NATIONAL LOW INCOME HOUSING COALITION

Memo TO Members

Volume 20, Issue 48
December 21, 2015

Memo on Winter Holiday

This is the final issue of *Memo to Members* for 2015. *Memo* will return to publication on January 11, 2016. In addition, NLIHC offices will be closed starting December 24 and reopening on January 4.

We extend our best wishes for a joyful holiday season and a happy new year to all our members and friends.

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National Housing Trust Fund

Omnibus Spending Bill Protects National Housing Trust Fund

When the legislative text of the FY16 omnibus appropriations bill was released in the early hours of December 16, affordable housing and homeless advocates were elated that the bill did not raid the National Housing Trust Fund (NHTF) as did the earlier House version of the THUD spending bill. The omnibus bill passed Congress (see *Memo* article on the spending bill) and was signed by President Barack Obama on December 18.

In June, the House passed a THUD spending bill that would have directed all 2016 NHTF resources into the HOME Program, which had its own funding cut from $900 million in FY15 to $767 million in FY16. Republican Appropriations Committee leaders asserted that they kept HOME funding level at $900 million by counting an estimated $133 million that would be diverted from the NHTF. Advocates from around the country mounted spirited campaigns to urge their Members of Congress to protect the NHTF and to adequately fund the HOME program.

When Congress reached a two-year deal to provide relief from the sequester spending caps on October 26, the House and Senate Appropriations Committees were able to increase funding for non-defense discretionary programs, including HUD programs, by $33 billion. In the final omnibus bill, lawmakers increased funding for the HOME Program to $950 million for FY16 without stripping resources from the NHTF.

Senator Susan Collins (R-ME) and Jack Reed (D-RI), Chair and Ranking Member of the Senate THUD Appropriations Subcommittee staunchly defended the NHTF from any attempt to raid its funds from the outset. In final negotiations on the omnibus, Representative David Price (D-NC), Ranking Member of the House THUD Appropriations Subcommittee, worked closely with Subcommittee Chairman Mario Diaz-Balart (R-FL) to protect the NHTF in the final bill.

Now that threats to NHTF funding have been removed, the path has been cleared for HUD to implement the NHTF in 2016 with resources collected from a modest assessment on the annual volume of business of Fannie Mae and Freddie Mac. The NHTF will allocate the first funds to states in 2016 for the production, preservation, and operation of rental housing affordable for extremely low income households.

"We applaud Congress for not raiding the National Housing Trust Fund and for making modest increases to other key affordable housing programs," said Sheila Crowley, NLIHC's President and CEO, in a press release. "However, many more resources are needed to fight the monumental challenges of homelessness and the lack of decent, available and affordable housing for the lowest income people in America."

The NHTF was created to address the current shortfall of 7.1 million affordable rental units available to extremely low income renter households in America.

The omnibus bill also contained an amendment offered by Senators Bob Corker (R-TN) and Mark Warner (D-VA) that prohibits the Department of Treasury from selling any of the Fannie Mae and Freddie Mac stock without Congressional approval. This blunts the efforts by hedge funds and some civil and consumer rights advocates to convince the Obama Administration and the Federal Housing Finance Agency to recapitalize Fannie and Freddie.

NLIHC supports the prohibition and continues to support legislative reform of the housing finance system, because it offers the best chance of substantial new funding for NHTF in the coming years. The bipartisan Johnson-Crapo bill (S. 1217) that was voted out of the Senate Banking Committee in May 2014 provided for approximately $3.5 billion for the NHTF (see *Memo,* 5/16/14). The Delaney-Carney-Himes bill (H.R. 1491) introduced on March 19 this year in the current Congress is estimated to provide over $4 billion for the NHTF (see *Memo*, 3/23/15). While the chances of housing finance reform being enacted in 2016 are slim, the prohibition of sale of Fannie and Freddie stock is considered by some to be strong impetus to take up such reform sooner than later.

