

NEW YEAR. NEW LOOK!

TENANT TALK

SPRING 2013 // VOL. 4. ISSUE 1

how we can SOLVE OUR HOUSING PROBLEMS

A look at the shortage of affordable housing

How the National Housing Trust Fund will help your community

Steps to activate local advocacy power today

A NATIONAL LOW INCOME HOUSING COALITION PUBLICATION



Let's talk about it.

Talking about the housing issues we face as renters is crucial for housing advocacy. It is how we connect with one another, learn from each other and organize for change. It is also how we can educate policymakers about the problems that need to be addressed, and how to best reach solutions.

The National Low Income Housing Coalition (NLIHC) is committed to socially just housing policy that meets the housing needs of the lowest income Americans. That is why we created *Tenant Talk*. This quarterly newsletter is designed to keep low income residents and tenants engaged in housing advocacy. We hope to connect with residents and provide knowledge and tools to strengthen your advocacy work. We also hope *Tenant Talk* can serve as the platform for more open communication so that we can learn, together, about the problems in our communities and the solutions that are available to address them.

Something NLIHC and our constituents have been talking a lot about is the National Housing Trust Fund (NHTF). That is because we believe the NHTF can help solve America's housing problems, from the shortage of affordable homes to the harshest reality of all, homelessness. We believe that the NHTF will be the solution that all of our communities desperately need, and we hope to inspire you to join our campaign for change. After this issue of *Tenant Talk*, we hope you are prepared and energized to engage your neighbors and peers, to get organized within your community and to take action. But first, let's talk about it.

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ABOUT NLIHC

The National Low Income Housing Coalition is a nonprofit organization in Washington, D.C. that works to achieve socially just public policy that secures affordable and decent homes for our country's poorest citizens. We believe a decent, affordable home is a right everyone has, and we are here to advance public policy that will serve those who need the help the most.

Part of the way we do that is through public education and engagement. NLIHC is committed to sharing resources and tools that help individual Americans become informed advocates. *Tenant Talk* is one of the many materials we provide the public. You received this newsletter for free because we believe that a wealth of knowledge on housing policy shouldn't cost a penny.

NLIHC relies heavily on the support of our members to fund our work and guide our policy decisions. Hundreds of low income residents and resident organizations have joined the NLIHC community by becoming members. We suggest an annual membership rate of only **\$3 for a low income individual membership**, and **\$10 for a low income resident organization**. Please consider becoming a member of NLIHC today at www.nlihc.org/membership, or mail us the form on page 17.

INTRODUCING THE RESIDENT EDITORIAL BOARD

There is little we appreciate more than receiving feedback from *Tenant Talk* readers. Still, we want to hear more from residents. After all, *Tenant Talk* is about engaging with residents on the housing policy issues affecting your lives.

To help meet that goal, we are excited to announce that *Tenant Talk* is now guided by a resident-led Editorial Board. This means each issue of *Tenant Talk* will be created with direction from residents and tenants on what matters most to residents, how to approach issues, and ways to connect with our readers.

Our Resident Editorial Board is comprised of five low income residents who serve on NLIHC's Board of Directors: Delorise Calhoun of Cincinnati, OH; Daisy Franklin of Norwalk, CT; Matt Gerard of Minneapolis, MN; Martha Weatherspoon of Clarksville, TN; and Leonard Williams of Buffalo, NY. Each of these resident leaders brings a unique perspective from their community. To learn more about our Resident Editorial Board members, please see page 14.

A SOLUTION FOR US ALL

A LETTER FROM THE RESIDENT EDITORIAL BOARD

Living in public housing or waiting for a voucher? Sleeping on a couch or sleeping in a shelter? Displaced by demolition or displaced by a disaster? Fighting for fair housing or fighting for affordable rent? Concerned about your kids' futures or concerned about housing stability as you grow older?

We know your story. We are public housing and Section 8 residents, and though we belong to different communities in different parts of the country, we have experienced or witnessed a lot of the same issues with which you may have struggled. And regardless of our background or what challenges we face in life today, we know there is a solution that can help us all: the National Housing Trust Fund.

We have heard our friends and fellow residents ask, "Why should I care about the National Housing Trust Fund?" We always tell them, because we all know someone who needs a better, more affordable home. The National Housing Trust Fund will increase the supply of housing affordable to extremely low income people. No matter what the story, we know the National Housing Trust Fund can help.

