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## Point of View by Diane Yentel

It's been three weeks since I returned to the National Low Income Housing Coalition, this time as its President and CEO – what an exhilarating and inspiring time. I began just before NLIHC's annual housing forum and had the chance to reconnect with many old friends and colleagues, partners with whom I've worked in different roles throughout the last couple of decades. I also had the opportunity to introduce myself to many new partners, and to share with all forum attendees my vision for NLIHC's work moving forward. For those of you who were not able to attend this year's forum, I've included below an adapted version of my introductory speech. Please take a look and let me know what you think - reach out with feedback, ideas and insights. I welcome your thoughts as I continue to settle into my new role. It's great to be back at NLIHC!

Thank you for such a warm welcome, and Sheila, congratulations on your remarkable achievements. In one of the most difficult political and economic environments in recent memory, Sheila's unwavering leadership led to the creation of the National Housing Trust Fund - a new and permanent source of housing dollars targeted to America's lowest income families. This critical program will have a significant impact on the lives of low income people throughout the country for decades to come.

And while Sheila's legacy is certainly about the affordable housing she's helped to create or preserve, it's also about the generation of advocates she's inspired and mentored over the years. I should know -I'm lucky enough to be one of them.

I'm thrilled to be here today, to introduce myself to you all and to talk about all that I believe we can continue to achieve together.

“The ache for home lives in all of us. That safe place where we can go as we are, and not be questioned.” – Maya Angelou.

Home is the foundation for all of our individual and collective success.

When I first set out from home after college, determined to make the world a better place, I landed in a tiny village in central Africa. As a community development Peace Corps volunteer in Zambia, I saw both the deepest poverty and the greatest resilience imaginable. And I learned that, no matter how humble the structure, the safety and security of a home made learning, healing and growing possible.

Three years later I was back in the US and worked on a national research study that set out to examine the effects of welfare reform on poor women. I interviewed the women in their San Antonio homes each month, where they told me about their struggles to make ends meet.

The difference that affordable housing made in their lives was clear. Those without it often left medical bills unpaid so that they could buy diapers. Their electricity was shut off so that they could fix their car to get to work. These women and their families lived in constant fear of being evicted - and often they were – because even after all of the trade- offs, they still couldn't get ahead, stay ahead and pay their rent.

With this deep understanding of the importance of home, and with my degree in social work in hand, I started working to change affordable housing policy. This was back in 2001, when I was working as a housing policy coordinator at the Massachusetts Coalition for the Homeless. That's when I first joined the National Housing Trust Fund campaign and began looking to the National Low Income Housing Coalition, and to Sheila Crowley's leadership, as a guide.

Several years later I moved down to Washington, DC to work for NLIHC. I learned a tremendous amount from Sheila - about perseverance, tenacity, fearlessness and determined focus. After several years I moved on to

other organizations, working on different segments of affordable housing, remaining focused on changing public policy to better serve the housing needs of our country's lowest income families.

And throughout it all, Sheila has been for me - as she has for so many of us here today – a mentor, an advisor, a compass for our conscience. So I want to pause for just a moment to personally thank Sheila for all that she's given and all that she's done. For being such a tireless and effective advocate for low-income people and communities across the country. And for being, to me, such an important role model and an inspiration. Thank you Sheila.

It's an incredible honor to be following in Sheila's footsteps as President and CEO of NLIHC, especially during such a pivotal and crucial time. The problems before us are daunting. Stagnant incomes. Skyrocketing rents. Increased concentrations of poverty. Rising inequality – of wealth, income, and access to opportunity.

Communities from Ferguson to Flint highlight the decades of federal, state and local housing and transportation policies that have created and sustain communities of deep poverty, geographically cut off from opportunity.

Groundbreaking research from Raj Chetty confirms that where you live — the city, the neighborhood, the block, even the street — has a profound effect on the opportunities you get in life. In fact, of all the determinants that impact our ability to climb up the economic ladder, none is more important than home, place, the communities in which we are raised.

And every year matters. Every year a child spends in a high-poverty neighborhood cements lifelong detrimental impacts – affecting everything from educational attainment, to earnings, to life expectancy.

Today 14 million people live in such high poverty communities, and the numbers are rising – almost doubling since the year 2000. The changes are felt most profoundly within communities of color. One in four poor black families, and one in seven poor Latino families live in concentrated poverty. That's compared to one in thirteen poor white families.

The research makes indisputable what we as housers have long known: in order to create and expand opportunity for the lowest income people we have to start with home.

And they must be decent, safe and affordable homes. But wages have declined while rents have skyrocketed. Nearly eleven million families in the United States are paying more than half their income towards their rent and hundreds of thousands more have no homes at all.

The problem is especially acute for the lowest income people – the vast majority of extremely low income renters pay *at least* half their income towards their rent, and many pay much more – 70%, 80%, even 90% of their income each month to have a home.

Despite the obvious need, affordable housing is a rarity. Most families that are eligible for and in need of subsidized housing *don't* receive it. Instead, they stand in line - to be added to years long waiting lists or entered into a housing lottery while they are left to fend for themselves in the private market. The need continues to grow, as resources shrink.

The work of the National Low Income Housing Coalition has never been more important; our cause has never been more urgent. The problems that need solving are daunting. They can feel, at times, almost overwhelming.

But when I look at both the problems we face, and the people in this room and beyond – the people who make up the National Low Income Housing Coalition; when I consider the lessons of our past and the opportunities in our future, I feel tremendous hope and possibility. This country has tackled massive, seemingly intractable housing problems before.

