on the FHA's single-family business, is expected in the Subcommittee on Housing and Insurance the week of February 25.

View the testimony and webcast from the February 6 hearing at <http://1.usa.gov/TYN8tg>.

Access the FHA's November 2012 actuarial report at <http://1.usa.gov/ZZP9oP>.

HUD

Final Disparate Impact Rule to be Published

HUD announced on February 8 that it will issue a final rule to formalize the national standard for determining whether a housing practice or policy violates the Fair Housing Act because it has a discriminatory effect. A proposed disparate impact rule was published for comment on November 16, 2011 (see *Memo*, 1/20/12).

Fair housing advocates welcomed the news that the long-awaited rule would finally be published. In a press statement, Wade Henderson, president and CEO of The Leadership Conference on Civil and Human Rights, said, "by releasing these regulations on disparate impact today, HUD is empowering municipalities across the country to enforce housing codes equally for all Americans and bolstering protections for those who face housing discrimination."

The Fair Housing Act regulations (24 CFR part 100) are amended, principally by adding add a new subpart G. The term "discriminatory effect" is defined there as a practice that actually or predictably results in a "disparate impact" on a group of people or creates, increases, reinforces, or perpetuates segregated housing patterns because of race, color, religion, sex, handicap, familial status, or national origin.

The final rule also standardizes a three-step "burden-shifting" approach that HUD has always used and that a majority of appeals courts have used.

- First, the party complaining that there is a discriminatory effect has the burden of proving that a practice caused, or predictably will cause, a discriminatory effect.
- Second, if the complaining party makes a convincing argument, then the burden of proof shifts to the defending party, which must show that the practice has a "legally sufficient justification," meaning it is necessary to achieve a substantial, legitimate, nondiscriminatory interest that cannot be served by another practice that has a less discriminatory effect.
- Third, if the defending party is successful, the complaining party can still succeed by demonstrating that the defending party's substantial, legitimate, nondiscriminatory interest could be served by another practice that has a less discriminatory effect.

The final rule adds a new example of a prohibited practice, "enacting or implementing land-use rules, ordinances, policies, or procedures that restrict or deny housing opportunities or otherwise make unavailable or deny dwellings to persons because of race, color, religion, sex, handicap, familial status, or national origin."

For many years HUD has interpreted the Fair Housing Act to prohibit housing practices that have a discriminatory effect, even if there has been no intent to discriminate. Eleven courts of appeals

have agreed. However, there have been minor variations in how the courts and HUD have applied the discriminatory effects concept. Therefore, the regulation is intended to establish uniform standards for determining when a housing practice with a discriminatory effect violates the Fair Housing Act.

HUD states in a media release that the final rule will provide clarity and consistency for individuals, businesses, and government entities subject to the Fair Housing Act, making it easier to comply with the law.

HUD Assistant Secretary for Fair Housing and Equal Opportunity John Trasviña said, “HUD is maintaining well-established legal precedent and formalizing a nationally consistent, uniform burden-shifting test for determining whether a given housing practice has an unjustified discriminatory effect.”

The final rule has not yet been published in the Federal Register, but HUD made an advance copy available at <http://1.usa.gov/TYLDem>.

The HUD media release is at <http://1.usa.gov/TYLF60>.

A blog post on the rule from Secretary Donovan is at <http://1.usa.gov/TYLKqr>.

New Webpage Lists Properties Potentially Eligible for Senior Preservation Contracts

HUD’s Office of Affordable Housing Preservation (OHAP) created a webpage for the Section 202 Senior Preservation Rental Assistance Contracts (SPRACs) program. The webpage allows users to download a list of properties that are potentially eligible for SPRACs.

The purpose of the SPRAC program is to prevent displacement of income-eligible elderly residents when a Section 202 Direct Loan property that has an original interest rate of 6% or less is refinanced and the owner does not anticipate debt service savings from the refinance. A Federal Register Notice on January 8 explained HUD’s proposed method of allocating \$16 million for SPRAC and provided a 60-day comment period (see *Memo*, 1/11).

The new SPRAC web page is located on the Multifamily Preservation webpage, under the section entitled “Tools for Preservation of Section 202 Properties,” and can be accessed directly at <http://1.usa.gov/TYQso3>.