See the NLIHC press release at: http://nlihc.org/press/releases/6381

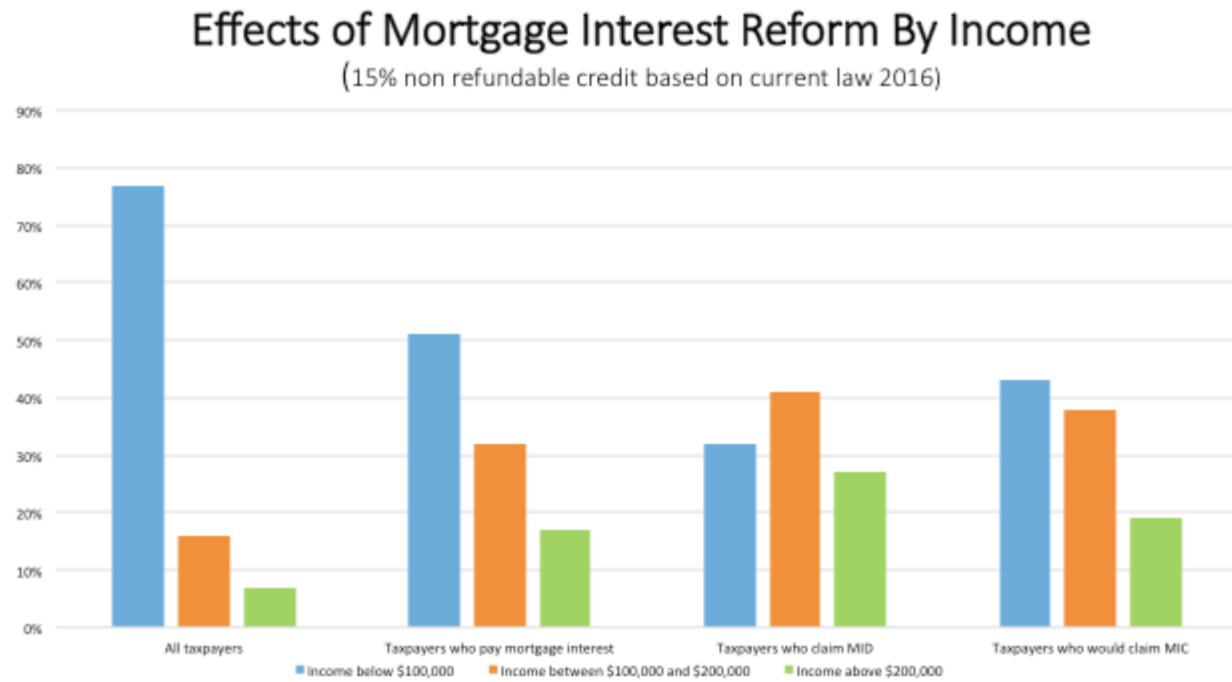
New Report Shows Potential $213 Billion in New Revenue from United for Homes Proposal

The Tax Policy Center (TPC) has released it most recent analysis of the United for Homes (UFH) proposal to reform the mortgage interest deduction (MID). Commissioned by NLIHC, the report shows the impact on revenue from federal income taxes if changes to the MID as proposed by UFH were enacted. An additional $213 billion would be generated over ten years if the two elements of the reform proposal were enacted. They are: lowering the cap on the amount of mortgage debt on which the interest can be deducted from the current $1 million to $500,000, and converting the current deduction to 15% non-refundable tax credit. Simply lowering the cap to $500,000 would generate $95 billion over ten years. Both of these figures assume the changes would be phased in over five years.

NLIHC has previously reported that only 5% of all mortgages made in the U.S. in the years 2012, 2013, and 2014 were above $500,000 and they are concentrated in a fraction of U.S counties.

The TPC report also shows how the change to a 15% non-refundable tax credit would alter the distribution of mortgage interest tax breaks by income. While 34% of all taxpayers pay mortgage interest, only 58% of those who pay mortgage interest take the mortgage interest deduction. Under the UFH proposal, 82% of taxpayers who pay mortgage interest would get the mortgage interest tax credit, almost 15 million more homeowners with mortgages than get a tax break now.

The figure below illustrates this distribution by income group, clearly showing the increased benefit to lower income homeowners from the conversion from a tax deduction to a tax credit.



NLIHC calculations of Tax Policy Center analysis 2015

The UFH campaign proposes to use savings generated by MID reform to fund the National Housing Trust Fund and other housing assistance that benefits extremely low income households. To learn more about the campaign and the proposal, go to www.unitedforhomes.org.

The Tax Policy Center is a joint project of Brookings and the Urban Institute. To read the TPC paper, entitled *Options to Reform the Home Mortgage Interest*, go to http://www.taxpolicycenter.org/UploadedPDF/2000542-options-to-reform-the-deduction-for-home-mortgage-interest.pdf.

To read NLIHC's report on mortgages over $500,000, go to http://nlihc.org/research/rare-occurrence.

Joint Committee on Taxation Issues Latest Report on Tax Expenditures

The Congressional Joint Committee on Taxation (JCT) released its new report on federal tax expenditures on December 7, 2015. This annual report shows the cost to Federal Treasury of tax expenditures, which are defined as "revenue losses attributable to provisions of the Federal tax laws which allow a special exclusion, exemption, or deduction from gross income or which provide a special credit, a preferential rate of tax, or a deferral of tax liability."

One of the largest federal tax expenditures is the mortgage interest deduction (MID). JCT estimates the cost of the MID to be $77 billion in 2016 and $420 billion from 2015-2019. For some tax expenditures, including the MID, JCT provides data on how they are distributed by income. According to JCT, only 20% of all taxpayers benefit from the MID. Just 17% of those who benefit from the MID have incomes of $200,000 and above, but get 42% of the total expenditure. The 60% of those who benefit with incomes above $100,000 get 81% of the benefit. The 40% of taxpayers with incomes less than $100,000 who claim the MID get just 19% of the benefit.

