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Take Action

Tell Members of Congress to Oppose Cuts to Housing Benefits

The House Financial Services Committee will vote on Tuesday, July 24 on the “Fostering Stable Housing Opportunities Act” (H.R. 2069), introduced by Representative Mike Turner (R-OH). The bill would cut housing benefits by imposing work and other requirements on youth aging out of the foster care system. If enacted, the bill would set a troubling and unacceptable precedent for all struggling families who rely on housing benefits to afford to keep roofs over their heads. If your representative [sits on the House Financial Services Committee](#), [call them today](#) and urge that they oppose H.R. 2069.

Background

Representative Turner’s bill imposes new burdens – the first ever for individuals who rely on federal housing benefits – including work, education, training and self-sufficiency requirements. While the bill provides a grace period for individuals who are unable to meet these requirements, the legislation would set a troubling and unacceptable precedent.

H.R. 2069 is part of a larger effort by the Trump administration and conservative members of Congress to punish low income people by taking away housing, healthcare, and nutrition benefits if they are unable to meet rigid work requirements and other harmful burdens.

Read the [national letter](#) signed by NLIHC and other housing, children’s, and child welfare organizations in opposition to the bill.

Congress

Senator Harris Introduces Rent Relief Act

Senator Kamala Harris (D-CA) introduced the “Rent Relief Act” ([S.3250](#)) on July 19. The bill aims to reduce the rent burden on low income renters by creating a refundable tax credit for individuals who live in rental housing and who pay more than 30% of their gross income for the taxable year on their rent and utilities. Individuals living in government-subsidized rental housing would claim the value of one month’s rent as a refundable tax credit. This bill will reduce the cost burden on low income renters and allow individuals and families additional money to be spent on healthcare, education, child care, and other needs. The bill is similar to [one introduced by Representative Joe Crowley](#) (D-NY) in the fall of 2017.

In Senator Harris’s [press release announcing the bill](#), NLIHC President and CEO Diane Yentel said, "I applaud Senator Harris for her leadership in introducing this innovative, bold proposal, which would help struggling families who today face impossible choices between paying rent and meeting their other basic needs, including putting groceries on the table and taking care of their health. A new tax credit for renters - like the one proposed by Senator Harris - could transform lives, providing millions of the lowest income people with the breadth of opportunities that start with an affordable home - opportunities to climb the economic ladder, improve their health, and allow children to do better in school."

Read Senator Harris’s press release on the bill at: <https://bit.ly/2O4FXyx>

The bill can be found at: <https://bit.ly/2mt0Fvw>

Senators Introduce Bill to Establish Bipartisan Affordable Housing Task Force

Nine senators introduced a bill ([S.3231](#)) to establish a bipartisan Task Force to evaluate and create recommendations regarding the nation’s affordable housing crisis. Senators Todd Young (R-IN), Maria Cantwell (D-WA), Angus King (I-MA), Dean Heller (R-NV), Tim Kaine (D-VA), Doug Jones (D-AL), Cory Gardner (R-CO), Marco Rubio (R-FL), and Chris Coons (D-DE) introduced the bill to evaluate and quantify how the affordable housing crisis impacts life outcomes and increases costs for non-housing programs at the federal, state, and local levels. The task force will also make recommendations to Congress on how to use affordable housing to improve the effectiveness of other federal programs.

In the senators’ [press release announcing the bill](#), NLIHC President and CEO Diane Yentel said, “The National Low Income Housing Coalition strongly supports legislation introduced by Senators Angus King and Todd Young to create a task force to quantify the multi-sector benefits of affordable homes. Housing affordability is a key driver of improved health, increased educational attainment, and greater lifetime earnings, among many other things. I commend Senators King and Young for their leadership in recognizing that federal investments in affordable homes have positive and far-reaching impacts for the millions of extremely low-income people who struggle to pay rent and make ends meet, as well as for our nation’s economy and its future.”

