



Memo TO Members

Volume 21, Issue 7
February 22, 2016

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NLIHC News

Diane Yentel Named New NLIHC President and CEO

The Board of Directors of the National Low Income Housing Coalition (NLIHC) has named veteran affordable housing policy expert and advocate Diane Yentel the Coalition's new President and CEO. She will replace Sheila Crowley who is retiring. The transition will take place in April.

In a press release announcing the selection, NLIHC Board Chair Brenda Clement said, "Speaking on behalf of our entire board, I could not be more pleased that Diane will be the new head of NLIHC. She has the right combination of leadership skills, policy expertise, political savvy, and commitment to housing justice to be a perfect fit for our coalition. The people in our country who lack decent and affordable homes will be well served by NLIHC under Diane's direction."

"I am honored by the opportunity to build on years of creating transformative public policy to help achieve NLIHC's vision of assuring the lowest income people in our country have decent and affordable homes," said Diane Yentel. "Given the extraordinary leadership of Sheila Crowley and the talented and dedicated board and staff at NLIHC, I have a tremendous foundation from which to sustain and expand our impact."

Ms. Yentel is currently the Vice President of Public Policy and Government Affairs of Enterprise Community Partners, where she leads its federal, state and local policy, research and advocacy programs. She also worked at HUD in the Office of Public and Indian Housing, directing policy development and implementation for the Public Housing program, and as a Senior Domestic Policy Advisor for Oxfam America.

Ms. Yentel's first job in Washington was at NLIHC, where she worked a Policy Analyst from 2005 to 2008. During her first year at NLIHC, Hurricane Katrina hit the Gulf Coast, displacing hundreds of thousands of low income people and damaging much of the region's low cost housing stock. Diane led NLIHC's efforts to advocate for an appropriate federal response by both Congress and the Administration.

Prior to her career in DC, Diane was the Housing Policy Coordinator for the Massachusetts Coalition for the Homeless. She was a volunteer with the United States Peace Corps, working as a community development specialist in Zambia from 1995-1998. Diane is a graduate of the State University of New York at Stony Brook and has a Masters of Social Work from the University of Texas.

NLIHC 2016 Housing Policy Forum

Senator Tim Kaine To Address Housing and Criminal Justice Reform at NLIHC Housing Policy Forum, April 3-5

U.S. Senator Tim Kaine (D-VA) will discuss the need for affordable housing for formerly incarcerated individuals in any criminal justice reform efforts at NLIHC's 2016 Housing Policy Forum, which takes place April 3-5 in Washington, DC. This year's Forum will also be an opportunity to welcome the Coalition's incoming President and CEO Diane Yentel. Current President and CEO Sheila Crowley will pass the torch to Ms. Yentel at this year's Forum and both will reflect on the past, present and future of affordable housing and of NLIHC.

The 2016 Housing Policy Forum will convene housing and homeless advocates and policy experts from around the country to discuss housing and services for the homeless and those in extreme poverty, housing in the elections and in the media, preparations for implementing the National Housing Trust Fund and Affirmatively Furthering Fair Housing rule, and much more.

Confirmed Forum speakers include:

- U.S. Senator Tim Kaine (D-VA)

- **Barney Frank**, former U.S. Congressman, Chairman of the House Financial Services Committee, and author of Frank. A Life in Politics from the Great Society to Same-Sex Marriage;
- **Kathryn Edin**, Author of *\$2 a Day: Living on Almost Nothing in America* <http://bit.ly/1PYhjrH>;
- **Mary Beth Shinn**, lead researcher on the *Family Options Study: Short-Term Impacts of Housing and Services Interventions for Homeless Families* <http://bit.ly/1om2Xva>;
- **Emily Badger**, *Washington Post* writer on housing and urban issues;
- **Barbara Sard**, Vice President for Housing Policy, the Center on Budget and Policy Priorities;
- **Nancy Rase**, retired CEO, Homes for America;
- **Greg Payne**, Development Officer, Avesta Housing, and Director, Maine Affordable Housing Coalition;
- **Brian Hudson**, Director, Pennsylvania Housing Authority;
- **Katherine M. O'Regan**, Assistant Secretary for Policy Development and Research, HUD;
- **Marion Mollegen McFadden**, Deputy Assistant Secretary for Grant Programs, Office of Community Planning and Development, HUD;
- **Sharon McDonald**, Director of Families and Youth, National Alliance to End Homelessness;
- **Keith Swiney**, President and CEO of Motivation, Inc.;
- **Pamela Patenaude**, President of the J. Ronald Terwilliger Foundation for Housing America's Families;
- **Lindsey Hodel**, National Field Director at Nonprofit Vote;
- **LeeAnn Byrne**, Policy Coordinator, Rhode Island Coalition for the Homeless;
- **Joy Johnson**, Board Chair, Charlottesville Public Housing Association of Residents;
- **Delorise Calhoun**, President Jurisdiction-Wide Resident Advisory Board, Cincinnati Housing Authority;
- **Michael Steele**, President, Rutgers Houses Resident Association;
- **Debby Goldberg**, Special Project Director, National Fair Housing Alliance;
- **Thomas Davis**, Director, Office of Recapitalization, HUD;
- **Luke Tate**, Senior Policy Advisor, White House Domestic Policy Council; and
- **Bryan Greene**, General Deputy Assistant Secretary for the Office of Fair Housing and Equal Opportunity, HUD.