We created a series of policies and programs to eliminate the blighted slums of centuries ago, drastically improving the physical conditions in which most low-income people lived. We created effective systems for financing, building and maintaining quality rental housing that's affordable to low-income people, driven by programs like the Low Income Housing Tax Credit. Through innovations like Housing Choice Vouchers and supportive housing, we have ensured that some of the most vulnerable people in our communities have access to quality, affordable housing and the services they need to thrive. And communities across the country are ending homelessness among veterans.

To continue making progress towards solving today's systemic problems of concentrated poverty and deep housing insecurity, we must continue working towards bold, systemic solutions. Thankfully, the National Low Income Housing Coalition knows a little something about thinking big. The limitless vision, tenacity and perseverance of NLIHC's leadership, staff, members, funders and partners created the National Housing Trust Fund. This was the impossible made possible. Most people thought it only a pipe dream. Yet here we are today, working towards its successful implementation, creating new homes for the lowest income people.

Despite this tremendous achievement, there is so much more to do. We need stay vigilant – protecting the Trust Fund from attempts to defund or eliminate it. And our next great challenge is to drive significant resources to expand the Trust Fund, to meet the outstanding demand, and fill the gap, at last.

The good news is that more resources doesn't necessarily mean *spending* more. It requires that we spend more effectively. Each year, we spend about \$200 billion to help Americans buy and rent their homes. The bulk of those resources, a full three quarters, go to subsidize the homes of higher-income households, most of whom would be stably housed without the government's support.

Just twenty-five percent of federal housing subsidies go to low income renters, those with the clearest and greatest need. Consider this: each year we spend more to subsidize the homes of the richest five million families than we do to assist the poorest 20 million households combined.

Ending housing poverty requires that we direct limited resources to the lowest income families in need. It is time to rebalance housing policy.

Reforming the Mortgage Interest Deduction was once considered a “third rail” – touch it at your peril. But we are seeing smart reforms to the Mortgage Interest Deduction being embraced by both Democrats and Republicans; in part because its cost is so high and its shortcomings are so glaring.

With tax reform again possible in the next Congress, we are prepared to advocate for the solutions needed to rebalance housing policy. Simple changes to the MID would result in real benefits – for both low income renters *and* homeowners.

The United for Homes proposal to transform the MID into a single nonrefundable capped credit worth a percentage of annual interest would both increase the benefit to lower-income homeowners and would result in significant savings: \$230 billion over the next decade, or \$23 billion each year. Just *imagine* if we could instead put those dollars to work through the National Housing Trust Fund, building new homes for extremely low income people.

As we work to protect and expand funding for the Trust Fund –through MID reform, GSE reform, even criminal justice reform - we will also work to preserve, strengthen, improve and expand other critical affordable housing programs like Housing Choice Vouchers, supportive housing, housing for the elderly, housing for the disabled, the HOME program, and the Housing Credit. We will continue working to protect and improve public housing throughout the country. We'll work to ensure that affordable housing is available to citizens reentering their communities after serving time in jails and prisons.

We'll work towards a balanced approach to fair housing supporting comprehensive investment needed in low income communities, preservation of existing affordable housing and new affordable housing in high opportunity neighborhoods – so that low income families can choose to live in the communities that best suit their families' needs. Real choice requires us to work towards ensuring that *every* community is one of opportunity.

We'll continue working to elevate the rental housing crisis within the Presidential campaign, and we'll be prepared to work closely with the transition team of whomever is elected, to offer concrete solutions and urge action early in the next Administration.

Progress is inevitable.

Ensuring that people are affordably housed is the right thing to do – it greatly benefits those individual families and their communities. It *equally* benefits the country's economy and its future.

Just last month, my former colleagues at Enterprise Community Partners published a study showing that Medicaid costs fell twelve percent after people moved into affordable housing, proving definitively that affordable housing drives down costs to the health-care system.

Stable, affordable homes improves kids' educational outcomes. It improves health outcomes. It acts, as Dr. Megan Sandel, a pediatrician at Children's Health Watch says, as a 'vaccine' – protecting children against multiple social ills.

Being affordably housed means more money to invest in our futures. According to the Harvard Joint Center for Housing Studies, when we are affordably housed we can spend nearly five as much on health care, a third more on food, and twice as much on retirement savings. We can pay down debt, save to pay for college or to buy a home.

And being affordably housed allows seniors to age in place, improving mental and physical health, quality of life, independence – and further drives down health care costs.

So, to be successful, to achieve the changes necessary, we must broaden our coalition – to go beyond the housing and community development sector. Because if you care about *poverty, economic mobility, inequality*; if you care about *health care, education, transportation, nutrition*; If you care about *local economies, creating jobs* -then the solutions start with **home**.

We will continue engaging and listening to the people most impacted by these issues – low income families living in subsidized housing, low income families in need – as we craft and advance new solutions. And we will harness the incredible power and potential of social media – to engage new partners, across generations and throughout communities, to propel a movement to end housing poverty once and for all.

In the coming months and years, I look forward to working with the dedicated staff at the coalition, our outstanding board, and each of you here today. To build off of the tremendous achievements of Sheila and the Coalition and to continue expanding affordable housing resources for the poorest in our country.

As I tell my young sons often, when we read their favorite bedtime story, "Peace is everyone having a home." I believe we can reach this goal together. Bold, systemic change will be achieved by all of us, here in this room. We know how to do this; we've done it before. Now it's time to get out there and do it again – and I look forward to it.