Read more about the bill at: <https://bit.ly/2L6iEXs>

Administration

USICH Releases Strategic Plan to End Homelessness

The United States Interagency Council on Homelessness (USICH) released “[Home, Together: The Federal Strategic Plan to Prevent and End Homelessness](#).” The plan represents the strategies that the 19 federal agency members of USICH will pursue to reach their goal of ending homelessness among veterans, people with disabilities, families with children, unaccompanied youth, and all other individuals. Covering the fiscal years 2018 to 2022, “Home, Together” recommends addressing homeless by increasing access to affordable housing.

The strategic plan outlines both short- and long-term solutions for public and private partners to use for ending homelessness. All solutions emphasize the need for accessible and affordable housing. Such solutions include identifying eviction prevention strategies; targeting resources to communities with high rates of unsheltered homelessness and high-cost, low-vacancy housing markets; and providing better support for individuals transitioning out of the criminal justice system, health care facilities, or foster care. The report emphasizes the importance of including people with lived experience and helping communities share best practices.

Read the full report at: <https://bit.ly/2O2De91>

Budget and Appropriations

Senate Expected to Vote on THUD Appropriation

The Senate is expected to begin voting on the FY19 Transportation-HUD (THUD) appropriations bill ([S.3023](#)) today, July 23. This spending bill builds on the 10% increase in HUD funding that advocates and congressional champions secured in FY18 by providing \$1.8 billion in new resources for FY19. Overall, the bill provides

HUD programs with more than \$12 billion above the president’s FY19 request and more than \$1 billion above the [House bill](#). The House has yet to vote on their THUD appropriations bill.

Learn more about the bill at: <https://bit.ly/2L9VQWF>

National Housing Trust Fund

Court of Appeals Rules that FHFA is Structured Unconstitutionally

The U.S. Court of Appeals for the Fifth Circuit ruled on July 17 that the Federal Housing Finance Agency (FHFA) is structured unconstitutionally. Because the agency has a single director who does not require congressional approval and can only be removed “for cause,” the court determined that the FHFA violates the constitutional separation of powers. The decision eliminates the statutory provision that the FHFA director can be removed from office only for cause, allowing the president to fire an FHFA director at will, but keeps the remainder of the agency intact. Current FHFA Director Mel Watt has required Freddie Mac and Fannie Mae, which the FHFA oversees, to make their statutorily required contributions to the national Housing Trust Fund (HTF) and Capital Magnet Fund (CMF). A new appointee could choose to halt funding to the HTF and CMF while Fannie and Freddie remain under government conservatorship. Read the full decision at:

<https://bit.ly/2uBerAJ>

Opportunity Starts at Home

Opportunity Starts at Home: State Campaigns in the Spotlight!

In June, the *Opportunity Starts at Home* multi-sector housing campaign highlighted the early successes of our multi-sector state partners in Maine and Ohio (see *Memo*, [7/11](#)). This week, we share updates from [Housing California](#) and the [Housing and Community Development Network of New Jersey](#).

Coalition Building in California

Housing California has been building the capacity of regional partners to educate and engage residents of affordable housing developments in policy advocacy through its Residents United Network (RUN). This year's multi-sector partnership with *Opportunity Starts at Home* has helped create RUN's Statewide Taskforce, which



kicked off in May with an intensive two-day education and engagement training. The event provided regional partners and key affordable housing developers the opportunity to strengthen relationships and build their policy advocacy capacity through leadership development, basic organizing, and other technical training and skill-building opportunities. Additionally, Housing California informs multi-sector organizations on the links between housing and other sectors.

As a grantee of *Opportunity Starts at Home*, Housing California been working to build bridges across sectors, like partnering with health-focused organizations to send a [letter](#) to California’s 55 U.S. senators and representatives. The letter urged the delegation to support adequate federal funding for rental assistance for people with the lowest incomes, including full funding to renew all Housing Choice Vouchers. Partners included Dignity Health, Kaiser Permanente, Anthem Blue Cross, and the California Association of Public Hospitals, among many others.

Read the latest newsletters from [Housing California](#) and the [Residents United Network](#). Sign up to receive newsletters and learn more about California activities on the [Housing California website](#).