HUD Secretary Julián Castro has also been invited to address the Forum.

Special Session for Low Income Residents: This year's Forum will feature a special three-hour session for low-income residents that will cover Section 3, RAD, Affirmatively Furthering Fair Housing and the balance between mobility and preservation, and a new online platform for residents to share with and learn from one another. The session will take place on Sunday, April 3 from 9 am to 12 noon. If you are a low-income resident who is attending the Forum, please plan on arriving no later than 9am on Sunday, April 3 to take advantage of this session.

2016 NLIHC Leadership Reception: On the evening of Tuesday, April 5, NLIHC will host its annual Leadership Reception. This year's honorees will be:

Representative Barbara Lee (D-CA), who will receive the 2016 Edward W. Brooke Housing Leadership Award, and

Nancy Bernstine, retired Executive Director of the National AIDS Housing Coalition and former NLIHC Board Member, who will receive the 2016 Cushing N. Dolbeare Lifetime Service Award.

For more information about the Forum and Leadership Reception, go to: <http://nlihcforum.org/>

Registration for the Forum and Leadership Reception is available at:
<http://www.nlihcforum.org/#register/mainPage>

National Housing Trust Fund

NLIHC Estimates of NHTF Allocations for 2016

Based on their annual 10K reports filed with the Securities and Exchange Commission during the week of February 15, Fannie Mae and Freddie Mac together will transfer \$186.6 to the Federal Treasury for the National Housing Trust Fund (NHTF). The Federal Housing Finance Agency will determine the official figure.

HUD has 60 days to apply the NHTF formula to the total amount made available for the NHTF and publish in the Federal Register the amount that each state will receive. NLIHC has completed its own analysis of the state allocations. The NHTF statute dictates the factors that make up the formula; the statute also requires a minimum of \$3 million per state. NLIHC's calculations show that 32 states, plus the District of Columbia and Puerto Rico, will receive the state minimum of \$3 million. To see NLIHC's estimated allocations per state, go to http://nlihc.org/sites/default/files/StateAllocations_2016.pdf.

The Capital Magnet Fund will receive \$100.4 million for 2016 according to the companies' 10Ks.

FHFA Director Mel Watt Urges Congress to Pass Meaningful Housing Finance Reform

Speaking at the Bipartisan Policy Center on February 18, Federal Housing Finance Agency Director Mel Watt again urged Congress to pass meaningful housing finance reform to end the uncertainty surrounding the secondary market mortgage giants, Fannie Mae and Freddie Mac.

Mr. Watt cautioned that an indefinite government conservatorship of Fannie Mae and Freddie Mac would undermine the financial stability of the two companies as well as the overall confidence in the U.S. housing market. Mr. Watt stated, "I continue to hope that Congress can engage in the work of thoughtful housing finance reform before we reach a crisis of investor confidence or a crisis of any other kind." Under the terms of conservatorship, the enterprises cannot build on their capital reserves, which are estimated to run out by 2018. When that happens, if either company sustains a loss, they will again have to rely on U.S. taxpayers by taking a draw from the Treasury Department. "Future draws could lead to a legislative response adopted in haste or without the kind of forethought it should be given," Mr. Watt stated.

Mr. Watt has said that if Fannie or Freddie had to make another draw from Treasury, their obligation to fund the National Housing Trust Fund (NHTF) and the Capital Magnet Fund could be suspended again.