Thank you.

## National Housing Trust Fund

### Racial Minorities and Women Lose Out on Mortgage Interest Deduction

Research by real estate website Trulia titled *Minorities and Women are Losing Out on Homeownership and Tax Breaks* finds that members of racial minorities and women are less likely to own a home with a mortgage, making them ineligible for the mortgage interest deduction (MID). The MID, therefore, likely contributes to wealth inequality between genders and among racial and ethnic groups. The authors propose eliminating the MID or converting it to a housing tax credit for both homeowners and renters.

Trulia found that single women and racial minority households of the same income and age were less likely to own a home with a mortgage than single men and white households. Single women were 6.2% less likely to own a home with a mortgage than single men. Black households were 56.9% less likely and Hispanic households were 50.9% less likely to own a home with a mortgage than white households.

Some metropolitan areas were exceptions. Single women were more likely to have a mortgage than single men in 15 of the 100 metropolitan areas examined. There was no statistical gender difference in 63 of the 100 areas. In none of the 100 metropolitan areas were black households more likely to own a home with a mortgage than white households, and in just seven areas were Hispanic households more likely to have a mortgage than white households.

NLIHC's analysis of mortgage data in *A Rare Occurrence: The Geography and Race of Mortgages Over \$500,000* showed that mortgages over \$500,000 accounted for only 5% of home mortgages originated from 2012 to 2014 and white borrowers were more likely to have such mortgages than other borrowers. White borrowers were two and a half times more likely than black borrowers and two times more likely than Hispanic borrowers to obtain mortgages over \$500,000, which further contributes to racial income disparities. Nationwide, 4.4% of white mortgage borrowers, 2.4% of Hispanic borrowers and 1.8% of black borrowers obtained mortgages of more than \$500,000 from 2012 to 2014.

The NLIHC-led United for Homes campaign proposes modifying the MID by limiting the portion of a mortgage against which someone can claim a tax break to the first \$500,000 of mortgage debt, down from \$1.1 million today, and by converting the MID to a nonrefundable tax credit. Phasing in these changes over five years would save the federal government more than \$200 billion over ten years that could be invested into the National Housing Trust Fund. Converting the MID to a tax credit would provide tax relief to millions of low and moderate income homeowners who do not currently benefit from the MID, the great majority of whom have incomes of less than \$100,000.

*Minorities and Women are Losing Out on Homeownership and Tax Breaks* is available at <http://www.trulia.com/blog/trends/minorities-women-mortgage/>.

*A Rare Occurrence: The Geography and Race of Mortgages Over \$500,000* is available at [http://nlihc.org/sites/default/files/Rare-Occurrence\\_print.pdf](http://nlihc.org/sites/default/files/Rare-Occurrence_print.pdf).

### Bill Would Suspend GSEs' Obligation to Fund NHTF

Representative Mick Mulvaney (R-SC) introduced the "Housing Finance Restructuring Act of 2016" (H.R. 4913) on April 12 to recapitalize Fannie Mae and Freddie Mac and release them from conservatorship. The bill would suspend Fannie Mae and Freddie Mac's obligation to set aside funds for the National Housing Trust Fund (NHTF) and Capital Magnet Fund (CMF) until the government sponsored enterprises (GSEs) reached a certain level of capitalization.

Under the bill, the outstanding debt the GSEs owe to the U.S. Treasury would be considered repaid and the GSEs would be allowed to rebuild their capital reserves, ending the Treasury sweep of the GSEs' profits. The GSEs' regulator, the Federal Housing Finance Agency (FHFA), would be tasked with coming up with a capital restoration plan for each company. Once the GSEs attain capital reserves that are 5% of the risk-weighted assets of the companies, FHFA's conservatorship of the GSEs would end.

Fannie and Freddie would be prohibited from contributing to the NHTF and CMF until each company's capital reserves reach 10% of the risk-weighted assets of the company. While Mr. Mulvaney estimates that the GSEs will reach this capital level in two years, others estimate that it could take as long as five to ten years.

NLIHC opposes and will work to defeat this bill should it be brought up for consideration. The bill has no co-sponsors. It has been referred to House Financial Services Committee.

Read the bill here: <https://www.congress.gov/bill/114th-congress/house-bill/4913>

For more information and to join the United for Homes campaign, go to: <http://nlihc.org/unitedforhomes>

## **HUD Posts NHTF and HOME Homeownership Value Limits**

HUD has posted the 2016 homeownership value limits (the "95% limits") for the National Housing Trust Fund (NHTF) and HOME Investment Partnerships (HOME) programs.

According to the NHTF statute, a state may devote no more than 10% of its annual NHTF allocation for homeowner activities, which include constructing, rehabilitating, or preserving housing for homeownership. NHTF may also be used to assist homeowners with down payment or closing cost assistance and to make interest rate buy-downs. To be eligible for homeowner assistance in the NHTF program, the assisted homebuyer's must have income less than 50% of the area median income, be a first-time homebuyer, and complete HUD-certified homeownership counseling.

The NHTF statute also requires that homes have an initial purchase price that meets requirements in the Cranston-Gonzalez National Affordable Housing Act, which created the HOME program. The NHTF Interim rule requires that the initial purchase price or after-rehabilitation value of NHTF-assisted homeownership units not exceed 95% of the area's median purchase price for newly constructed or standard existing housing.

These values will be effective on May 2.