New Jersey Engaging New Voices

The Housing & Community Development Network of NJ (HCDNNJ) has been working to build a robust multi-sector advisory committee, including the New Jersey NAACP, Association for Children of NJ, Environment NJ, the Sierra Club, the Lutheran Episcopal Advocacy Ministry, NJ Policy Perspective, and the United Auto Workers of America.



Additionally, HCDNNJ continues to partner with other advocacy organizations to engage federal policymakers by hosting its third annual Congressional Reception in Washington DC on July 25. There will be more than 300 New Jersey residents attending the event and meeting with the state’s U.S. senators and representatives. New Jersey Senators Robert Menendez and Corey Booker plan to meet with the group, and HCDNNJ and its partners are booking appointments with the rest of the congressional delegation throughout the day. Residents will talk about how federal housing programs have benefitted them in many areas of their lives and ask that investments be protected and expanded. HCDNNJ has already held in-district meetings with staff from the offices of both Senators Menendez and Booker.

To learn more about HCDNNJ – to become a member, register for events, sign up for the newsletter, and learn about HCDNNJ’s other activities – check out its [website](#).

For more about the work of the various *Opportunity Starts at Home* state campaigns, please check out the campaign [website](#). And follow the campaign on all social media platforms: [Twitter](#), [Instagram](#), [Facebook](#), and [LinkedIn](#).

Our Homes, Our Votes

Register for July 24 Webinar: “Building the Base: Voter Registration of Low Income Renters and their Allies”

Register now for NLIHC’s second *Our Homes, Our Votes* webinar in the six-part series on nonpartisan voter engagement. This webinar, taking place on July 24 at 3:00 pm ET, will focus on the first step to effective voter engagement: “Building the Base: Voter Registration of Low Income Renters and Their Allies.” Register for the webinar series at: <https://bit.ly/2KooyTi>

Robust nonpartisan voter registration campaigns are needed to address the low rates of voting among low income renters. Attendees will learn key considerations for door-to-door registration drives, voter registration at community events, and the incorporation of voter registration efforts into day-to-day operations. Annie Leomporra, grassroots analyst with the National Coalition for the Homeless, will join for a discussion of their “You Don’t Need a Home to Vote” campaign, which provides guidance on registering voters experiencing homelessness.

The third webinar, on July 31, will focus on how organizations can use voter lists for mobilizing registered voters to get to the polls. Voter lists are a powerful tool that can be used for many purposes, including knowing where your target community lives and how to contact them, identifying the polling locations of registered voters, and developing strategies to remind voters to cast their ballots on Election Day. Housing advocates from California will discuss how they are using voter lists to support upcoming November ballot initiatives.

The full *Our Homes, Our Votes* webinar series provides strategies and tools for nonpartisan voter registration, education, and mobilization, as well as candidate engagement. The project seeks to compel candidates for office to address issues of homelessness and affordable housing and to commit to real solutions. Through *Our Homes, Our Votes*, advocates and residents across the country will engage in the electoral process and stress to candidates at every level - federal, state, and local — that affordable housing is a critical issue they must address to earn our votes.

Register for the webinar series today at: <https://bit.ly/2KooyTi>

Disaster Housing Recovery

Court Requires FEMA to Again Extend Transitional Shelter Assistance for Hurricane Maria Survivors

A federal judge has instructed FEMA to again temporarily extend its Transitional Sheltering Assistance (TSA) program for displaced survivors of Hurricane Maria. The extension is designed to provide more time for the court to make its final decision on an injunction related to ending the program. A court hearing is projected to be scheduled on August 1 with an anticipated ruling by August 6. FEMA has announced that TSA's provision of short-term housing in hotels and has been extended to Tuesday, August 7. FEMA's Transportation Assistance program - which covers the cost of airfare, luggage and pet fees for displaced individuals to return to Puerto Rico - has also been extended through August 30. Read the FEMA press release at:

<https://bit.ly/2uyhDgz>

FEMA Releases After-Action Report on its Response to the 2017 Hurricane Season

FEMA released on July 12 its "2017 Hurricane Season FEMA After-Action Report" examining its response to the 2017 hurricanes, including Hurricanes Harvey, Irma, and Maria. While the report acknowledges many shortfalls in FEMA's response - from personnel shortages, the lack of supplies, and inadequate preparedness - it provides no analysis of FEMA's failure to address the longer-term housing needs of survivors. Moreover, many of the policy recommendations included in the report may result in FEMA repeating these failures in the future.