The report also covers other housing related tax expenditures including the real estate tax deduction and the Low Income Housing Tax Credit.

Besides useful data, the report offers a comprehensive review of the concept of tax expenditures. Importantly, "tax expenditures (are) analogous to direct outlay programs and may be considered alternative means of accomplishing similar budget policy objectives. Tax expenditures are similar to direct spending programs that function as entitlements to those who meet the established statutory criteria."

To read *Estimates of Federal Tax Expenditures for Fiscal Years 2015-2019*, go to https://www.jct.gov/publications.html?func=startdown&id=4858.

Federal Budget

FY16 Omnibus Spending Bill Enacted

Ending months of uncertainty and last minute threats of opposition from the right and the left, first the House and then the Senate passed the FY16 omnibus spending bill on Friday, December 18. The bill covers all 12 appropriations bills, including funding for Transportation, Housing and Urban Development, and Related Agencies (THUD). President Barack Obama signed the bill into law on the same day.

The bill passed with bipartisan support in both chambers. In the House, the vote was 316-133 (166 Democrats and 150 Republicans in favor, and 18 Democrats and 95 Republicans opposed). The spending bill was combined with the tax extender bill in the Senate (see article on tax extenders in this *Memo*) and passed by a vote of 65-33 (38 Democrats, 26 Republicans, and 1 Independent voting yes, and 6 Democrats, 26 Republicans, and 1 Independent voting no).

Overall HUD programs fared better than they did in the earlier House and Senate bills, but did not receive their fair share of the $33 billion in additional funds made available for non-defense discretionary programs by the "Balanced Budget Act" that lifted the cap on appropriations imposed by the sequester.

After being threatened with near elimination in the Senate Committee's THUD bill and with a $133 million cut in the House bill, HOME was funded at $950 million in the omnibus, a $50 million increase from FY15. The omnibus includes language within the HOME account that allows community land trusts to exercise and hold purchase options, rights of first refusal, and other preemptive rights to purchase housing to preserve affordability. The bill also provides $3.06 billion for Community Development Block Grants, $6 million less than in FY15.

The omnibus bill funds the overall Housing Choice Voucher program at $19.629 billion, providing $17.681 billion for voucher renewals and $60 million for new Veterans Affairs Supportive Housing (VASH) vouchers. The voucher renewal level in the omnibus bill is less than it was in the earlier House and Senate bills. It is based on new assumptions from HUD of lower than expected program cost increases for FY16.

While the $60 million for the VASH program could result in approximately 8,000 new vouchers, the lack of funding for additional new vouchers is troubling. The President had requested sufficient funding to restore the vouchers lost due to the 2013 sequester in his FY16 proposed budget. The bill that was passed by the Senate Appropriations Committee included new Family Unification Program (FUP) vouchers, as well as vouchers to assist victims of domestic violence. But no funds were provided in the final THUD bill for new vouchers beyond the VASH program. The omnibus provides a $120 million increase for voucher program administrative fees for a total of $1.65 billion in FY16.

Funding for the public housing operating and capital funds remains woefully inadequate, but the omnibus did increase the two public housing funding accounts from FY15 levels. The operating fund went from $4.44 billion in FY15 to $4.5 billion for FY16, and the capital fund was increased from $1.875 billion in FY15 to $1.9 billion in FY16. The omnibus agreement also directs HUD to implement a single inspection protocol for public housing and voucher units in FY16.

The bill does not increase the cap on the number of public housing units that can participate in HUD's Rental Assistance Demonstration (RAD) as HUD had requested. (RAD allows public housing agencies to shift subsidies from the two public housing funds to either project-based rental assistance or project-based vouchers.) The bill does includes $125 million for the Choice Neighborhoods Initiative and reserves at least $75 million of these funds for public housing agency (PHA) applicants.

In a major policy change, the omnibus spending bill allows the Moving to Work (MTW) demonstration to expand to another 100 high performing PHAs over seven years. The Senate Committee's THUD bill would have increased the MTW demonstration from the current 39 PHAs to an additional 300 agencies, with almost no reforms or improvements to the controversial program.

The MTW expansion is to occur in tranches, each of which will be overseen by a research advisory committee to ensure the demonstrations are evaluated with rigorous research protocols, including quantitative analysis and comparisons to control groups. Each year's cohort of MTW sites will be directed by the HUD Secretary to test one specific policy change; other policy changes could be implemented with the Secretary's approval. The omnibus restricts MTW agencies' ability to limit voucher holder portability rights to those with waivers, but such waivers must have exceptions for requests from voucher holders to move for reasons related to employment, education, health, and safety. The evaluation and portability changes are significant improvements to MTW, but the omnibus bill does not include other important reforms such as retaining extremely low income targeting standards and protecting voucher funds from being stockpiled or redirected by MTW agencies.