The NHTF values are at <http://bit.ly/1QapVLY>

The HOME values are at <http://bit.ly/23zfMVH>

## **Federal Budget**

### **Cuts to THUD Funding Proposed in the Senate**

Despite not having a budget resolution setting a topline spending amount for FY17, the Senate Appropriations Committee has moved ahead and released funding allocations for each of the 12 appropriations subcommittees, otherwise known as 302(b) allocations. Senate appropriators assumed that the topline number for spending in FY17 would be \$1.07 trillion, the amount agreed to in last year's budget deal.

The Transportation, Housing and Urban Development (THUD) Subcommittee's allocation is \$56.474 billion, about \$1 billion less than the FY16 final appropriation. This represents the largest cut among the twelve subcommittees. HUD needs approximately \$1 billion in additional funding this year compared to FY16 just to



maintain current program levels and renew existing rental assistance contracts. The Senate THUD Subcommittee will vote on its funding bill on April 19 at 10:30am ET in Dirksen Senate Office Building room 192.

Majority Leader Mitch McConnell (R-KY) is eager to take up appropriations bills to show that his party can govern under regular order. “I'm prepared to devote up to 12 weeks to this,” said Senator McConnell. “If all of us, on a bipartisan basis, want this committee to become functional again, let's do it. Let's take these bills to the floor, get them processed, and get presidential signatures.”

Meanwhile, House Appropriations Chair Hal Rogers (R-KY) hopes that his committee will approve all of its 12 spending bills by late June. Unlike in the Senate, Chair Rogers has declined to release 302(b) allocation levels for each subcommittee, creating significant uncertainty among subcommittees as they prepare spending bills. Despite this, some House subcommittees have already begun voting on appropriations bills, including the bill that funds rural housing (See separate article in this *Memo to Members*).

However, without a budget resolution, the House Appropriations Committee cannot move any bills to the House floor until May 15, when they are permitted to do so under current law. Speaker of the House Paul Ryan (R-WI) continues to indicate he is working towards agreement on a budget resolution and is unlikely to allow bills to be considered on the House floor without one (see separate article in this *Memo to Members*).

Senate 302(b) allocations are available at: <http://1.usa.gov/1TVELMU>

More information on the Senate THUD Subcommittee upcoming vote is at: <http://1.usa.gov/1RZiahh>

## **Federal Budget Still Up in the Air**

The House is at a stalemate in advancing its proposed budget resolution that was approved by the Budget Committee last month on a party line vote. The budget resolution faces opposition on both sides of the aisle, with no apparent compromise in sight. House Budget Committee Chair Tom Price (R-GA) has stated that he has until September 30, the last day of the fiscal year, to get a budget through the House. The statutory deadline for the House to pass a budget resolution is April 15, but there is no penalty for failing to meet it.

Given the continuing dysfunctional budget process, lawmakers are discussing how Congress can reform the way it provides funding for federal programs. The discussion has included how to eliminate duplicative and overlapping programs within the budgeting process to more effectively use federal dollars.

During a Senate Budget Committee hearing on April 13, Chair Mike Enzi (R-WY) singled out federal housing programs as being inefficient and duplicative. Citing a Government Accountability Office (GAO) report that states “millions of Americans have benefited (from federal housing programs), whether by taking out a federally guaranteed mortgage, deducting mortgage interest or real estate taxes on federal tax returns, or receiving a rental subsidy. In fiscal year 2010, the federal government incurred about \$170 billion in obligations for housing-related programs and estimated revenue forgone through tax expenditures,” Senator Enzi said “GAO found many of these 160 programs overlap and that money could be saved by consolidating and streamlining them. Agencies could be doing more with less, helping more people to purchase their first home or find their family a better place to live. But acting inefficiently and spreading its resources across so many programs, each of which of course needs managers and assistants and secretaries and so on, the government is not maximizing the good it intends to do.”

The GAO report can be found here: <http://www.gao.gov/assets/600/593752.pdf>

## House Appropriations Subcommittee Approves FY17 USDA Spending Bill

The House Appropriations Subcommittee on Agriculture, Rural Development, Food and Drug Administration approved its FY17 spending bill on April 13. The bill would increase funding for the U.S. Department of Agriculture (USDA) Rural Housing programs by \$31 million over FY16 levels. During the vote, Subcommittee Chair Robert Aderholt (R-AL) and Appropriations Chair Hal Rogers (R-KY) both spoke about the importance of Rural Development programs, including rural housing, to ensure rural communities thrive.

The Section 521 Rental Assistance program would receive more than half of the proposed increase in funding. The bill would fund the program at \$1.41 billion for FY17, the amount requested by President Obama and \$15.3 million more than was appropriated for FY16. USDA Rural Development has taken steps to improve how it determines program costs and believes the amount requested by the Administration will be enough to renew all current contracts. Last year, Congress had to increase funding for the program in the FY16 omnibus spending package to renew all prior-year contracts.

The proposed bill would increase funding for the Section 515 Rural Rental Housing Loan Program and the Multifamily Preservation and Revitalization (MPR) program. The Section 515 program would see an increase of \$6.6 million over FY16 and the MPR program would receive an additional \$3 million for housing vouchers.

The House Appropriations Committee announced it will vote on the bill in full committee on April 19 at 10:30 am ET. The vote will be held in Rayburn House office building room 2359.