The report acknowledges that FEMA's Transitional Sheltering Program (TSA) hotel program is not meant to support the long-term housing needs of survivors, but it fails to discuss the agency's decision to not activate proven longer-term housing solutions, like the Disaster Housing Assistance Program (DHAP), despite requests from the governor of Puerto Rico, dozens of members of Congress, disaster survivors, and homelessness and housing advocates. Without DHAP, thousands of low income survivors have had no choice but to double or triple up with other families, return to uninhabitable homes, sleep in cars, or pay more than half of their incomes on rent, putting them at risk of evictions and, in worst cases, homelessness. The NLIHC-led Disaster Housing Recovery Coalition of more than 700 national, state, and local organizations strongly supports DHAP and urges Congress to enact legislation to direct FEMA to immediately activate the program.

The primary recommendation in the report is to shift responsibility for the longer-term housing needs of disaster survivors from the federal government to state and local governments, a recommendation made previously by FEMA Administrator Brock Long. FEMA's experiment with this approach after the 2017 disasters, however, exhibited serious shortcomings. State-administered programs experienced significant delays and failed to scale up to meet the needs of survivors, due in large part to the states' lack of capacity, staffing, and expertise. Fewer than 350 households were served through state-administered programs in Texas and Florida combined, and the state-administered programs are unable to reach households displaced across state boundaries. Thousands of

Puerto Rican families displaced after Hurricane Maria to nearly 40 states on the U.S. mainland were left without the help they need.

Read the full report at: <https://bit.ly/2uMrEWB>

Additional Disaster Housing Recovery Updates – July 23

The following is a review of additional housing recovery developments related to Hurricanes Harvey, Irma, and Maria, and the California wildfires since last week's *Memo to Members and Partners* (for the article in last week's *Memo*, see 7/16). NLIHC also posts this information at our [On the Home Front](#) blog.

Federal Response

Congress

The Subcommittee on Economic Development, Public Buildings, and Emergency Management of the House Transportation and Infrastructure Committee held a [hearing](#) on July 18 titled "Are We Ready? Recovering from 2017 Disasters and Preparing for the 2018 Hurricane Season." Witnesses emphasized the importance of implementing mitigation efforts and addressing the shortage of housing.

FEMA

FEMA hosted four "Strategic Plan Partner Strategy Sessions," the transcripts of which can be viewed [here](#).

FEMA has denied or not answered [79% of appeals](#) from hurricane survivors in Puerto Rico seeking assistance to rebuild their homes.

State Action

The Central Recovery and Reconstruction Office of Puerto Rico released the [draft](#) of its Economic and Disaster Recovery Plan. The opportunity for public comment closed on July 18.

The Connecticut State government has allocated [\\$1.5 million](#) for Puerto Rico evacuees living in the state. The largest allotment, \$600,000, is earmarked specifically for [housing](#). The Connecticut Department of Housing will use \$300,000 for general assistance for 300 to 600 families, which includes clothing, medical supplies, and other services. One hundred households will be provided a first month's rent and a security deposit along with case management support.

Resources

NLIHC created a [chart](#) explaining the differences between FEMA's Rental Assistance and the Disaster Housing Assistance Program (DHAP) and demonstrating why DHAP is the better program for providing longer-term housing assistance for survivors of natural disasters.

The Practising Law Institute has released a [webinar](#) that provides an overview of the legal issues facing disaster survivors with a focus on FEMA appeals.

A legal services [roundtable discussion](#) will occur on Thursday, July 26, titled "Introduction to Federal Disaster Benefits and the ABA-YLD Disaster Legal Services Program." The discussion will focus on the process of going from a "Disaster" to a "Major Disaster Declaration" and the federal benefits triggered by the declaration.