NLIHC supports housing finance reform, such as was passed by the Senate Banking Committee in 2014, which would replace Fannie and Freddie with a Federal Mortgage Insurance Corporation (FMIC). S. 1217 would have assessed a 10 basis point fee on all transactions, generating an estimated \$5 billion a year, three quarters of which would go to the NHTF (see [Memo, 5/16/2014](#)).

Watch the archived webcast here: <http://bipartisanpolicy.org/events/address-by-fhfa-director-mel-watt/>

Federal Budget

House Budget Resolution Debate Continues

Congress returns from its Presidents' Day recess on February 23. The House of Representatives will continue its debate about whether or not there will be an FY17 budget resolution and what it will contain. According to media reports, House Budget Committee Chair Tom Price (R-GA) expects to bring a budget resolution before his committee by Thursday, February 25.

At issue is what the top line discretionary spending amount will be in the budget resolution. The "Bipartisan Budget Act" (BBA) of 2015 (see Memo, 11/09/2015) lifted the sequester caps for FY16 and FY17. Under BBA, \$30 billion more is available for FY17 than would have been under the sequester. Ultra-conservative House Republicans have demanded that the FY17 budget resolution not include the \$30 billion. This would cause the

FY17 appropriations process to stall out, denying House Speaker Paul Ryan (R-WI) his goal of passing all 12 appropriations bills by October 1.

Chair Price is said to be negotiating a variety of cuts, including to entitlement programs, to offset the \$30 billion in increased discretionary spending. Any such cuts would face near certain rejection in the Senate.

Meanwhile, House appropriations subcommittees have scheduled no fewer than 21 hearings on various programs for the week of February 22.

Deadline Extended to Feb. 29 to Sign Letter Supporting THUD Funding

Advocates for transportation, housing, community development, and ending homelessness are working together to urge Congress to provide the highest possible funding for the Transportation, Housing and Urban Development, and Related Agencies (THUD) Appropriations Subcommittees. The deadline for organizations to sign the letter has been extended to February 29. NLIHC encourages all our member organization to sign on to the letter at <http://nlihc.org/issues/budget/302b>.

Congress will soon decide how to divide its available spending for FY2017 among the 12 appropriations subcommittees. These funding allocations for subcommittees, called 302(b) allocations, will determine how much funding is available for HUD programs in FY17.

It is critical that both THUD Subcommittees receive the highest possible 302(b) allocations. Adequate 302(b) allocations will help the Subcommittees have the resources they need to fund the homeless, affordable housing and community development programs at levels that exceed current spending.

To view the letter to the House and Senate Chairs and Ranking Members of the Appropriations Committees, visit: http://nlihc.org/sites/default/files/THUD_302b-sign-on-letter_2016.pdf

To sign your organization onto the letter go to: <http://nlihc.org/issues/budget/302b>.

Email outreach@nlihc.org with any questions.

Housing and the Elections

Hillary Clinton Releases Plan to Address Affordable Rental Housing

On February 12, Democratic presidential candidate and former Secretary of State Hillary Clinton released her “Breaking Every Barrier Agenda,” a sweeping economic plan that includes several proposals to address the affordable rental housing crisis. The agenda also calls for \$25 billion to support sustainable homeownership and for connecting housing to opportunity.

“High rents not only weigh heavily on the pocketbook of families, but often displace entire communities in the face of local growth,” the proposal states. “There is simply not enough affordable rental housing in many parts of the country to keep up with new demand, driving prices in these areas to a level that is unaffordable for large segments of the population.”

To address the rental housing crisis, Secretary Clinton would protect the current supply of Low Income Housing Tax Credits, while also providing more tax credits in communities where demand for credits outpaces the supply. These credits would be awarded to cities and states through a competitive process. Secretary Clinton would also incentivize affordable housing development through competitive grants and an “infrastructure bank” that would promote land use strategies that encourage the development of affordable rental housing near good jobs.

The agenda also proposes to better connect current housing supports in high poverty neighborhoods with economic opportunity. The proposal states, “Today, by tying support for subsidized housing to high-poverty neighborhoods cut off from commerce, we too often force poor families to live in the very conditions that make

escaping poverty most difficult. Rather than helping these families break the cycle of poverty, we're reinforcing it."

Secretary Clinton would build on the Choice Neighborhoods and Neighborhood Revitalization Initiatives of the Obama Administration by making additional resources available for economic development, health care, and environmental improvements. Secretary Clinton would also work to increase housing options for families who have received housing vouchers so that they can move to neighborhoods with more jobs and better schools.