HUD Urges PHAs to Address Radon, Issues Requirements for New FHA Multifamily Insured Mortgages

Two recent notices lay out requirements for testing for and mitigating the effects of radon gas in assisted housing. HUD’s Office

of Public and Indian Housing (PIH) issued a notice, PIH 2013-6, providing public housing agencies (PHAs) information about the dangers of radon gas and encouraging PHAs to test for and mitigate radon if possible. HUD’s Office of Multifamily Housing Programs issued Notice H 2013-3 setting out a required process for identifying and mitigating radon in properties covered by new FHA Multifamily Insured mortgage applications. The notice supplements the environmental review requirements of Chapter 9 of the Multifamily Accelerated Processing (MAP) Guide.

Radon is an odorless and colorless gas that is a natural decay product of elements in soil and rock. Radon is present in every part of the nation, with concentrations varying depending on geological conditions. Breathing high concentrations of radon gas directly, or indirectly when attached to dust, may result in lung cancer. Radon generally poses the greatest risk to those at or below ground level or at new structures built without radon-resistant construction methods.

In June 2011, the Environmental Protection Agency released the federal Radon Action Plan, available at <http://1.usa.gov/TYOwMhl>.

Notice PIH 2013-6 is at <http://1.usa.gov/TYOBj6>.

Notice H 2013-3 is at <http://1.usa.gov/TYOCnc>.

TREASURY

Treasury Announces Plans for LIHTC Guidance

The Treasury Department’s second quarter update to its 2012-2013 Priority Guidance Plan added four Low Income Housing Tax Credit (LIHTC) topics. The 2012-2013 Priority Guidance Plan has 317 projects, which are priorities that the Department intends to work on during the plan year, July 2012 through the end of June 2013. The four LIHTC guidance topics are:

- Guidance relating to the application of design and construction accessibility requirements under the Fair Housing Act.
- Regulations relating to compliance monitoring, including issues identified in Notice 2012-18 regarding the Physical Inspection Pilot Program.
- Revenue Procedure updating Revenue Procedure 2007-54, which provides relief in the case of a presidentially-declared disaster.
- Guidance concerning exceptions for any federally or state assisted building.

These items are on pages 14 and 15 of the second quarter update of the 2012-2013 Priority Guidance Plan, available at <http://1.usa.gov/WMgGsq>.

ADMINISTRATION

Federal Agencies Announce Strategy to Coordinate Healthy Homes Activities

The Obama Administration announced a government-wide effort to reduce the number of homes with health and safety hazards on February 4. *Advancing Healthy Housing – A Strategy for Action* outlines the Administration's goals and priorities in healthy housing for the next three to five years. The strategy provides an initial framework for coordinating federal actions to advance healthy housing. A "healthy homes model" is one product the strategy anticipates as a result. A healthy home is one that is dry, clean, pest free, safe, contaminant free, well ventilated, well maintained, and thermally controlled.

The strategy was developed under the auspices of the President's Task Force on Environmental Health Risks and Safety Risks to Children. It reflects the consensus of the federal interagency Healthy Homes Work Group, which included HUD, the Departments of Health and Human Services, Agriculture, Energy, and Labor, along with the Centers for Disease Control, the Environmental Protection Agency, and others.

The strategy executive summary is at <http://1.usa.gov/12zBN6k>. The full report will be available soon at HUD's Office of Healthy Homes and Lead Hazard Control at <http://1.usa.gov/12zBOr1>.

A media release is at <http://1.usa.gov/12zBUii>.

FROM THE FIELD

Colorado State Partner Hosts Event on Reducing Energy Costs in Affordable Housing

More than 30 Colorado housing developers and service providers attended a training session in January to learn ways to reduce energy costs in affordable housing developments. Organized by Housing Colorado, an NLIHC state coalition partner, the event showcased proven, cost-effective models that help to reduce energy consumption and provide a safe and comfortable environment for residents.