Online Tool for Sharing Stories of Disaster Survivors: Personal stories from disaster survivors can make a compelling case for the development of more responsive federal policies and programs - now and in the future. The NLIHC-led Disaster Housing Recovery Coalition (DHRC) is collecting these accounts from survivors of the hurricanes and wildfires of 2017 and their advocates through a brief online form in both [English](#) and [Spanish](#). Story-providers can choose to remain anonymous.

Research

Urban Institute Evaluates the Low Income Housing Tax Credit

The Urban Institute released two reports on the Low Income Housing Tax Credit (LIHTC), [The Low-Income Housing Tax Credit: How it Works and Who it Serves](#) and [The Low-Income Housing Tax Credit: Past Achievements, Future Challenges](#). The reports show that the LIHTC program plays an important role in providing affordable housing, consistently producing new units and preserving existing stock. The LIHTC program, however, faces structural and economic challenges that must be addressed to maximize its effectiveness.

LIHTC is the longest-running national affordable rental housing program producing new units. The Tax Reform Act of 1986 created the LIHTC program to incentivize equity investments in affordable rental housing by awarding federal income tax credits to private investors in exchange for capital to cover development costs. Unlike other housing programs, LIHTC has enjoyed widespread political support. The program has created or preserved 37,727 properties and roughly 2.3 million units - more than any other construction and preservation program operating today. LIHTC has played an increasingly important role in production and preservation as funding for other federal housing programs has declined.

Despite its popularity, LIHTC falls short in several critical areas. First, LIHTC investment does not permanently address affordability problems - properties are only required to be affordable for up to 30 years. The report cites an NLIHC estimate that more than 115,000 units could expire in the next five years. Additionally, LIHTC properties have struggled to meet the needs of extremely low income renters (those earning below the federal poverty level or 30% of the area median income, whichever is greater) without additional federal rental assistance. The lengthy and complicated tax credit allocation process is also inefficient, and projects have few incentives to bring down costs. Finally, LIHTC units are often concentrated in poorer and racially segregated neighborhoods. Community opposition to low income housing developments in their neighborhoods can exacerbate this pattern of development.

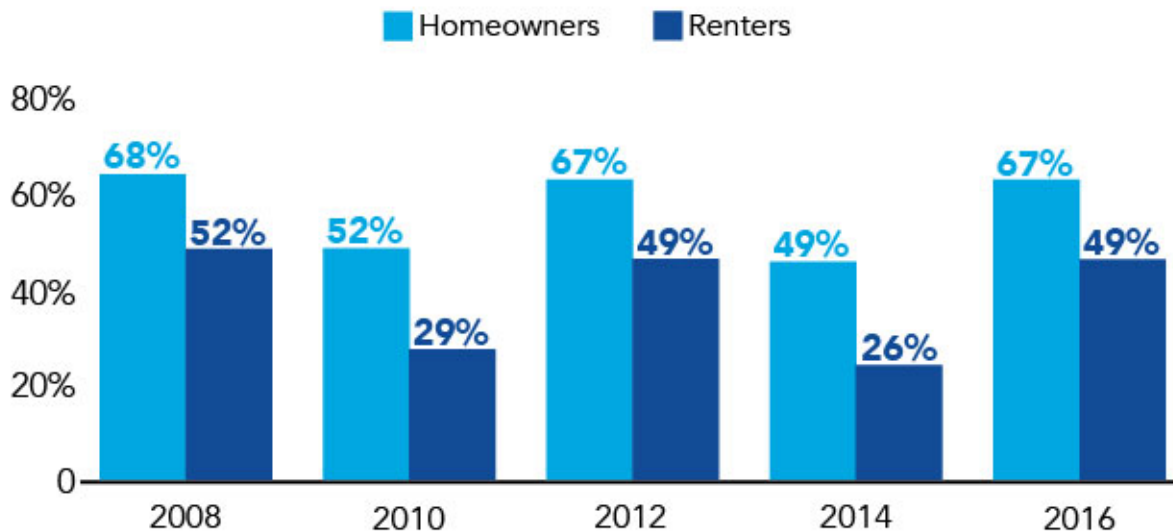
The study points to additional areas of concern - LIHTC's reliance on other federal housing programs, its vulnerability to market changes, and its lack of timely data - that must be researched further and considered when developing longer-term policy solutions. The Great Recession greatly reduced the demand from investors for tax credits between 2007 and 2010, which led to a temporary but significant drop in LIHTC production and preservation. The 2017 "Tax Cuts and Jobs Act" (TCJA), which significantly reduced corporate tax rates, may weaken future demand for LIHTC. Additionally, the program's success is dependent upon the success of other federal housing programs, as it often relies on other programs to fill in the gaps in project financing. Cuts to federal housing programs could significantly reduce LIHTC's effectiveness and contribute to the overall decline in the supply of affordable housing stock. Finally, HUD's LIHTC database was last updated in 2015, and includes an additional three- to four-year lag in data collection. This data limitation makes it difficult to study more recent LIHTC developments.