Secretary Clinton would support families as they save for homeownership by matching up to \$10,000 in savings for a down payment for those who earn less than the area median income. Her plan calls for reducing barriers to lending in underserved communities, supporting housing counseling efforts, and policing abuse and discrimination in the mortgage market.

Read the "Breaking Every Barrier Agenda" at: <http://hrc.io/20toVbJ>

Webinar on Educating Voters and Candidates on Housing Issues, April 18

The second webinar in NLIHC's 2016 Voterization series, "Educating Voters and Candidates on Housing Issues," will be presented on Monday, April 18 at 2:00pm ET. The presentation will provide detailed information on creating voter guides, participating in candidate forums, and getting candidates to take positions on issues through candidate questionnaires. If you missed the first webinar in our series covering voter registration and voter suppression, you can find a recording of the presentation and a copy of the slides at <http://nlihc.org/library/voterization>.

Throughout 2016 election season, NLIHC will offer webinars and resources to train advocates and service providers on how to carry out non-partisan voter engagement efforts with low income residents and their allies.

Strong low income resident participation in the high-stakes 2016 elections is essential to get candidates to address the issue of affordable rental housing in their campaigns. Learn how to make that happen. RSVP at: <https://attendee.gotowebinar.com/register/1720412813737134082>

For questions, contact the field team at outreach@nlihc.org.

Research

Renting on the Rise across All Demographics

Mark Uh, a researcher at Trulia, finds that the homeownership rate has dropped 5% in the 50 largest metropolitan areas since the Great Recession, while the renter-occupancy rate has increased by 5% from 36.1% to 41.1% of all households. The increase in renting occurred across all demographics, but was particularly pronounced among young adults, men, Hispanics, and households with higher incomes.

Using American Community Survey data from 2006 to 2014, the report examined homeownership and renter occupancy rates in the 50 largest U.S. metropolitan areas by age, gender, race, and income. Twenty-six to thirty-four year olds, typically considered to be at the prime age for first-time home buying, experienced a 10.9% increase in rental occupancy rates. Middle aged adults between 35 and 54 years of age saw a 7.8% increase in renting. Young adults between 18 and 25 years of age experienced a 5.9% increase in renting.

The shift to renting was greater for men than it was for women, although women are still more likely to be renters. The renter occupancy rate increased by 6.3% for men (31.8% to 38.1%) and 2.6% for women (41.4% to 44%).

Hispanic households saw the largest increase in renter occupancy, increasing by 8.7% (57.4% to 66.1%). Black households saw a 5% increase in renting (56. to 61%), while white households experienced a 4.9% increase (29.5% to 34.4%). White households remain the least likely racial group to be renters.

Upper and upper-middle income households saw larger increases in renting than lower income households. The renter occupancy rate for households in the top income quartile (top 25% of incomes) increased by 5% (12.3% to 17.3%), and households in the second income quartile saw a 6.3% increase (27.2% to 33.5%). Households in the bottom income quartile experienced a 3.7% increase in renter occupancy (61.1% to 64.8%), and remain by far the most likely to be renters.

With the growth in demand for rental housing, average rents have increased dramatically from 2006 to 2014 while average household incomes in the largest metro areas have declined. Average rents in the 50 largest metro areas increased 22.3%, while average incomes fell by 5.8%. The report indicates that the average household spent 30.7% of its income on rent in 2014.

From Own To Rent: Who Lost The American Dream is available at <http://on.trulia.com/1QZH2mR>

Severe Cost Burdens Decline for Low to Moderate Income Working Households

The National Housing Conference released their annual *Housing Landscape 2016* report, which examines housing affordability trends for low to moderate income (LMI) working households. LMI working households are defined as those with at least one household member working on average at least 20 hours a week and with income at or below 120% of the area median income (AMI). The report shows a decline over the past three years in the percentage of LMI working households who are severely housing cost burdened, meaning they spend more than half of their income on housing costs. Severely cost-burdened LMI working renter households declined from 24.6% to 25.1%, while severely cost-burdened LMI homeowner households declined from 20.9% to 16.2%.

Despite the decline in severely cost-burdened LMI working households, nearly 79% of extremely low income working households with income below 30% of AMI are severely cost burdened. Severe cost burdens were less prevalent for other income groups: 36.5% of very low income working households with income between 31% and 50% of AMI, 10.9% of low income working households with income between 51% and 80% of AMI; and 3.1% of working households with income between 81% and 120% AMI.