Read the text of the proposed bill at: <http://1.usa.gov/1V4Pje2>

## Congress

### House Democrats Hold Hearing on Poverty in America

The House Democratic Steering and Policy Committee held a hearing on April 14 titled “The Failure of Trickle Down Economics in the War on Poverty.” Witnesses spoke about families struggling to make ends meet while stuck in an endless cycle of poverty that leads to poor health and educational outcomes, harming community wellbeing and the overall U.S. economy. Housing was discussed as a key issue to be addressed for ending systemic poverty.

Minority Leader Nancy Pelosi said in her opening remarks, “Addressing poverty in America is a searing challenge to the conscience of our country. How can it be that we, the wealthiest nation on the face of the earth, that in our country one in five children lives in poverty? How could it be that maybe one in four children in America goes to sleep hungry at night? How can it be that in the land of the American Dream, so many of our fellow Americans are stuck – so many are struggling?”

Dr. Kathryn Edin, who recently spoke at NLIHC’s Policy Forum (see *Memo*, [4/11](#)), testified about her research on welfare reform and the myths about low-income families, detailed in her book, *\$2.00 a Day: Living on Almost Nothing in America*. She explained that the number of people subsisting on \$2 per day rose dramatically after welfare reform and that a very small percentage of households eligible for Temporary Aid to Needy Families (TANF) actually receive assistance. She also pointed out that the poor are deeply committed to work but that jobs available to them do not provide enough to shield them from poverty.

Dr. Matthew Desmond of Harvard University discussed the affordable housing crisis facing families of modest means and how evictions from their homes lead to negative outcomes in all areas of their lives. He cited the experience of families he followed in his latest book, *Evicted: Poverty and Profit in the American City*, to describe the struggle so many people experience maintaining decent housing. Dr. Desmond also discussed how most poor renting families spend the majority of their income on rent and utilities and that if we invested more

in affordable housing, families would be able to better meet other basic needs. He said investing in housing is simultaneously an investment in human capital and America's communities and should be considered a public health initiative.

Two additional witnesses spoke powerfully of their own personal struggles and successes in escaping poverty and of the barriers to housing they faced when experiencing homelessness or leaving the prison system.

Representative Gwen Moore (D-WI) questioned the notion that the development of housing unaffordable to poor families will trickle down and become affordable to them in the near future. Dr. Desmond said he was unaware of studies showing that this "filtering" theory worked. He said that cities experiencing tight rental markets need to identify and overturn policies that prevent the development of affordable housing and access to areas of opportunity. Dr. Desmond stated, "Housing is too fundamental a human need. It's too central to children's flourishing. It's too basic to economic mobility to be just considered a commodity."

Watch the archived webcast of the hearing at: <https://www.youtube.com/watch?v=SodSIwGDSzM>

Dr. Desmond will speak at an event in DC hosted by NLIHC, the Coalition on Human Needs, and the National Housing Conference on April 28. There are just a few seats left. Register at: <http://bit.ly/1VNDQOR>

## **Legislation Introduced to Preserve Rural Rental Assistance**

Representatives Annie Kuster (D-NH) and Rick Nolan (D-MN) introduced the "Rural Housing Preservation Act" (H.R. 4908) on April 12. The purpose of the bill is to ensure that thousands of families living in rural communities are able to maintain their rental assistance provided by the U.S. Department of Agriculture (USDA).

Without a legislative intervention, extremely poor households would lose their rental assistance after the mortgages on properties financed through USDA's Section 515 Rental Housing Loans program mature. More than 300,000 households nationwide reside in 11,576 Rural Development (RD) properties whose mortgages will mature by the end of 2024.

H.R. 4908 would ensure that these tenants continue to receive rental assistance after the mortgages mature. Residents in 515 properties with maturing mortgages would receive vouchers so that they can remain in their homes or move to a different property. The bill ensures flexibility in the value of the voucher to better assist voucher holders living in higher cost areas. In addition, the bill would allow USDA to renew rental assistance for a property regardless of the length of the mortgage that is outstanding or the type of payment.

"The residents who take advantage of USDA rental assistance are among some of our most vulnerable citizens, including seniors and individuals with disabilities. It is unacceptable that thousands of residents like these could lose their homes because of maturing loans. What's worse, many of these individuals live in rural areas where low-income housing is extremely limited – leaving folks with no place to turn. We cannot allow this to happen," said Ms. Kuster.

The National Low Income Housing Coalition, the National Housing Law Project, the National Housing Trust, LeadingAge and other housing organizations support H.R. 4908. In a supporting statement, Diane Yentel, President and CEO of the National Low Income Housing Coalition said, "NLIHC applauds Representative Kuster's leadership in working to ensure residents receiving USDA rural housing assistance continue to maintain access to affordable housing after the federal loans supporting their properties mature. Without interventions such as those provided by this important legislation, extremely poor households risk losing their homes."

Learn more about H.R. 4908 at: <https://www.congress.gov/bill/114th-congress/house-bill/4908>

## **House Letter Urges FHFA Debt Relief to Underwater Mortgage Holders, Watt Takes Action**

Fourteen members of the House of Representatives sent a letter to Director of the Federal Housing Finance Agency (FHFA) Mel Watt on April 14 urging FHFA to provide debt relief to long-standing underwater borrowers whose mortgages are held by Fannie Mae and Freddie Mac. Representative Keith Ellison (D-MN) initiated the letter. On the same day, Director Watt announced that Fannie and Freddie will forgive mortgage debt for certain underwater borrowers.