Housing Colorado hosted the in-person training to address the challenge of rising utility costs in affordable housing. Residents sometimes pay as much or more each month for utilities as they do for rent, making the combined cost very burdensome. For several years, policy makers and advocates have encouraged making such energy efficient upgrades as replacing boilers, using LED lights, and substituting air conditioning with evaporative coolers to increase affordability. For owners, reduced utility costs from energy efficiency improvements can be beneficial, with projected gains to their operating budgets over a decades-long span.

Ravi Malhotra, founder and president of the International Center for Appropriate and Sustainable Technology (iCAST), told attendees about the organization's ResourceSmart energy efficiency initiative, which assists nonprofit organizations, community partnerships, housing providers, commercial businesses, and individual residences with obtaining efficiency upgrades. He used case studies of its work to show savings associated with upgrading housing developments across the state. For instance, a Leadvill, CO housing complex worked with iCAST and achieved \$2,155 in savings annually as a result of attic insulation.

Rick Garcia, HUD's Rocky Mountain regional administrator, spoke at the training about the department's progress on its green retrofit goals. In FY12, HUD completed 83,051 green and healthy units, well ahead of its 75,670 target. This work includes efforts through the Healthy Homes and Lead Grant Program, HOME program new construction, and public housing upgrades. Through its partnership with the U.S. Department of Energy, HUD also plans to enable the cost-effective and green energy retrofit of at least 159,000 units by 2015 in an effort to reduce energy cost and greenhouse gases.

Mr. Garcia discussed HUD's new multifamily energy efficiency pilot initiative, which leverages private capital to make energy-related improvements at its properties. Stewards of Affordable Housing for the Future will work with HUD to determine the effectiveness of energy performance contracting—which the federal government uses to advance energy efficiency in its buildings—as a retrofit tool for privately-owned multi-family developments. Also discussed was HUD's new Affordable Green Initiative, which provides sustainability and green building tools to grantees and affordable housing organizations through training, technical assistance and accreditation.

Cris White, executive director for the Colorado Housing and Finance Authority (CHFA), spoke about the Enterprise Green Communities program, which Enterprise Community Partners spearheads to ensure that all housing with public subsidy and long-term affordability requirements benefit from green practices by 2020. CHFA adopted the program as a requirement for participation in the federal Low Income Housing Tax Credit (LIHTC) program. It formed a subcommittee in 2012 to help guide its exploration of the future of green building requirements in the state's Qualified Allocation Plan. Composed of developers, contractors, energy raters and architects, the subcommittee will analyze the Green Communities program's impact on LIHTC developments in Colorado, and provide recommendations for the 2014 plan.

Advocates were pleased with participants' engagement during and following the presentations.

"Making energy efficiency upgrades benefits developers, property owners and, most important, residents," said Sara Reynolds, executive director at Housing Colorado. "This event helped attendees identify the first steps in making the change to a more sustainable housing solution. We look forward to continuing to

offer educational programs where our members can stay on top of emerging affordable housing trends and issues.”

For more information, contact Sarah Cole at cole@housingcolorado.org

EVENTS

NLIHC Staff to Present at NLCHP Webinar on PTFA

The National Law Center on Homelessness and Poverty (NLCHP) will host a webinar, “Eviction

(Without) Notice: Renters & the Foreclosure Crisis,” on February 20 at 1 pm ET. Scheduled presenters are Tristia Bauman of NLCHP, Kent Qian of the National Housing Law Project, and Sham Manglik of NLIHC.

Ms. Bauman and Ms. Manglik will discuss the efficacy and implementation of the federal Protecting Tenants at Foreclosure Act (PTFA), as well as the findings of NLCHP’s recent report *Eviction (Without) Notice: Renters & the Foreclosure Crisis*, and NLIHC’s report, *Renters in Foreclosure: A Fresh Look at an Ongoing Problem*. Mr. Qian will discuss positive changes in state law intended to provide renters more protections through the foreclosure process, highlighting recent California legislation as a model.

The PTFA provides most renters in foreclosure the right to at least 90 days notice before being required to move. The law, unless extended by Congress, will expire on December 31, 2014.

Readers can register for the webinar at <http://bit.ly/TYPg3W>.

The NLCHP report is available at <http://bit.ly/TYP8e>.

The NLIHC report is available at <http://bit.ly/Six1Aq>.