The 100 new MTW sites must be agencies of specific sizes with an emphasis on small and mid-size PHAs. No fewer than 50 must administer up to 1,000 combined public housing and voucher units, no fewer than 47 must administer between 1,001 and 6,000 combined units, and no more than three can administer between 6,001 and 27,000 combined units.

For the existing 39 MTW agencies, the omnibus bill requires the HUD Secretary to extend current MTW agreements until the end of each agency's fiscal year 2028 under current agreement terms "except for any changes to such terms and conditions otherwise mutually agreed upon by the Secretary and any such agency." This language gives current MTW agencies a very strong position in their ongoing negotiations with HUD over the extension of current agreements, which expire in 2018.

The bill maintains level funding for the Family Self-Sufficiency (FSS) program at $75 million. The bill notes that these funds are to support service coordinators for public housing and voucher households, but clarifies that project-based rental assistance residents may also participate in FSS programs.

The omnibus provides $10.62 billion for the renewal of Project-Based Rental Assistance contracts, compared to the $9.73 billion in the FY15 appropriation. This increase was required because of a shift to calendar year funding in FY15 that resulted in a sizeable savings for FY15, but an increased need for FY16. The $10.62 billion in the omnibus appears to be about $200 million lower than the amount needed for the latest renewals, but both HUD and Hill offices assert that this level of funding is expected to be sufficient to renew all contracts for calendar year 2016 because some funds are expected to be carried over from 2015.

The omnibus continues to include critical provisions for the preservation of project-based Section 8 properties and the protection of tenants in these properties. The provisions include authority to transfer a project-based contract to another property and to maintain project-based assistance when managing a troubled property. The bill includes protocols for dealing with project-based properties that have low Real Estate Assessment Center (REAC) scores.

The omnibus bill funds HUD's Homeless Assistance Grant program at $2.25 billion, $115 million more than in FY15. The President's budget request sought $2.48 billion in FY16 to support efforts to end veteran homelessness in 2015, end chronic homelessness by 2017, and end homelessness for families, youth, and children by 2020. According to the National Alliance to End Homelessness, the omnibus funding level is sufficient to maintain existing capacity "in the face of rent increases and a small number of expiring multi-year grants, as well as provide approximately $65 million in increased Continuum of Care capacity to end homelessness."

The bill funds the Fair Housing Initiatives Program at $39.2 million, compared to $40 million in FY15, and provides level funding for the Fair Housing Assistance program at $24 million. The bill also provides a $4 million increase for salaries and expenses of the Office of Fair Housing and Equal Opportunity "for compliance and implementation efforts associated with the new affirmatively furthering fair housing rule."

The final bill does not include any of the three anti-fair housing provisions that were in the House-passed THUD bill. The House bill would have prohibited HUD from implementing, enforcing, or administering the Affirmatively Furthering Fair Housing rule or its related Affirmatively Furthering Fair Housing Assessment Tool; prohibited HUD from implementing or enforcing the disparate impact standard of the Fair Housing Act; and prohibited any Fair Housing Initiative Program (FHIP) funds be used for the Private Enforcement Initiative testing and investigation grants.

The omnibus includes a $16 million increase to $151 million for the Section 811 Housing for Persons with Disabilities program to maintain existing Section 811 units. Together with $1.4 million in residual receipts, recaptures and unobligated balances, this funding is expected to fully support all project-based renewals and amendments. The bill explicitly prohibits the use of these funds for any new development. The omnibus continues to contain a provision allowing the HUD Secretary to authorize the transfer of some or all project-based assistance, tenant-based assistance, capital advances, debt, and statutorily required use restrictions from housing assisted under the Section 811 program to other new or existing housing.

The omnibus bill provides $433 million for Section 202 Housing for the Elderly, almost $13 million more than in FY15. When coupled with the program's $20.3 million in carryover funds, this amount is expected to be sufficient to fund contract renewals and amendments and a $77 million service coordinator program, but not for any new Section 202 units.

The bill includes a $5 million increase to the Housing Opportunities for Persons with AIDS program to $335 million, and level funding of HUD's Office of Healthy Homes and Lead Hazard Control at $110 million, which the House bill would have cut to $75 million.

The omnibus provides much needed increases for USDA Rural Development rental programs. The bill allocates $1.38 billion for Section 521 Rental Assistance, compared to $1.167 billion in FY15, which was insufficient to meet renewal needs. The bill allows USDA to use FY16 funds to make up for any renewal funding shortfalls from FY15. The omnibus also increases funding for the rural housing voucher program from $7 million to $15 million and for USDA's multifamily preservation demonstration from $17 million to $22 million. The bill allows for moving resources between these two accounts in order to promote tenant protections and preservation. Funding for the Section 523 Self-Help program remains level at $27.5 million. The funding increases in the omnibus are important victories for rural multifamily residents and were championed by the National Housing Law Project and the National Housing Trust, as well as members of the Preservation Working Group, which NHT coordinates.