The Low-Income Housing Tax Credit: How it Works and Who it Serves is available at: <https://urbn.is/2JmQBgw>

Fact of the Week

Renters Vote at Significantly Lower Rates than Homeowners

U.S. Citizens Who Reported Voting in National Elections by Housing Tenure (2008 to 2016)



Source: November 2006-2016 Current Population Survey data

Source: November 2006-2016 Current Population Survey data.

From the Field

Montana Advocates Clear Important First Hurdle to Pass Major Housing Legislation in 2019

The Montana Housing Coalition (MHC) will head into 2019 with a packed “to-do” list now that three significant housing proposals are set to be introduced with bi-partisan support. The Local Government Interim Committee (LGIC) considered draft legislation for expanding affordable, decent, accessible homes in Montana, and passed all MHC-backed measures during their meeting on July 12. The three bi-partisan bills will be introduced early in the upcoming legislative session, a testament to the growing effectiveness of MHC, which only formally organized in 2016.

All three bills focus on financing tools for housing production. The proposals would establish a Workforce Housing Tax Credit program similar to the federal and other state low income housing tax credit programs, create a loan program through the Coal Severance Tax Trust Fund that could be used to support gap-financing for housing development, and allow local governments to apply for both Treasure State Endowment and Big Sky Development Grant funds to produce infrastructure that can facilitate the construction of affordable homes.

Under the tax credit proposal, the maximum aggregate amount of financing support each year would be \$8.5 million. The new gap financing loan program would provide \$15 million to developers, and the bill stipulates that this new resource must not replace other financing that might be available. The loan program can support housing development for both low and moderate income households with incomes up to 95% of the area median income, despite that moderate income households in Montana have relatively low cost-burden rates at just 9%. Changes to the Treasure State Endowment and Big Sky Economic Development Grant programs would give local governments another tool to help fund infrastructure projects that contribute directly to reducing housing development costs.

The strong progress working with the LGIC began at a March panel discussion that included MHC leaders and real estate professionals exploring the challenges faced by developers of homes for a range of housing options needed in Montana. During the panel discussion, participants emphasized that housing tax credits can leverage capital and should be thought of as an investment in infrastructure rather than an expense to the state. The event focused on the rising costs for both renters and homeowners, including a discussion of housing cost burdens which now affect 46% of Missoula renters. The LGIC encouraged MHC to partner with state Representative Adam Hertz (R-Missoula) to develop new legislative solutions.

Heather O’Loughlin from the Montana Budget and Policy Center (BPC) joined MHC board members at the July 12 LGIC meeting to advocate for the passage of all three bills. Ms. O’Loughlin shared data from Montana BPC’s recent [State and Local Strategies to Improve Housing Affordability](#) report that includes considerable data from both NLIHC and the Center on Budget and Policy Priorities. The report examines how state low income housing tax credits have worked throughout the country and shows the impact these investments can produce in states like Montana.

“[The year] 2019 can be a turning point for Montanans who need homes that are affordable,” said Sheila Rice, president of MHC. “As an example, local businesses have pointed to a need for more workforce housing to help grow our economy, and our growing population of seniors is looking for solutions to their housing needs. These bills give the state more options to invest in housing by leveraging both government and the private sector resources.”