The letter states, "We have long urged FHFA to provide principal reduction as a means to avoid foreclosure and stabilize families and communities. We have been greatly frustrated by the delay. Empirical evidence from other lenders demonstrated that principal reduction avoids foreclosure and enables sustainable homeownership for troubled borrowers. It is a win-win with benefits for Fannie and Freddie and for families across the nation. We urge FHFA to implement a robust principal reduction program that avoids foreclosure and preserves sustainable homeownership for a significant number of borrowers."

On the same day the letter was issued, Director Watt announced that principal reduction will be available to borrowers who have an outstanding principal balance of less than \$250,000, owe more than their homes are worth, and are more than 90 days' delinquent on mortgage payments as of March 1, 2016. FHFA estimates that 33,000 people would be eligible for the Principal Reduction Modification program. The program is a one-time offer that will expire on October 15, 2016.

"This plan will no doubt be viewed by some as too small and too late and viewed by others as too large and unnecessary," FHFA director Mel Watt said in a statement. "However, the plan is consistent with FHFA's statutory obligation to 'maximize assistance for homeowners' by providing some borrowers what could well be their final opportunity to avoid foreclosure."

Read the letter at: [http://nlihc.org/sites/default/files/Letter\\_Watt\\_FHFA\\_principal-reduction\\_041416.pdf](http://nlihc.org/sites/default/files/Letter_Watt_FHFA_principal-reduction_041416.pdf)

Read FHFA's statement at: <http://1.usa.gov/1XxTvR6>

## **HUD**

### **HUD Issues Notice on Resident Self-Certification of Community Service and Self-Sufficiency Requirement**

HUD's Office of Public and Indian Housing (PIH) issued Notice PIH 2016-06 on April 7, providing guidance to public housing agencies (PHAs) regarding their administration of resident self-certification of compliance with the Community Service and Self-Sufficiency Requirement (CSSR). The Notice prescribes the content of a PHA-developed form to be used by self-certifying residents, and sets out the required sampling methodology for validating self-certifications.

The Quality Housing and Work Responsibility Act of 1998 requires every adult resident of public housing to engage in community service or participate in an economic self-sufficiency program for eight hours each month. Residents who are employed or who are disabled are exempt. On March 8, 2016, HUD published a final rule (see *Memo*, [3/7](#)) streamlining a number of public housing and Housing Choice Voucher provisions (also see related article in this *Memo to Members*). That rule allows PHAs to accept resident self-certification that they are complying with CSSR. If a PHA elects to accept self-certification, it must notify residents that self-certifications may be subject to third-party verification, and the PHA must validate a sample of self-certifications each year.

Notice PIH-2016-06 is at <http://1.usa.gov/1VWtuMu>

## **HUD Issues Notice on Final Streamlining Rule**

HUD's Office of Public and Indian Housing (PIH) issued Notice PIH 2016-05 on April 7 that provides implementation guidance related to public housing and vouchers provisions in the March 8, 2016 final streamlining rule (see *Memo*, [3/7](#)). The Notice presents a separate attachment for each of the provisions in the final rule that require additional guidance. Each attachment describes the change made by the final rule, the background for the change, and whether the change is mandatory or discretionary.

The provisions are:

1. Verification of Social Security Numbers;
2. Definition of extremely low income families;
3. Exclusion of mandatory education fees from income;
4. Streamlined annual reexamination for fixed sources of income;
5. Earned income disregard;
6. Family declaration of assets under \$5,000;
7. Utility reimbursements;
8. Public housing rents for mixed families (families with members with citizenship or eligible immigration status as well as those without);
9. Public housing grievance procedures;
10. Biennial inspections and use of alternative inspection methods and inspection timeframes;
11. Housing Quality Standards re-inspection fee;
12. Exception payment standards for providing reasonable accommodations;
13. Family income and composition: regular and interim examinations; and
14. Utility payment schedules.

Notice PIH 2016-05 is at <http://1.usa.gov/1qKunfw>

## **HUD Submits Implementation Plan for Energy Efficiency Pay-for-Success Pilot Program**

Last week, HUD sent to Congress its plan to implement a demonstration program for energy and water conservation improvements in certain HUD properties. The pilot program, enacted in December, 2015, as part of the "Fixing American's Surface Transportation Act" (FAST), allows HUD to create a pay-for-success demonstration program for up to 20,000 HUD subsidized properties. The program will enable HUD to enter into performance-based agreements with intermediaries, which then raise private capital from investors to fund energy and water upgrades in HUD-assisted properties. Investors are paid back when certain cost savings are realized.

HUD notes in its implementation plan that it is in the process of designing this new pay-for-success pilot program and reviewing relevant literature and best practices, as well as gathering lessons learned from similar pay-for-success and energy efficiency programs administered by HUD and other federal agencies. HUD will work to develop and publish by the end of the year a Notice of Funding Availability (NOFA) and application materials to competitively select intermediaries to administer the program.

HUD's implementation plan can be found at: <http://1.usa.gov/1QctSzn>

## Housing in the Elections

### Advocates Urge Presidential Candidates to Visit New York Public Housing and Address Affordable Housing Crisis

NLIHC joined New York City Council members Ritchie Torres, Jumaane Williams, and Brad Lander in urging presidential candidates to visit New York City Housing Authority (NYCHA) public housing properties in the lead up to New York's primary elections on April 19. Other signatories to the letter included Community Service Society, Community Voices Heard (SVH), Power Families United for Racial and Economic Equality (FUREE), Good Old Lower East Side (GOLES) and the Legal Aid Society.