HOUSING PRESERVATION

A lot of owners of older private rental housing, with or without Section 8, have difficulty coming up with the money to make major repairs, which can result in deterioration and eventual demolition. Maybe you or someone you care about lives in one of these buildings and worries about being able to live there in a few years. We understand how your home, your building connects you with family, friends, and community. You don't ever want to leave your home, and you shouldn't have to. We need funding to help reduce that insecurity, a resource to enable owners of private multifamily housing to get affordable financing to make critical renovations to preserve our affordable homes. **The National Housing Trust Fund can help us.**

HOUSING REHABILITATION

Your neighborhood might have been hard hit in recent years, whether by the recession or by a natural disaster. We know the sad and ugly memory of an abandoned apartment building or an empty lot that once held a building that was demolished because it was considered too old and worn down to repair. More importantly, we know the families that once filled them who are now displaced. We have all known a friend whose building is poorly managed and is living in unhealthy conditions. They don't want to move because they can't afford a decent place, they are elderly, they don't want their kids to have to change schools, or they simply do not want to uproot themselves from the community they cherish. What we need is the funding to rehabilitate existing homes so they are strong and stable for families. **The National Housing Trust Fund can help us.**

EVERY ONE OF US SHOULD CARE ABOUT THE NATIONAL HOUSING TRUST FUND,

BECAUSE EVERY ONE OF US

DESERVES A DECENT AND AFFORDABLE HOME.

HOUSING CREATION

For every 100 extremely low income households, there are only 30 affordable and available homes. That might mean your neighbor's brother doubling up because he can't find an affordable three-bedroom place. The lack of affordable apartments might mean your adult daughter is sleeping on your couch because she can't find an affordable apartment. Or, maybe your friend is paying half of her income for rent because she couldn't find a better option. Worse, the shortage of affordable housing might mean you know men and women living in shelters. Whatever path led them there, they all need affordable housing and the opportunities that come with a stable home. We all need more of just that – new affordable homes that can fill in the vacant lots in our communities and revitalize our neighborhoods. **The National Housing Trust Fund can help us.**

Every one of us should care about the National Housing Trust Fund, because every one of us deserves a decent and affordable home. The National Housing Trust Fund can make more homes that are healthy and in which our elders and friends with disabilities can live, or in which our kids can eventually raise their own families. The National Housing Trust Fund can make more homes that are assets to help our neighborhoods thrive as safe and stable communities, with good schools, reliable transportation, an economical grocery store with quality items, a place for kids to safely play outside, and a library for them to study – communities where our families and friends have bright futures.

The National Housing Trust Fund can help communities across America achieve all that, but first the campaign to fund it needs our help.

Although the framework of the National Housing Trust Fund was approved by Congress, it still needs funding so that it can begin to operate and we can see homes affordable to poor people preserved, rehabilitated, built, and operated in all of our communities. We hope that after reading this issue of *Tenant Talk*, you have the information and passion to share it with others, and that you join the movement to get a dedicated source of money for the National Housing Trust Fund so it can become a reality, and help, to us all.

Yours in advocacy,

Tenant Talk Resident Editorial Board

Delorise Calhoun

Daisy Franklin

Matt Gerard

Martha Weatherspoon

Leonard Williams



In communities across America, families are struggling to afford the most fundamental necessity for healthy, stable living... **a home.**

THE PROBLEM

There is an alarming shortage of affordable housing, and it just keeps growing.

The consequences of not having an affordable home are devastating for many Americans, but those who are hurt the most are our country's poorest.

Single women and minorities are more likely to be low income renters who are most in need of affordable housing. And our children, elderly, veterans, and people with disabilities are often those who do not have a decent place to call home.

America needs more affordable housing now. Without it, more and more people we care about it will go without the fair and affordable homes they have a right to, homelessness will prevail, and our communities will continue to fall deeper into poverty.

WHO IS HURT THE MOST?

ELI EXTREMELY LOW INCOME

An extremely low income household has an income at or below 30% of the average income in that area.

Though it varies by community, the 2011 annual income for an ELI family was between \$13,500 (Mississippi) and \$24,780 (Connecticut).

Let's take a closer look at the harsh reality low income Americans face today.

The number of poor renters is growing.

In 2011, there were 10.1 million ELI renter households. ELI renters made up one-quarter of all renters, and there are more poor renters each year.

ELI renters have the greatest need for affordable housing.

There is a small stock of rental units that an ELI family can actually afford. Almost half of these units are rented by people with higher incomes. Because of this there is actually a shortage of 7.1 million units that are affordable *and* available to ELI families. **For every 100 ELI families, there are only 30 affordable and available rental homes.**

Because there is not a large enough selection of affordable apartments, poor families often have to **live in substandard units that can be unhealthy and unsafe**. Many families have to live far away from their job or in areas with less services or resources like good grocery stores, libraries, or reliable public transportation.

Some households must move in with family or friends, which can lead to overcrowding and stress. In 2011, **almost 1 in 5 households were “doubled up”** with an additional adult who was not the householder's spouse or cohabitating partner. Many of these adults sharing a household with relatives would be in poverty if they were living on their own.