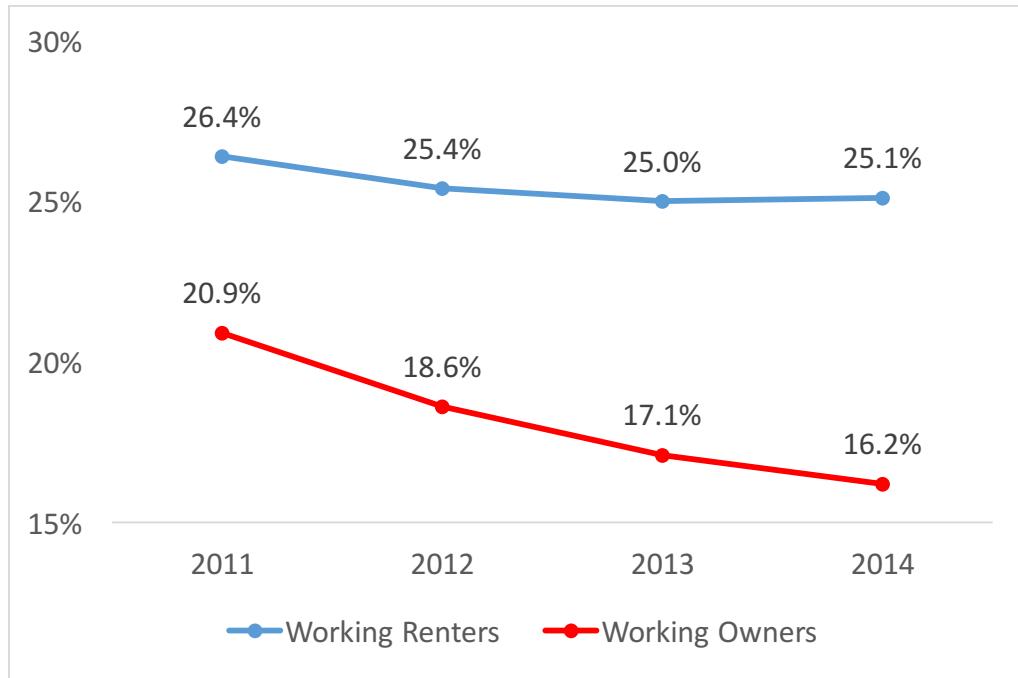
Minority LMI working households were more likely to have severe housing cost burdens than white LMI working households. LMI Asian and Pacific Islander (API) households were the most likely to be severely cost burdened (27%), despite having the highest median household incomes (\$45,379) because the greatest concentrations of API households are in the high-cost states of California, New York, and Hawaii. Hispanic and African-American LMI working households had lower median household income (\$36,303 and \$33,681, respectively), and nearly 25% of both groups were severely cost burdened. Among white LMI working households, 17.8% were severely cost burdened.

The cost of renting for LMI working households increased 6.3% between 2011 and 2014, while homeownership costs for LMI working households decreased 5.1%. The demand for rental housing has increased substantially as the number of LMI working households who rent has grown from 22.7 million households in 2011 to 24.2 million in 2014. The number of LMI working homeowners has held steady at 21.9 million.

Housing Landscape 2016 is available at <http://bit.ly/1mLiCms>

Fact of the Week

Share of Low to Moderate Income Working Households That are Severely Cost Burdened, 2011 - 2014



Note: Low and moderate income working households are those with a member who works on average at least 20 hours per week and have household income at or below 120% of area median income (AMI).

Source: Ault, M. (2016). *Housing Landscape 2016*. Washington, DC: Center for Housing Policy. Retrieved from <http://bit.ly/1mLiCms>

From the Field

Virginia Advocates Lobby for Affordable Housing

Members of the Virginia Housing Alliance (VHA), an NLIHC State Partner, turned out in record numbers in Richmond on February 11 for VHA's annual Housing Day. Virginia advocates have carried out a Housing Day for many years, but this was the first since the merger of the Virginia Housing Coalition and the Virginia Coalition to End Homelessness, which together formed the Virginia Housing Alliance on January 1. (See [Memo 11/9](#))

On the morning of Housing Day, Greta Harris, a VHA board member and President and CEO of the Richmond-based Better Housing Coalition, welcomed the group and introduced Sim Wimbush, the Alliance's new Executive Director. Ms. Wimbush comes to VHA with a strong background serving Virginians, working previously with the Department of Veterans Services and the Department of Medical Assistance Services.