For more information about advocacy efforts in Montana, contact Peggy Trenk, executive director at MHC, at: peggytrenk@aol.com

Events

Pre-Event Registration for August 20-24 NeighborWorks Training Institute in Louisville Closes July 30

The pre-event registration for the [NeighborWorks Training Institute](#) (NTI) being held in Louisville, KY, August 20-24, closes July 30. NTI courses, lasting from one-to-five days each, are an excellent opportunity for professional development, skill-building, and networking.

The NTI offers more than 100 course offerings in affordable housing development and financing; housing asset management; community engagement; community revitalization; community economic development; housing construction and rehabilitation; financial capability and homeownership education, coaching, and counseling; nonprofit management and leadership; and single-family and small business lending.

More information about the NTI is at: <https://bit.ly/2s8plMY>

Register for the NTI at: <https://bit.ly/1ATs8Ia>

NLIHC in the News

NLIHC in the News for the Week of July 15

The following are some of the news stories that NLIHC contributed to during the week of July 15.

- “Hurricane Maria evacuees should get same aid used after Katrina, Sandy, advocates say,” *Orlando Sentinel*, July 20 at: <https://bit.ly/2uRiEQh>
- “As rents soar, Democrats push new policies on affordable housing,” *The Washington Post*, July 19 at: <https://wapo.st/2O1FIUZ>
- “Closer Look: Paycheck to Paycheck — The Minimum Wage,” *90.1 FM WABE*, July 18 at: <https://bit.ly/2O6Y8Un>
- “CityLab University: Inclusionary Zoning,” *CityLab*, July 17 at: <https://bit.ly/2LyxuSR>

NLIHC News

Where to Find Us – July 23

NLIHC President and CEO Diane Yentel and other NLIHC staff will be speaking at the following events in the coming months:

- [New Jersey’s Congressional Reception](#), Washington, DC, on July 25
- [Netroots Nation Annual Conference](#), New Orleans, LA, on August 3
- [POAH Quarterly Board Gathering](#), Boston, MA, on August 7
- [Oklahoma Coalition for Affordable Housing’s 2018 Affordable Housing Conference](#), Oklahoma City, OK, August 21 & 22
- [Florida Housing Coalition Annual Conference](#), Orlando, FL, on August 27-28
- [NACCED Annual Conference](#), Minneapolis, MN, on September 24
- Foundation for a Healthy St. Petersburg (FHSP) Housing Meeting, St. Petersburg, FL, on September 27
- [Federal Reserve Bank of Philadelphia: Reinventing Our Communities: Investing in Opportunity](#), Baltimore, MD, on October 1
- [Utah’s 14th Annual Homelessness Summit](#), Salt Lake City, UT, on October 25
- [Maine Affordable Housing Coalition Conference](#), Portland, ME, on November 14th

NLIHC Staff

Sonya Acosta, Policy Analyst, x231
Andrew Aurand, Vice President for Research, x245
Victoria Bourret, Housing Advocacy Organizer, x244
Josephine Clarke, Executive Assistant, x226
Kimberly Curtis, Opportunity Starts at Home Intern, x229
Dan Emmanuel, Senior Research Analyst, x316
Ellen Errico, Creative Services Manager, x246
Bethany Gen, Research Intern, x249
Justin Godard, Housing Advocacy Organizer, x233

Ed Gramlich, Senior Advisor, x314
Antoine Howell, Graphic Design & Communications Intern, x250
Paul Kealey, Chief Operating Officer, x232
Mike Koprowski, Director, Multisector Housing Campaign, x317
Joseph Lindstrom, Manager, Field Organizing, x222
Lisa Marlow, Communications Specialist, x239
Sarah Mickelson, Senior Director of Public Policy, x228
Khara Norris, Director of Administration, x242
Catherine Reeves, Development Coordinator, x234
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Elayne Weiss, Senior Policy Analyst, x243
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Diane Yentel, President and CEO, x225