See the NLIHC budget chart at: http://nlihc.org/sites/default/files/FY16HUD-USDA_Budget-Chart.pdf

Read the Omnibus spending bill at: http://docs.house.gov/billsthisweek/20151214/CPRT-114-HPRT-RU00-SAHR2029-AMNT1final.pdf

Tax Extenders Law Permanently Sets LIHTC Credit Rate

On December 18, President Barack Obama signed into law a broad tax extenders bill, the "Protecting Americans from Tax Hikes Act of 2015," which makes permanent certain tax provisions, including setting minimum tax credit rates for housing projects that receive Low Income Housing Tax Credits (LIHTCs). The bill, estimated to cost $680 billion over ten years, is not offset by tax increases or spending cuts elsewhere in the budget.

The bill permanently extends the minimum LIHTC rate at a fixed 9% for new construction and substantial rehabilitation projects retroactive to January 1, 2015. The bill does not establish a minimum fixed 4% tax credit rate for acquisition projects. The Joint Committee on Taxation estimates that permanently setting the 9% rate will cost $19 million over a 10-year period.

Without the extension, LIHTC projects would have continued to receive a floating tax credit rate based on the federal cost of borrowing. As federal borrowing rates have reached historically low levels, so have housing tax credit rates. The credit rate for new construction or significant rehabilitation is 7.49% in December, providing less equity for LIHTC projects.

The tax package also includes a two-year extension of the New Markets Tax Credit and a permanent extension of a provision allowing recipients of the military basic allowance for housing to exclude that allowance from their income for the purpose of determining eligibility for LIHTC-assisted housing.

The bill also permanently extends the enhanced Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC). These programs were expanded under the 2009 "American Recovery and Reinvestment Act," but the expansions were set to expire at the end of 2017. The Center on Budget and Policy Priorities estimates that up to 50 million Americans, including up to 25 million children, will benefit from making these tax credits permanent. Republicans had fought to include new "program integrity" checks in the EITC and CTC programs to prevent fraud, while Democrats demanded that the CTC be indexed for inflation so that it does not lose value over time. Neither demand was included in the final tax package.

The House approved the tax extender bill by a vote of 318 yeas (241 Republicans and 77 Democrats) to 109 nays (3 Republicans and 106 Democrats) on December 17. The Senate passed the tax extender bill combined with the omnibus spending bill by a vote of 65 yeas (38 Democrats, 26 Republicans, and 1 Independent) to 33 nays (6 Democrats, 26 Republicans, and 1 Independent) on December 18.

Federal Housing Finance Agency

FHFA Announces Proposed Rule on Fannie and Freddie's Duty to Serve

On December 15, the Federal Housing Finance Agency (FHFA) released a proposed rule detailing Fannie Mae and Freddie Mac's "duty-to-serve" underserved markets as required by the "Housing and Economic Recovery Act of 2008." The proposed rule comes five years after the agency last attempted to issue a duty-to-serve rule outlining the two government sponsored enterprises' (GSEs) responsibilities, but that rule was never finalized.

Under the new proposed rule, the GSEs would be required to serve three specific underserved markets: manufactured housing, affordable housing preservation, and rural markets. The proposed rule requires the GSEs to submit plans for improving the "distribution and availability of mortgage financing in a safe and sound manner for residential properties that serve very low-, low-, and moderate-income families." Each GSE would be required to submit to FHFA a three-year duty-to-serve plan, detailing the activities and objectives it will use to meet the rule's requirements.

The proposed rule would give the GSEs duty-to-serve credit for eligible activities that facilitate a secondary market for residential mortgages that originate in underserved markets. The GSEs will also receive duty-to-serve credit for qualifying activities that promote residential economic diversity in underserved markets. The rule establishes the manner in which the GSEs would be evaluated for their efforts. FHFA is required to report evaluation findings to Congress annually.

Comments on the proposed rule are due by March 17, 2016. FHFA is requesting comments on numerous issues, including whether preservation activities should extend a "property's regulatory agreement that restricts household incomes and rents for some minimum number of years . . . beyond the date of the Enterprises' loan purchase."