Source: www.census.gov/prod/2012pubs/acsbr11-05.pdf

This also means many ELI households have to rent units that they can't afford. An ELI renter is the most likely to have a severe cost burden, which means they **have to spend the majority of their income on housing costs**. Around 11.2 million renters have a severe cost burden, and over three-quarters of these renters are ELI families.

When a poor family has to spend more than half their income on housing costs, they are left with very little money for emergencies and basic necessities. Depending on where they live, **an ELI family who is severely cost burdened is only left with between \$563 to \$1,033 a month** for food, medicine, transportation, childcare, and every other expense.

This financial strain and housing instability, puts **poor families at a greater risk of becoming homeless**.

THE SOLUTION

There is a way for us to end the shortage of affordable housing. It's called the **National Housing Trust Fund**.

The National Housing Trust Fund is a federal program created to increase, preserve, rehabilitate, and operate the supply of rental housing affordable to extremely low income (ELI) and very low income (VLI) households, including homeless households. It will also help increase homeownership for these low income households.

When funded, the National Housing Trust Fund will provide communities resources to help low income families gain access to units they can afford. In doing so, the NHTF will also create jobs and help end homelessness.

WHO WILL BENEFIT FROM THE NHTF?

Those who need it most.

At least 75% of the funds for rental housing must benefit ELI households, or households with incomes below the federal poverty line (whichever is higher). No funds may benefit households with incomes greater than VLI.

HOW WILL FUNDING BE DISTRIBUTED?

To each state to manage independently.

The NHTF will be a HUD-administered block grant to the states, D.C., and U.S. territories. HUD developed a formula for distributing the funds to states. States must select a state agency, such as a housing finance agency or a housing department, to receive and administer NHTF resources. Each state must prepare an annual allocation plan showing how it will distribute NHTF resources based on its priority housing needs.

WHAT WILL THE FUNDS GO TO?

Affordable rental housing.

At least 90% of the funds must be used for the production, preservation, rehabilitation, or operation of rental housing. Up to 10% can also be used to provide homes for first-time home buyers.

HOW WILL IT BE FUNDED?

Through its own dedicated source.

As a permanent program, the NHTF will have one or more dedicated sources of funding not subject to the annual appropriations process. That means the NHTF will never compete with existing HUD programs funded by appropriations. The NHTF has yet to receive funding.

Turn to page 10 to see NLIHC's proposal on how the NHTF could be funded.

HOW WILL STATE-LEVEL ADVOCATES BENEFIT FROM THE NHTF?

“Affordable housing advocates in virtually every jurisdiction and state are wary of additional cuts in federal and state spending for affordable housing. **Full funding of the National Housing Trust Fund provides an opportunity for advocates** to leverage resources cities, counties and states have committed to their own housing trust funds. This is particularly critical as they target scarce resources to serving those most in need with incomes below 30% of the area median income.”

Mary Brooks, Housing Trust Fund Project Director, Center for Community Change

HOW WILL VETERANS BENEFIT FROM THE NHTF?

“Too many veterans are coming back from combat and having a hard time affording a place to live, with many becoming homeless as a result. **The National Housing Trust Fund would be an important resource to prevent mass homelessness among veterans**, such as that which became a shameful legacy of the Vietnam and post-Vietnam eras.”

Steve Berg, Vice President for Programs and Policy, National Alliance to End Homelessness

HOW WILL LATINO COMMUNITIES BENEFIT FROM THE NHTF?

“Family means everything. Latino communities often struggle with a shortage of affordable family rentals. There is great demand for enough housing options for job mobility, and affordable and available rentals that would provide decent space for large families and elderly. **The National Housing Trust Fund will provide Latinos with access to quality affordable housing which otherwise would not be available in their communities.** More affordable housing options means more families can stick together.”

Maria Cabildo, President, East LA Community Corporation

HOW WILL TENANTS BENEFIT FROM THE NHTF?

"The National Housing Trust Fund addresses several challenges that we see tenants struggling with in our community. Tenants in properties at-risk of Section 8 opt-out or expiration will have new tools to keep their owners in long-term contracts. Tenants can also look forward to more stable and permanent living situations because of the resources NHTF will provide to renovate and improve their homes. Meanwhile those living in substandard and mismanaged housing, will also have better housing choices available to them as NHTF investments increase the supply of safe, quality affordable homes across the state. **As a tenant organizer, I look forward to the improvements the NHTF will provide not just for the tenants we serve, but in communities across America.**"

Eric Hague, Tenant Organizer, HOME Line

**THE NHTF WILL BENEFIT ALL OF OUR COMMUNITIES
BECAUSE WE ALL KNOW SOMEONE WHO NEEDS
A DECENT, AFFORDABLE HOME. WWW.NHTF.ORG**

HOW YOU CAN HELP THE NHTF

You have read a lot about what the NHTF will accomplish once funded and how important it is for all of our communities.

We know there is a problem, and more importantly, we know how to solve it. In fact, thousands of advocates have already come together in support of the NHTF.