The letter cites NLIHC's estimated gap of 7.2 million affordable and available rental units for the nation's 10.4 million lowest income renters, three quarters of whom spend more than half their income on their rent (see NLIHC's 2016 GAP report at <http://nlihc.org/research/gap-report>). "Meanwhile, we continue to spend nearly \$75 billion (more than double the entire HUD budget) on the Mortgage Interest Tax Deduction, which goes disproportionately to the wealthiest Americans," the letter says. A tour of NYCHA public housing developments would serve, states the letter, as an ideal venue for candidates to "talk about your plans to address the housing crisis facing our country – not only your plans to preserve and improve public housing, but also Housing Choice Vouchers, the National Housing Trust Fund, Low Income Housing Tax Credits," and "ways to support municipalities like New York City who are taking bold and innovative steps involving land use and local subsidies."

In addition to requesting that candidates visit NYCHA properties, the letter urges them to speak to the affordable housing crisis facing New Yorkers and millions of people across the country. On Friday, April 15, Hilary Clinton, Democratic presidential candidate, responded by visiting a NYCHA public housing development and talking about the need for more affordable housing resources, and by publishing an op-ed in *El Diaro* laying out her plan to invest in affordable housing and community development solutions. She states in the op-ed that she has long supported affordable housing, including when as Senator she "co-sponsored the National Affordable Housing Trust Fund Act, which later passed and established a dedicated stream of funding for 1.5 million new affordable homes." Secretary Clinton proposes to expand the Low Income Housing Tax Credit program, provide new Housing Choice Vouchers, and "encourage local land use and zoning strategies that make it easier to build affordable rental housing near good jobs," among other things.

On April 17, NLIHC, City Council members Torres, Williams, Lander, and other advocacy groups published a press release thanking Secretary Clinton for addressing housing issues and urging other presidential candidates to do the same. On April 18, Senator Bernie Sanders (I-VT), Democratic presidential candidate, visited a NYCHA public housing property and released his plan for ending the affordable housing crisis. (see related article in *Memo to Members*).

Republican presidential candidates have not yet directly responded to the requests in the letter.

The letters to presidential candidates can be viewed here: <http://bit.ly/1T9NY1S> and here: <https://t.co/LY4ndyRw3F>

## Senator Bernie Sanders Releases Plan to Address Affordable Housing Crisis

On April 17, after touring a public housing development in New York City (see [article](#) in *Memo to Members*) Senator Bernie Sanders (I-VT), Democratic presidential candidate, released his plan to address the affordable housing crisis in America. In describing the problem, Mr. Sanders says, “decent and affordable rental apartments are hard to come by, and millions of households are spending 50 percent or more of their income on housing. According to the National Low Income Housing Coalition, 7.1 million American households cannot find affordable housing. That is unacceptable.”

Senator Sanders commits to expanding the National Housing Trust Fund (NHTF) to at least \$5 billion a year to construct, preserve, and rehabilitate at least 3.5 million affordable housing rental units over the next decade. “Senator Sanders is proud to have authored the original National Affordable Housing Trust Fund bill in the House of Representatives in 2001 that became law in 2008. This is the first new federal housing production program in almost three decades, and the first ever designed to build rental housing for extremely low-income households,” states the release. Expanding the NHTF, Senator Sanders says, will not only help address the affordable housing crisis, “it will also create millions of good paying jobs in the process.”

Senator Sanders also commits to increasing the minimum wage; reinvigorating federal affordable housing programs for the elderly, disabled, and families; defend fair housing; require longer affordability requirements; repair public housing; protect rental assistance; expand the Housing Choice Voucher program; and make HUD-assisted housing lead free. He commits to support homeownership by ending predatory lending, supporting first time homebuyers, and protecting mortgage interest deduction benefits for low and moderate income homeowners, among other things.

Read Senator Sanders housing plan at: <https://berniesanders.com/issues/fighting-for-affordable-housing/>

## 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 held on Monday, April 18 at 2:00pm ET. The webinar 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 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: <http://bit.ly/1PL6R6F>

For questions, contact the field team at [outreach@nlihc.org](mailto:outreach@nlihc.org).

## Research

### National Homeless Rates Decline, but Severe Housing Cost Burdens Rise

The 2016 issue of the National Alliance to End Homelessness’s (NAEH) annual report *The State of Homelessness in America* shows that on a single night in January 2015, 564,708 people in the U.S. were homeless, a two percent decrease from 2014. Each sub-population experienced decreases in homelessness,

including families (4.6%), veterans (4.0%), unsheltered persons (1.2%), and chronically homeless individuals (1.0%). The homelessness rate in 2015 was 17.7 homeless per 10,000 people. The number of severely cost burdened poor renter households, however, continued to increase, and millions are at risk of homelessness.

People who are at risk of homeless include seven million people in low income households who were doubled up, living with family or friends, which is a 9% decrease from 2013 but a 51.9% increase since 2007. Other risk factors are unemployment, poverty, and housing cost burden. Nine million, six hundred thousand people were unemployed, a 16% decrease since 2013 but a 37% increase since 2007; 48.2 million people live in poverty, a 1.2% decline since 2013 but a 26.7% increase since 2007. There were 6.6 million severely cost burdened poor renter households spending more than half of their income on rent in 2014, an increase of 2.1% from 2013. Since 2007, the number of low income households experiencing severe housing cost burdens has increased 27.7%.

Capacity in the homeless assistance system has increased in recent years. Between 2007 and 2015, the number of permanent supportive housing beds has increased by 69.2% and the number of emergency shelter beds by 25.1%. The number of rapid re-housing beds increased by 60,312 beds. At the same time, the number of transitional housing beds declined by 23.4%.