Read the proposed rule here: http://www.regulations.gov/#!documentDetail;D=FHFA-2015-0026-0001

Read FHFA's press release here: http://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Issues-Proposed-Rule-on-Fannie-Mae-and-Freddie-Mac-Duty-to-Serve-Underserved-Markets.aspx

From The Field

Los Angeles City and County Leaders Take Action to Increase Affordable Housing

Los Angeles County, CA and the Mayor of the City Los Angeles Eric Garcetti each recently unveiled strategies to significantly increase funding for affordable housing programs following this year's surge in homelessness. On October 27, the Los Angeles County Board of Supervisors unanimously passed a motion to create its first dedicated Affordable Housing Programs unit as part of its annual budget, committing $300 million to create and preserve affordable homes over the next five years, increasing to $100 million per year starting in fiscal year 2020-21. The motion was an important victory for housing advocacy organizations, including the Southern California Association of Non Profit Housing (SCANPH), an NLIHC State Coalition Partner. Also earlier in October, Mayor Garcetti announced he was pursuing a linkage fee on all new commercial and real estate development to fund the production of new affordable homes in the city.

A shortage of 500,000 affordable homes available to low, very low and extremely low income renters in Los Angeles County prompted both measures. Both will help create housing for the area's approximately 44,000 people who are homeless.

The Affordable Housing Programs budget represents a significant increase in spending on affordable housing. After the elimination of redevelopment agencies (RDAs) throughout California in 2012, funding for the construction of affordable homes in the county decreased by $275 million per year. To blunt this blow by the state, the Board of Supervisors took the unprecedented step of allocating $15 to $25 million for affordable housing annually for the next five years.

At least 75% of the new Los Angeles County funds will go towards the construction and preservation of housing affordable for low, very low and extremely low income renters. The new developments will benefit families and seniors, people facing homelessness, youth aging out of foster care, adults and youth exiting the justice system, veterans, those with physical disabilities, domestic violence survivors, and a broad set of individuals who frequently use county health and social service programs. The remaining funds will go toward rental assistance, rapid rehousing, shared housing, move-in assistance, and related services.

SCANPH partnered with the local PICO National Network member organization, LA Voice, to mobilize nearly 80 people, including housing developers, clergy members, residents of affordable developments, business organizations, healthcare organizations, and low income renters in need of more housing options, to advocate for passage of the new housing plan at the County Board of Supervisors' meeting on October 27.

Efforts to create a new commercial and real estate development linkage fee at the municipal level are also underway. While speaking at the Mayoral Housing, Jobs, and Transportation Summit on October 23, Mayor Garcetti announced his plan to double the production of affordable housing by creating a linkage fee on market rate commercial and real estate development in order to generate a local stream of revenue for the City's Affordable Housing Trust Fund.

If passed, Mayor Garcetti's proposal will be Los Angeles' first ever fee on developers to fund affordable housing, creating a new, consistent, and local source of funding. The City estimates that the fees could raise between $37 million and $112 million annually. A new housing policy unit within the City's Planning Department would be responsible for implementing and managing the fee.

Some critics of linkage fees believe that they will result in increased rents and minimize the pool of naturally occurring affordable housing. SCANPH and other housing advocates contend that the fees apply only to new market-rate developments that are not affordable to low income residents and that linkage fees do not diminish developers' returns or reduce housing supply.

Mayor Garcetti's announcement came two months after he and the City Council declared a state of emergency on homelessness and the City Council earmarked $100 million in one-time funding for homeless services that become available in January 2016.

"We applaud the Board of Supervisors for pledging to invest more than $300 million toward affordable housing over the next five years, and to permanently allocate $100 million per year after that. We thank them for showing needed leadership on the crucial issue of housing affordability," said Alan Greenlee, Executive Director for SCANPH. "We will work with our broad coalition of advocates to ensure that the City follows suit by establishing the proposed linkage fee."

For more information on efforts to expand local commitment to affordable housing at the City and County of Los Angeles, contact Robert Dhondrup, Communications and Programs Director for SCANPH at rdhondrup@scanph.org.

Research

On-Site Health Services at Affordable Senior Housing Properties Impact Hospital Visits and Healthcare Costs

A study by LeadingAge and The Lewin Group, *Affordable Senior Housing Plus Services: What's the Value?*, finds that on-site health services in HUD-assisted senior housing developments increase hospital admissions and costs for Medicare and Medicaid as seniors who receive on-site services are more likely to seek treatment for identified health problems. Health education increased the likelihood of a resident visiting a hospital Emergency Department (ED). Mental health services increased the likelihood of a resident being admitted at least once to acute inpatient care during the year. These findings suggest that on-site services help residents identify health issues that need attention and lead to more appropriate levels of medical care.

The study observed several healthcare outcomes for individual residents of HUD-assisted senior housing properties and compared outcomes for residents in properties with on-site health services with those for residents in properties without such services in 12 geographic areas. The outcomes included the odds of an Emergency Department visit without admission, the odds of Medicare acute inpatient admission, and levels of Medicare and Medicaid payments.

The presence of health education services increased the odds that an individual would visit an ED by 31% and the number of visits the individual made per month by 21%. The authors attribute these findings to residents learning to identify symptoms that need immediate attention. Health education services on average lowered Medicare Part D payments by 8% (Part D pays some of the costs for prescription drugs), but increased other Medicare payments by 15%. Education services may include medication reviews that help residents eliminate unnecessary medications and encourage more consultations with medical professionals. Medicare payments, excluding Part D, may increase as residents become more aware of health-related issues that need to be addressed, such as high blood pressure.