Now is the time to end our housing problems. **Take action and join the movement today!**

Learn, Share, Inspire, Advocate.

GET THE FACTS.

Understanding how the NHTF will address the affordable housing problems in your community is the first step to becoming a strong advocate. Take advantage of the resources in this issue of *Tenant Talk*. You can also get more facts on the NHTF at www.nhtf.org, or call NLIHC's Outreach Team to have some sent to you.

SPREAD THE WORD.

Share *Tenant Talk* with your neighbors, fellow advocates, family, and friends. Urge them to join in the NHTF campaign. Be a resource for your community. As you spark conversations about how the NHTF will help meet the housing needs in your neighborhood, city, and state, your effort will gain momentum and grow.

TELL YOUR STORY.

Facts and figures are important advocacy tools. So is your story. How will funding the NHTF affect you and your community? What is your housing story? Tell your elected officials. Show them how funding the NHTF will benefit you - their constituent.

Meeting directly with your Senators, Representative or the Member of Congress' staff is one of the best ways to tell your story and advocate for more low income housing. To set up and prepare for a meeting with your legislators, follow these steps:

- If you aren't sure who your Senators or Representative are, visit NLIHC's website or call your Outreach Associate.
- **Meet with your elected officials at home.** When Congress is on recess, it is a good opportunity for you to meet with your legislators and remind them who they represent and what issues their constituents need help with. Find out when Congress will be on recess by looking online or calling NLIHC.
- **Call the local offices of your legislators to schedule a meeting.** Share important information – the organization you represent, that you want to discuss the National Housing Trust Fund, a list of any other people who will attend the meeting, and several dates and times you are able to meet.
- **Prepare for your meeting.** Figure out the main points you want to make ahead of time. Call the Outreach Team to find out the latest on the NHTF campaign and to help determine what you are going to ask your elected official to do. Think about how your personal story and the facts can support your “ask.”
- After the meeting, send a thank you note to the Member or staff.

For more tips on setting up and preparing meetings with your elected officials, or if you have questions about the NHTF, email tenanttalk@nlihc.org, or call 202.662.1530 x232.

It's really quite simple.

The National Housing Trust Fund will help end the shortage of affordable housing. But to kick start it all, the NHTF needs funding. NLIHC already has a proposal for how the NHTF can get the funding needed for it to start helping all of our communities. **All we need now is your support.**

NLIHC proposes a common-sense change to the mortgage interest deduction, or MID. The MID is a regressive and expensive tax break. The MID is a federal tax expenditure, otherwise known as a tax break.

WHO CURRENTLY BENEFITS FROM THE MID?

The MID is currently only available to taxpayers with enough income to own a home and to itemize when paying taxes. **The way it is now, no renter is eligible for this tax break**, and even lower and middle income homeowners don't receive this benefit if they don't itemize their taxes.

WHAT WOULD CHANGE?

NLIHC proposes lowering the size of a mortgage eligible for a tax break to \$500,000, and converting the MID to a 15% non-refundable tax credit.

By lowering the cap of mortgages that taxpayers could deduct the interest paid on, **more homeowners would be eligible to receive the tax break**. And reforming the deduction to a credit would open the tax break to any homeowner, not just those who have enough income to file itemized tax returns.

HOW WILL THIS AFFECT ME?

If you are a low income renter, the only way this will affect you is by **funding the National Housing Trust Fund**. This logical change to the MID will save the federal government almost \$20 billion a year. **These savings could then be used to address our most important housing issues by funding the NHTF.**

Residents should also support the proposal because it means **a more fair tax break that benefits more lower and middle income families**. Any homeowner with an income under \$100,000 will benefit from this change. In fact, 16 million more homeowners would get a tax break, with 99% of the increase being households with incomes less than \$100,000 a year.



WHAT CAN I DO?

Join us! If you and your neighbors want to see the NHTF funded and support a more fair housing tax policy, then encourage your resident association to **officially support NLIHC's proposal**.

Over 900 national, state and local organizations have endorsed NLIHC's proposal, and support for our campaign keeps growing daily! Call NLIHC to endorse or endorse online at www.housingtaxreform.org/support.

For questions or materials to help you, email tenanttalk@nlihc.org or call 202.662.1530 x232.

You can also learn more about NLIHC's Housing Tax Reform proposal at www.housingtaxreform.org.

BE INSPIRED

THIS IS GLORIA'S STORY.