For more information on the PTFA, see NLIHC’s Renters in Foreclosure Fact Sheet, downloadable from <http://bit.ly/PNFyNu>.

Webinar on Health Reform and Homelessness Scheduled

The National Health Care for the Homeless Council (NHCHC) will host a webinar, “Medicaid Eligibility, Enrollment, and Outreach: Changes Coming to the HCH Community,” on February 27. The webinar will be held at 3:30 pm ET.

Scheduled presenters are Barbara DiPietro of NHCHC, Anne Marie Costello of the Centers for Medicare and Medicaid Services, Kevin Malone of the Substance Abuse and Mental Health Services Administration, and Jessica Kendall of Enroll America.

The presenters will discuss the major changes to Medicaid eligibility and enrollment requirements made by the Affordable Care Act, as

well as areas where states have the flexibility to make further changes. There will be a particular focus on how these changes will impact both people experiencing homelessness and homeless service providers. The webinar is intended to be relevant to a broad range of low income service providers, and will include ample time for questions.

Readers can register for the webinar at <http://bit.ly/12zzLTY>.

RESOURCES

Lack of Research on Link Between Foreclosures and Homelessness a Missed Opportunity

A report from the Institute for Children, Poverty and Homelessness (ICPH) stresses the need for further research to study the impact of the foreclosure crisis on rates of homelessness during the Great Recession. From 2005 to 2010, foreclosure filings increased by 239%, to a total of 2.9 million affected properties. Despite the increases in family homelessness seen during the recession, there has been no nationwide data collection effort to track the relationship between foreclosure and trends in homelessness. ICPH finds that without proper data collection, solid policy responses will be difficult to develop. In this report, ICPH summarizes existing research on the link between homelessness and foreclosures and offers direction for future research.

Across the nation, one in every 46 properties entered foreclosure in 2009. States in the southwest in particular were affected by the crisis. Nevada had a foreclosure rate of one in 10, Arizona one in 17 and California one in 21. Florida had the highest rate on the East Coast with one in 17. ICPH suggest that states with sharp increases in foreclosure also experienced a rise in homeless households. Using annual foreclosure filing data between 2006 and 2009 and point-in-time homelessness counts between 2007 and 2010, the researchers identified a strong correlation between the increase in foreclosures and homelessness rates in California.

Homeward, a nonprofit in Richmond, Virginia, is one of a few organizations nationwide that undertook steps to collect survey data from homeless clients since 2008 and study the relationship between increased foreclosure rates and homelessness. Homeward’s data indicate that between July 2008 and January 2012, the share of foreclosures leading to homelessness rose from 6% to 13%. Homeward found that, in 2012, two thirds (66%) of families were homeless directly after foreclosure. Of the families who became homeless, (42%) doubled up with friends and one quarter (24%) entered shelter. Fewer than one third (31%) of families foreclosed upon were able to find their own housing.

Because nationwide data tied to the outcomes of households experiencing foreclosures are limited, researchers are unable to draw firm conclusions. Authors note that adding questions related

to foreclosure to mandatory point-in-time surveys, or Homeless Management Information Systems (HMIS) client intake forms, would have been integral to the investigation. Looking forward, better data will support the development of stronger policy responses to assist families experiencing foreclosure.

Foreclosures and Homelessness: Understanding the Connection can be found at <http://bit.ly/12zz9h8>.

Toolkit Offers Resources for Creating and Operating a Housing Mobility Program

The Urban Institute and the Poverty & Race Research Action Council (PRRAC) published *Expanding Choice: Practical Strategies for Building a Successful Housing Mobility Program*. The toolkit provides a step-by-step outline and extensive resources for public housing agencies, state and local governments, and nonprofits interested in helping housing choice voucher families make moves to higher-opportunity areas.

The toolkit notes that evaluation of HUD's Moving to Opportunity (MTO) demonstration challenges policymakers and practitioners to strengthen the design and implementation of housing mobility programs. A low poverty rate alone may not be an adequate indicator of a neighborhood truly rich in opportunities for households with children. Other indicators of opportunity should be considered, such as low crime, good neighborhood schools, and access to decent jobs. In addition, the MTO evaluation observed that households need help staying in high-opportunity neighborhoods.