On-site mental health services can result in higher, but more appropriate, hospitalization rates. These services on average increased the odds that an individual would be admitted as a Medicare acute inpatient by 42% and the number of Medicare acute inpatient admissions per month by 17%.

On-site service coordinators reduced the odds of a person being admitted as a Medicare acute inpatient by 18% but increased Medicaid payments by 14%. On-site coordinators help residents identify and enroll in Medicaid-funded programs, resulting in higher payments.

Affordable Senior Housing Plus Services: What's the Value? is available at http://bit.ly/1QqMvpo.

Fact of The Week

Impact of On-Site Services on HUD-Assisted Senior Housing Residents

	Odds of outpatient Emergency Department visit during the year	Odds of acute inpatient admission during the year	Medicare payments per month	Medicare Part D payments per month	Medicaid payments per month
Health Education Services	31% increase		15% increase	8% decrease	
Primary Care	30% increase				
Mental Health Services		42% increase			
Exercise and Fitness Programs				11% increase	
On-Site Service Coordinators		18% decrease			14% increase
Medication Management				13% increase	21% decrease

Source: LeadingAge and The Lewin Group (2015). *Affordable Senior Housing Plus Services: What's the Value?* Washington, DC.

NLIHC NEWS

NLIHC Seeks Nominations for 2016 Organizing Award

Each year, NLIHC recognizes outstanding local or statewide organizing efforts that contribute to affordable housing for extremely low income residents. NLIHC members are encouraged to submit nominations for NLIHC's 2016 Organizing Award as soon as possible. The award will be presented at NLIHC's 2016 Policy Forum: *Overcoming Housing Poverty, Achieving Housing Justice*, held April 3-5, 2016 at the Washington Court Hotel in Washington, D.C. Nominations for the award are due by 5pm ET on Friday, February 5, 2016.

The 2016 Organizing Award recognizes outstanding achievement during 2015 in state, local or resident organizing activities that further NLIHC's mission of achieving socially just public policy that assures people with the lowest incomes in the United State have affordable and decent homes.

An Award Committee composed of NLIHC board members and one or more previous award winners will determine this year's honoree. Two representatives of the honored organization will receive complimentary conference registration, hotel accommodations and transportation to Washington, D.C. to accept the award.

To be eligible, nominated organizations must be current NLIHC members. Organizations may self-nominate. NLIHC board and Award Committee members may not nominate an organization with which they are employed or affiliated.

Please submit your nomination online at http://www.nlihcforum.org/#!awards/gm8p2.

Nominations should contain the following information:

- Name and contact information of the nominated organization;
- Name and contact information of the nominator;
- Description of the organization's achievement in the area of state, local, or resident organizing in 2015, and how that achievement has help to advance NLIHC's mission (800 word maximum); and
- Supporting materials that describe the activity or impact, such as press clips or campaign materials.

For more information, contact our Field Team at outreach@nlihc.org.

Farewell to Senior Research Analyst Elina Bravve

NLIHC bids a sad, but grateful farewell to Senior Research Analyst Elina Bravve, who has accepted a position as a member of the Research and Strategic Planning team at the Baltimore City Planning Department. Elina has been with NLIHC for five years, working on *Out of Reach*, the *Housing Spotlight*, and many other important NLIHC research efforts. She was promoted to Senior Research Analyst last year as a result of her significant contributions to NLIHC.

Dan Emmanuel, currently a Senior Organizer for Housing Advocacy for NLIHC, will transition to become the new Research Analyst on January 1. Dan joined the NLIHC staff in 2013. He has an MSW from St. Louis University, where he conducted program evaluations and community needs assessments.

Register Today for NLIHC's 2016 Housing Forum with Special Session for Low Income Residents

Register today for NLIHC's 2016 Policy Forum: *Overcoming Housing Poverty, Achieving Housing Justice.* The Forum will take place in Washington D.C. on **April 3-5, 2016**. This is NLIHC's annual policy event that brings together housing and homeless advocates and policy analysts from across the nation to discuss solutions for ending housing poverty and homelessness. This year's Forum will offer a special session for low income residents on Sunday, April 3. A limited number of hotel scholarships for low income residents are available.

Confirmed speakers for the Forum include:

- **Barney Frank**, Former U.S. Congressman, Chairman of the House Financial Services Committee, author of *Frank. A Life in Politics from the Great Society to Same-Sex Marriage;*
- **Kathryn Edin**, co-author of *$2.00 a Day: Living on Almost Nothing in America;*
- **Marybeth Shinn**, lead researcher on the *Family Options Study: Short-Term Impacts of Housing and Service Interventions for Homeless Families; and*
- **Emily Badger**, Washington Post reporter in affordable housing and urban policy.