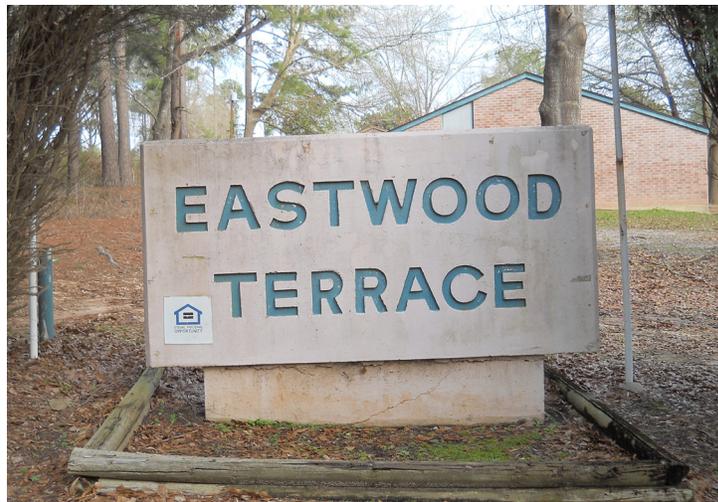
The view outside my window painted a dismal scene.

I closed my eyes and try to picture the building when it was new. There was a time when this place was beautiful, with fresh paint, neatly kept grass, strong roofs for adequate protection from the Texas winters, and air-conditioning that provided a reprieve from the harsh heat of Texas summers. I opened my eyes and was immediately reminded of the current reality. Like much of the building's other features, the fresh paint had long ago chipped away, and the once kept grass had grown so tall that snakes hid in it.

But it was more than a rundown building that inspired me to try and change things. There was the matter of fairness. I thought of neighbors that were being charged late fees, not because they didn't have their rent ready in time but because the manager was never there to receive it. This was a community that deserved to be treated fairly, to feel safe, and to have a manager available to address their needs.

I had to do something; I had to at least try. So I picked up the phone. My first call was to Sandy at the Texas Tenants' Union. I explained to her the situation my neighbors and I were living in. I explained how my neighbors, some of whom are elderly or disabled, were forced to make multiple trips in the unbearable heat to the management office because the manager was rarely there. I explained how the neither the property's upkeep nor the residents were respected by management, and how many of us lived in fear because of all the crime at the property. Sandy was tremendously helpful. Together we drafted a letter outlining the problems and the actions we felt should be taken. I hung up the phone feeling optimistic. A few days later, Sandy sent me the letter, and tasked me with collecting signature from others in the building.

Then the real work began. Juanita, my dear friend and fellow resident, and I set out to get signatures.



Equipped with nothing more than a letter and a sense of determination, we went door to door. Most who answered were willing to listen and sign the letter. They too saw a need for change. Those who did not sign the letter said they were scared of being forced to move. I tried to assure them that would not happen but some were not convinced. It saddened me to think some residents would not sign because of fear of being kicked out, but I did not let myself get discouraged. We pressed on, knocking on every door in the building.

Within a matter of a week, Juanita and I collected 25 signatures and returned the letter to Sandy. She then arranged for a conference call with a representative from the management company and the director of the Houston HUD Program Center. I got three other residents to participate in the call with me, telling them that this was their opportunity to share their stories and express their concerns. My heart broke as I listened to the women's struggles. Shannon, a fellow resident, told of how she had to have plastic on her roof because it leaked so badly. We didn't know it as the time, but stories like Shannon's would eventually lead to almost every unit getting a new roof. After the call I felt a sense of peace. We had done what we could, and now all there was left to do was wait.

“It took a lot of courage for Gloria and her neighbors to stand up to their rude and corrupt management, but it paid off.

Their story demonstrates how with determination and the right tools, **any resident can become a leader for positive change in their community.”**

Sandy Rollins, Executive Director, Texas Tenants' Union

Changes came quickly. Today, as I stand in my air-conditioned home, the view out my window is much better. The grass is mowed, the walls are freshly repainted, and there are newly installed handicap ramps. I take comfort in knowing that there is an on-site manager who is available from 8 a.m. to 5 p.m. every day and that we can all feel a little safer knowing there are security guards keeping watch over the community.

I know there is still work ahead of us, but as I stare out my window I am filled with an overwhelming sense of pride. The scene before me is a direct reflection of what determination and teamwork can accomplish, and it's a great view.

Gloria Moore is a member of the Eastwood Terrace Tenant Association in her hometown Nacogdoches, TX. Gloria lives alone but enjoys frequent visits from her two daughters, four grandchildren and four great grandchildren.

Each issue we hope to share an inspiring story of a resident taking action. If you know an inspiring story like Gloria's, please share it with us at tenanttalk@nlihc.org or 202.662.1530 x246.



Members of the Eastwood Terrace Tenant Association; Gloria on the right.

TIPS FROM SANDY

There is power and protection in numbers.

Talk with your neighbors, share your stories and pull together your problems and your goals. Together you can achieve more.

Tenants have rights.

As long as you are abiding by your lease, you shouldn't hesitate to blow the whistle when your property is being mismanaged.

You deserve decent, safe, affordable housing.

Do not settle for substandard conditions or sub-human treatment just because you live in subsidized housing.