VHA Director of Policy Zack Miller and Christie Marra of the Virginia Poverty Law Center shared with advocates the Alliance's legislative agenda, which focuses on expanding the affordable housing stock and ensuring the necessary housing resources are available for adults with mental illness, youth aging out of foster care, and Virginia's LGBT community.

Housing Day participants advocated for increased funding of the Virginia Housing Trust Fund (VHTF), lobbying their Senators and Delegates to approve Governor Terry McAuliffe's (D) proposed budget, which funds the VHTF at \$20 million over the next two years. Advocates presented information on the significant

impact the VHTF has had since its creation in 2012, including the \$98 million increase in Gross Regional Product (GRP) that resulted from the state's initial \$8 million VHTF investment.

To support Virginia residents with mental illness, Housing Day advocates urged their legislators to support Senator Janet Howell (D) and Delegate Joseph Yost's (R) and two-year budget request of \$9.28 million for permanent supportive housing (PSH) for adults with serious mental illnesses. PSH has been shown to reduce and prevent homelessness among adults with serious mental illness, including substance abuse. Housing Day participants also advocated for H.B.675 introduced by Delegate Christopher Peace (R) which, like the Howell-Yost budget request, supports adults with serious mental illness. H.B.675 would allow those who choose to live in integrated community settings, including PSH, to continue to receive the same support they receive in traditional institutions.

Housing Day participants also advocated for funding of housing and other support for youth aging out of foster care, a population that experiences homelessness at disproportionate rates. Advocates urged passage of H.B.203, introduced by Delegate Scott Lingamfelter (R) and S.B.436, introduced by Senator Barbara Favola (D) to create the Extended Foster Care Services and Support Program. The program, which advocates are calling "Fostering Futures," would provide a wide range of services and supports, including housing, for youth who have recently aged out of foster care.

VHA's legislative agenda also focused on stopping housing discrimination based on gender identity or sexual orientation. Housing Day participants encouraged lawmakers to support S.B.67, introduced by Senator Jennifer Wexton (D), and H.B.300, introduced by Delegate Marcus Simon (D), which would ban landlords or others from denying someone housing because of real or perceived gender identity or sexual orientation. Virginia would be the 23rd state, along with the District of Columbia, to enact such legislation.

Finally, Housing Day participants advocated for passage of S.B.67, introduced by Senator Jennifer Wexton (D), and H.B.300, introduced by Delegate Marcus Simon (D), which would support community investment through land banking.

VHA's Housing Day, which drew more than 100 participants, was a huge success. VHA's Director of Policy Zack Miller stated: "This was our best year yet not just in terms of numbers, but in the quality of legislative materials we were able to provide participants. Holding the day later in session allowed us to be more on point with our messaging and focus on the housing issues that are moving in the General Assembly this year. We are very hopeful for positive outcomes on a number of the issues we are advocating for, thanks to our active and growing base of supporters."

For more information about the Virginia Housing Alliance, contact Zack Miller, Director of Policy, at zmiller@vahousingalliance.org or by phone at (804) 840-8185.

More NLIHC News

NLIHC Still Accepting Applications for Summer 2016 Internships

NLIHC is accepting resumes for summer 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:

Policy Intern. Tracks new legislation, attends and summarizes Congressional hearings for the *Memo to Members* newsletter, participates in visits to Congressional offices, develops materials for use in lobbying the House and Senate to achieve NLIHC's policy agenda, and updates the NLIHC Congressional database.

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.

Research Intern. Assists in ongoing quantitative and qualitative research projects, writes weekly articles on current research for *Memo to Members*, attends briefings, and responds to research inquiries.

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.

Graphic Design Intern. Assists with sending out e-communications using MailChimp; revising collateral print material such as brochures, flyers, factsheets; updating content on the NLIHC website; and posting information on the Coalition's social media sites and blog. *Please provide 3-5 design samples and/or link to online portfolio for consideration.*

These positions begin in June and run until August 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 summer 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.

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Linda Couch, Senior Vice President for Policy, x228
Josephine Clarke, Executive Assistant, x226
Sheila Crowley, President and CEO, x226
Dan Emmanuel, Research Analyst, x316
Ellen Errico, Graphic Design and Web Manager, x246
Ed Gramlich, Senior Advisor, x314
Sarah Jemison, Housing Advocacy Organizer, x244
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
Kate Rodrigues, Research Intern x229
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