Invited speakers include:

- **HUD Secretary Julián Castro**
- **Senator Cory Booker** (D-NJ)

Special Session for Low Income Residents: This year's Forum will feature a special 4-hour session for low income residents to address issues of greatest concern to residents of public and assisted housing on Sunday, April 3 from 9 am to 1 pm. If you are a low income resident planning to attend the Forum, please plan on arriving on Saturday night, April 2 to take advantage of this session!

Special Hotel Scholarships Available: A limited number of shared-lodging hotel scholarships (covering 3-4 nights at the Washington Court Hotel) are available for NLIHC low income members who are self-paying on a first-come, first serve basis. Contact Renee Willis 202-662-1530 x247 or rwillis@nlihc.org.

For more information about the Forum, go to http://nlihc.org/events/forum

Registration for the Forum is available at: http://nlihc.org/events/forum/registration

January 2 Deadline for Applications for NLIHC President and CEO Position

The Search Committee of the NLIHC Board of Directors has set January 2 as the deadline for applications from candidates for the position of NLIHC President and Chief Executive Officer. Interested candidates should submit a cover letter, resume, and writing samples. The cover letter must address the candidate's experience and qualifications. Send materials to execsearch@nonprofithr.com or mail or fax to Nonprofit HR, Attn: NLIHC-CEO Search, 1400 I Street, NW, Suite 500, Washington, DC 20005, Fax: 202.785.2064. Electronic submissions are highly preferred. Interested individuals are encouraged to apply immediately.

Please visit http://nlihc.org/about/opportunities for more details.

NLIHC Seeks Housing Advocacy Organizer

As one of a three-person team, the housing advocacy organizer mobilizes NLIHC members on federal policy advocacy based on NLIHC's approved policy agenda, assists in the design and implementation of campaign field strategies, and conducts outreach activities in specific states. The organizer will spend significant time developing and retaining NLIHC membership, increasing endorsements for the United for Homes campaign, and mobilizing membership and state coalition partners on “calls to action” and other organizing efforts in support of socially just affordable housing policy.

The position requires strong written and oral communication skills and excellent electronic technology skills, including proficiency in the Microsoft Office suite, database management, and social media use. Priority consideration will be given to candidates with proven organizing experience mobilizing a community or constituent base at a national, state, or local level. Knowledge of federal housing policy is a plus. A Bachelor’s degree is required. The position is based in Washington, DC, but some travel is required.

Interested candidates should forward a cover letter with salary requirements, resume, and a writing sample to Paul Kealey, Chief Operating Officer, National Low Income Housing Coalition, 1000 Vermont Avenue, NW, Suite 500, Washington, D.C. 20005 at pkealey@nlihc.org. No phone calls, please.

NLIHC is Looking for Interns

NLIHC is accepting resumes for winter/spring 2016 internship positions. Interns are highly valued and fully integrated into our staff work. We seek students passionate about social justice issues, with excellent writing and interpersonal skills.

The available positions are:

Organizing Intern. Assists with grassroots organizing efforts for the United for Homes campaign and other legislative efforts. Assists with membership recruitment/retention efforts and internal database upkeep.

Communications/Media Intern. Prepares and distributes press materials, assists with media research and outreach for publication releases, and works on social media projects. Maintains the media database and tracks press hits.

These positions begin in January and run until May and are at least 20-30 hours a week. Two semester placements are possible. NLIHC provides modest stipends.

A cover letter, resume, and writing sample are required for consideration. In your cover letter, please specify the position(s) for which you applying and that you are interested in a winter/spring 2016 internship.

Interested students should send their materials to: Paul Kealey, Chief Operating Officer, National Low Income Housing Coalition, 1000 Vermont Avenue, NW, Washington, DC 20005 via email to pkealey@nlihc.org.

NLIHC STAFF

Malik Siraj Akbar, Communications Specialist, x239

Andrew Aurand, Vice President for Research, x245

Linda Couch, Senior Vice President for Policy, x228

Josephine Clarke, Executive Assistant, x226

Sheila Crowley, President and CEO, x226

Dan Emmanuel, Senior Organizer for Housing Advocacy, x316

Ellen Errico, Graphic Design and Web Manager, x246

Ed Gramlich, Senior Advisor, x314

Paul Kealey, Chief Operating Officer, x232

Gar Meng Leong, Research Intern, x241

Joseph Lindstrom, Senior Organizer for Housing Advocacy, x222

Khara Norris, Director of Administration, x242

Ikra Rafi, Graphic Design Intern, x250

James Saucedo, Housing Advocacy Organizer, 233

Christina Sin, Development Coordinator, x234

Elayne Weiss, Housing Policy Analyst, x243

Alexandra Williams, MSW Practicum Student, x230

Renee Willis, Vice President for Field and Communications, x247