Believe in change and yourself!

Do not underestimate the impact you can have by organizing with your neighbors. Organized tenants can (and have) accomplished a lot!



MEET YOUR EDITORIAL BOARD

TALKING ABOUT BEING A MEMBER OF NLIHC

“When I see something I can do, I don’t want to just talk about it - I like to get it done. Being a member of NLIHC can help residents really take action and make change happen in their communities.”

Delorise lives in Cincinnati, Ohio. As president of the Jurisdiction-Wide Resident Advisory Board (J-RAB) of the Cincinnati Housing Authority, Delorise works to increase residents’ and resident councils’ awareness on how to best build their organizations to be valuable partners with the Cincinnati Housing Authority while remaining an independent and effective advocate for its residents. In 2007, Delorise successfully worked to convert J-RAB into a 501(c)3 nonprofit; J-RAB now is a resident-owned and responsive corporation. In 2009, Delorise helped J-RAB win the Resident Opportunity Self-Sufficiency Grant (ROSS) through HUD, and received the largest ROSS grant in Ohio.

“When you join NLIHC, you gain a clearer picture of what is happening not just in your home, but also nationally. This affordable housing problem is bigger than just your city or hometown. NLIHC gives its members a helping hand with data and resources, as well as opportunities to speak to your elected officials and other experiences that you would not believe you would ever get to do.”

Daisy Franklin is chair of the housing committee of her local chapter of NAACP in Norwalk, Connecticut. She is also a commissioner on the fair housing advisory committee, board member of the Connecticut Housing Coalition, and Vice President of Connecticut Publicly-Assisted Housing Resident Network. Daisy values being able to advocate on the local, state and national levels.

“NLIHC brings residents current news and information on affordable housing issues at the federal level. Through my membership, I get quality and up-to-date information that is crucial for anyone advocating for affordable housing.”

Matt Gerard has lived in Minneapolis, Minnesota for the last 15 years, with 13 of those years as a resident of the Minneapolis Public Housing Authority. He has volunteered on the Minneapolis Highrise Representative Council for the last twelve years; he is currently in his fourth year as president of the tenant organization. Matt was also Resident Commissioner at the Minneapolis Public Housing Authority.



NATIONAL LOW INCOME HOUSING COALITION

JOIN NLIHC!

Mail us the completed form on page 17 to become a member of NLIHC today.

Other page (left to right): Leonard Williams, Martha Weatherspoon, Daisy Franklin, Matt Gerard, Delorise Calhoun

“I believe that it is important for readers to become a member of NLIHC for two reason; to be empowered and educated on what is happening, and why it is happening. By becoming a member of NLIHC, residents can learn more and then do more about the true issues they’re facing.”

Martha J. Weatherspoon is currently the director at the Learning Opportunity Center in Clarksville, Tennessee. She served as president of the Lincoln Homes Resident Council and National Public Housing Resident Coalition in Tennessee. As a member of the *Tenant Talk* editorial board, Martha hopes to contribute resident concerns about the issues they face. Martha is working on her master’s degree in Criminal Justice.

“I have always been committed to working towards preserving public housing and bettering the quality of life for the people who live there. I began coming to NLIHC’s conferences about seven years ago. I continued to come because I found people and an organization like me, committed to fighting, all be it on the national level, to preserve housing for the very poor. And that is why I encourage every resident to join the NLIHC community through membership.”

Leonard Williams is a Constituent Service Assistant in the Erie County’s Executive office in Buffalo, New York. Currently a resident of the Kenfield Homes, one of 29 housing developments run by the Buffalo Municipal Housing Authority, Leonard has lived in Buffalo for more of his adult life. He is president of the Resident Council and member of the RAB. Leonard hopes that *Tenant Talk* will be a tool to keep residents of public and assisted housing well-informed on HUD, Congress and the White House, so that we will be enabled to continue to fight to make life better for ourselves and our children.

HIGHLIGHTS FROM THE FIELD

Got news? Email tenanttalk@nlihc.org

SCHOLARSHIPS FOR STUDENTS IN AFFORDABLE HOUSING

Cannon Heyman & Weiss, LLP is accepting applications for the CHW Scholarship Fund. This opportunity provides financial aid to qualified students living in affordable housing developments. Scholarships in the amounts of \$5,000, \$2,500 and \$1,000 will be awarded to successful applicants for full-time or part-time study at an approved post secondary education institution. Applications are due April 1, 2013. For more information, visit <http://bit.ly/ZvoLm4>.

NEW RENTAL HOUSING SEARCH TOOL IN ALABAMA

The Low Income Housing Coalition of Alabama is partnering with Disability Rights & Resources, the Montgomery Center for Independent Living, and Collaborative Solutions, Inc. to provide a new tool for Alabamians to access free information about rental housing. Listings include pictures, map links and information about nearby amenities. The service can be accessed online at www.allhousingsearch.org or via the toll-free, bilingual call center 1.877.428.8844.