The toolkit's chapters are:

- **Aligning Your Community's Policies to Support Housing Mobility.** Discusses how to adjust underlying Housing Choice Voucher policies and better align other housing policies to support full housing choice.
- **Setting Program Goals and Making Other Key Decisions.** Discusses establishing goals, target populations, and definitions for opportunity neighborhoods, as well as assessing the housing market and the needs of prospective program participants to inform program design.
- **Building Your Housing Mobility Program.** Offers basic, standard, and enhanced options for key housing mobility program components: landlord development, outreach, pre-search counseling, housing search assistance, and post-move support.
- **Measuring Success.** Presents a framework for tracking program activities and outcomes.
- **Funding and Implementing Your Mobility Program.** Shows how to put all the components together, firm up funding for the core voucher program, identify new funding sources, and plan the implementation of a housing mobility program.

- **Advocating for Policy Changes.** Presents an overview of pending issues that communities can bring to HUD and their elected representatives to build policies that better support housing mobility.

The toolkit is at <http://bit.ly/WMgjhA>.

NLIHC NEWS

NLIHC Welcomes New Members for January 2013

Welcome to these new members who joined in January 2013:

Chattanooga City Wide Resident Association, Chattanooga, TN

Crescent City Community Land Trust, New Orleans, LA

Shauna Dow, Windsor, VT

Freddie Mac, McLean, VA

Jordan Gulley, Chapel Hill, NC

Rodney Harrell, Washington, D.C.

J-RAB Jurisdiction-Wide Resident Advisory Board, Cincinnati, OH

Leah Maka Grey, Portland, OR

Ravi Malhotra, Denver, CO

Deborah Olson, Portland, OR

Zachary Parolin, Washington, D.C.

Reno & Cavanaugh, PLLC, Washington, D.C.

Sarasota Housing Authority Agency-Wide Resident Council, Sarasota, FL

Janet Smith, Chicago, IL

Alene Smith, Santa Cruz, CA

Kira Stahl, Maple Valley, WA

Tapestry Development Group, Decatur, GA

Texas Organizing Project, Houston, TX

Herbert Ziegeldorf, Chicago, IL

New Spring Outreach Intern Joins NLIHC

Ashley Juvonen joins NLIHC as an outreach intern. Ashley is a student at Calvin College where she will complete a Bachelor of Arts in Philosophy and a Bachelor of Social Work this May. After studying social work and serving as a volunteer in various organizations and settings both prior to and during her time in college, she is excited to focus on issues of community development as they relate to advocacy and policy. Ashley plans to attend graduate school for a Master of Social Work with a focus on community development and organizing.

FACT OF THE WEEK

Share of Foreclosures Leading to Homelessness on the Rise in Richmond, VA

Percent of Homeless Adults in Richmond, VA Who Ever Lived in a Foreclosed Property

	Rented Home (%)	Owned Home (%)	Total (%)
July '08	2%	4%	6%
Jan '09	3%	5%	9%
Jul '09	4%	5%	8%
Jan '10	5%	5%	10%
Jul '10	6%	5%	11%
Jan '11	5%	8%	13%
Jul '11	5%	8%	13%
Jan '12	7%	6%	13%

Source: Institute for Children, Poverty and Homelessness. (2013). *Foreclosures and Homelessness: Understanding the Connection*. New York, NY: Author. Retrieved from: <http://www.icphusa.org/index.asp?page=16&report=103>.

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ABOUT NLIHC

The National Low Income Housing Coalition is dedicated solely to achieving equitable federal policy that assures affordable, accessible, and healthy homes for the people with the lowest incomes in the United States.

Established in 1974 by Cushing N. Dolbeare, NLIHC educates, organizes, and advocates to ensure decent, affordable housing within healthy neighborhoods for everyone.

TELL YOUR FRIENDS!

NLIHC membership is the best way to stay informed about affordable housing issues, keep in touch with advocates around the country, and support NLIHC's work.

NLIHC membership information is available at www.nlihc.org/join. You can also e-mail us at outreach@nlihc.org or call 202-662-1530 to request membership materials to distribute at meetings and conferences.



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