SAVE THE DATE: HOUSING OHIO 2013

The Coalition on Housing and Homelessness in Ohio (COHHIO) will hold its annual conference April 15-17 in Columbus, OH. Plenary speakers include ProPublica Investigative Reporter Nikole Hannah-Jones and Dr. Manual Pastor, professor of Sociology and American Studies and Ethnicity at University of Southern California. For more information, visit www.cohhio.org/news_events/conference.



to us



WE WANT TO HEAR FROM YOU!

What did you think of this issue?

Did you find the content helpful?

Any suggestions on how to improve?

What do you want to read about next in *Tenant Talk*?

Will you share this with a friend?

Share your feedback and direct any questions or comments at tenanttalk@nlihc.org or call 202.662.1530 x246.

SUBSCRIBE TO *TENANT TALK* FOR FREE!

Sign up to get a personal copy of *Tenant Talk* mailed directly to you or sign up a friend at www.nlihc.org/library/tenanttalk/signup or call 202.662.1530 x246.

Thanks for reading!



MEMBERSHIP FORM

MEMBERSHIP INFORMATION

Joining NLIHC Renewal

| CATEGORY | Amount (suggested) |
|---|--------------------|
| <input type="radio"/> Individual with low income, or student | \$3 |
| <input type="radio"/> Individual | \$100 |
| <input type="radio"/> Resident Association, low income | \$10 |
| <input type="radio"/> Organization, <\$250,000 operating budget | \$200 |
| <input type="radio"/> Organization, \$250K - 499,999 | \$350 |
| <input type="radio"/> Organization, \$500K - 999,999 | \$500 |
| <input type="radio"/> Organization, \$1,000,000 - 2,000,000 | \$1000 |
| <input type="radio"/> Organization, >\$2,000,000 | \$2000 |
| <input type="radio"/> Other Amount | \$_____ |

I would like to contribute to NLIHC's Scholarship Fund to support the participation of low income people. \$_____

I do not have an email address and want to receive *Memo to Members* by mail.

Organizations may list up to 10 additional people to receive *Memo to Members*. Please fill out the opposite side of this form or include an additional list.

CONTACT INFORMATION

Mr. Ms. Other: _____

Name: _____

Title: _____

Organization: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ Fax: _____

Cell: _____ Email: _____

PAYMENT INFORMATION

Check (please enclose) Visa Mastercard Exp. Date: _____

Credit Card Number: _____ CVC*: _____

Cardholder Name (printed): _____

Cardholder Signature: _____

**Three-digit code on back of card.*

Gifts are tax-exempt under Section 501(c)(3) of the IRS code.

NLIHC is a membership organization open to individuals, organizations, corporations and government agencies.

EVERY MEMBERSHIP MAKES A DIFFERENCE.

BENEFITS OF MEMBERSHIP

Memo to Members

Receive the nation's most respected housing policy newsletter in your inbox each week.

Calls To Action

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

Shelterforce Subscription

Members receive the nation's oldest continually published housing and community development magazine.

Discounted Conference Fees

NLIHC hosts an annual policy conference and leadership reception in Washington, D.C. The conference brings together advocates, researchers, academics, individuals with low incomes, and government experts to share expertise and insights on the latest federal housing policy initiatives.

Free or Discounted Publications

NLIHC produces numerous publications each year, including the *Advocates' Guide* and *Out of Reach*.

Telephone resource referrals with linkages to state and regional networks

Participation in policy-setting decisions of NLIHC

**BECOME A MEMBER ONLINE AT
WWW.NLIHC.ORG/MEMBERSHIP**

Questions? Call 202.662.1530
or e-mail outreach@nlihc.org



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DO YOU KNOW FRIENDS OR COLLEAGUES WHO SHOULD BE A MEMBER OF NLIHC?
Let us know and we'll send them free membership materials.

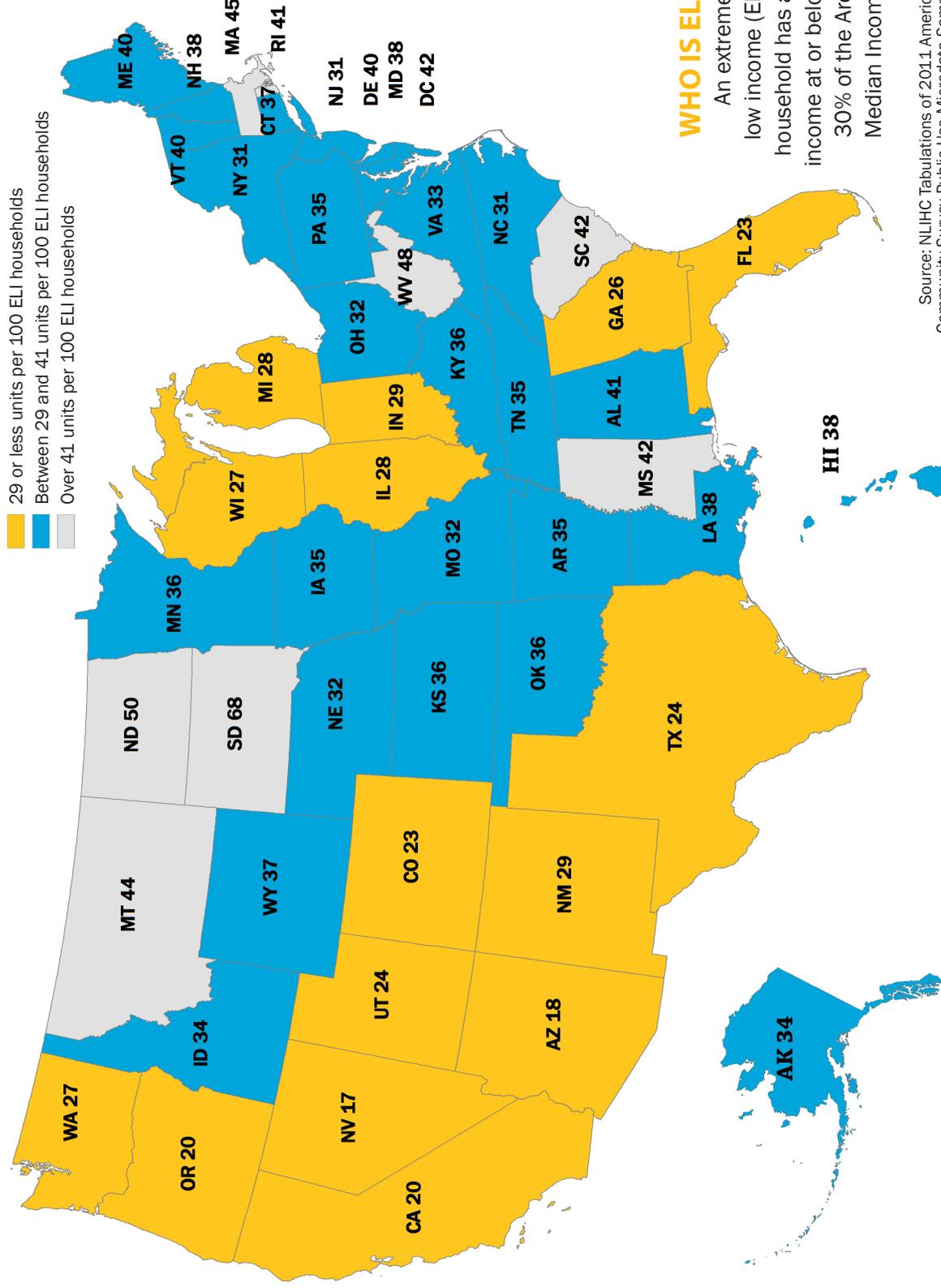
| | |
|-------------------------------------|-------------------------------------|
| Name: _____ | Name: _____ |
| Organization: _____ | Organization: _____ |
| Address: _____ | Address: _____ |
| City: _____ State: _____ ZIP: _____ | City: _____ State: _____ ZIP: _____ |
| Telephone: _____ Email: _____ | Telephone: _____ Email: _____ |

ORGANIZATIONAL MEMBERS CAN PROVIDE ADDITIONAL RECIPIENTS FOR MEMO .
Please fill out the address if it does not match that of the primary contact.

| | |
|-------------------------------------|-------------------------------------|
| Name: _____ | Name: _____ |
| Title: _____ | Title: _____ |
| Address: _____ | Address: _____ |
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| Telephone: _____ Email: _____ | Telephone: _____ Email: _____ |
| Name: _____ | Name: _____ |
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| City: _____ State: _____ ZIP: _____ | City: _____ State: _____ ZIP: _____ |
| Telephone: _____ Email: _____ | Telephone: _____ Email: _____ |

For every 100 extremely low income families, how many rental homes are affordable and available?

On average, there are only 30 affordable and available homes for every 100 ELI families. That means 70% of America's poorest families cannot find an affordable place to call home.



WHO IS ELI?
An extremely low income (ELI) household has an income at or below 30% of the Area Median Income.

Source: NLIHC Tabulations of 2011 American Community Survey Public Use Microdata Sample.

What can help end this shortage? The National Housing Trust Fund.

I urge each of you to find
your own way to enrich the world.
And I hope that, whatever else it involves,
it will include building family and
community, and working for social justice.
In so doing, I am confident that you, too,
will be enriched... and the world
will certainly be less impoverished.

CUSHING N. DOLBEARE, FOUNDER OF NLIHC