The report concludes that homelessness has declined due in part to targeted funding from HUD and other federal agencies. The lack of permanent affordable housing and insufficient incomes, however, put many households at risk of homelessness. NAEH calls on the federal government to prioritize investment in affordable housing and efforts to improve the economic conditions of low income households.

The report draws on point-in-time counts of homeless persons by 406 local and regional Continuums of Care, entities that coordinate services and funding for homeless programs. Data from the American Community Survey (ACS) and the Bureau of Labor Statistics' Local Area Unemployment Statistics Program were used to determine populations at risk of homelessness.

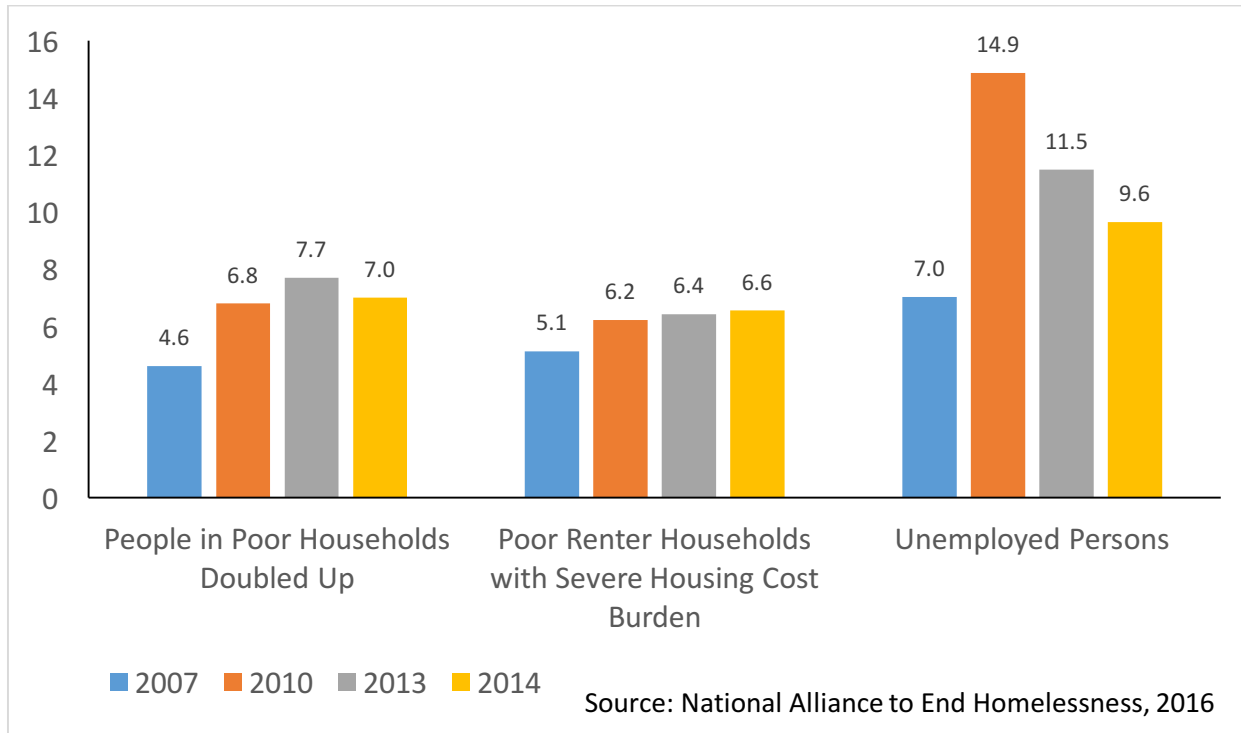
*The State of Homelessness in America 2016* is available at <http://bit.ly/1qJMXo1>



## Fact of the Week

### Economic and Housing-Related Risk Factors for Homelessness, 2007-2014

(in millions)



Source: National Alliance to End Homelessness (2016). *The State of Homelessness in America*. Washington, DC. Retrieved from <http://bit.ly/1UZ0mpd>

## From the Field

### Texas Advocates Defend Affordable Housing Development in Affluent Neighborhood

Chrishelle Palay, co-director of the Houston office of the Texas Low Income Housing Information Service (TxLIHIS), an NLIHC state partner, spoke to a crowd of residents of Houston's affluent Briargrove neighborhood on March 9, urging them to support the Houston Housing Authority's (HHA) Fountain View Apartments, a mixed-income project proposed for development in their neighborhood. Ms. Palay urged the many opponents of the project to consider its value, not simply to prospective residents but for the community as a whole.

Historically, public housing in Houston has served to racially and economically segregate the city, with the housing authority restricting low income housing to areas outside of predominately white and upper income neighborhoods. The majority of HHA residents, 75% of whom are African American and 15% are Hispanic, live in racially concentrated neighborhoods that lack opportunity, transportation, strong schools, and access to jobs. Following the 2015 Supreme Court ruling in *Texas Department of Housing and Community Affairs v. The Inclusive Communities Project*, which focused on the state of Texas's use of the Low Income Housing Tax Credit program, subsidized housing proposals must consider the disparate impact that future housing developments may have in maintaining or exacerbating racial segregation.

Given the need to create quality homes affordable to extremely low income (ELI) and low income renters in high opportunity neighborhoods, the HHA proposed the construction of the 233-unit Fountain View

development in an affluent Houston neighborhood. Seventy percent of the units would be reserved for families earning up to 60% of the city's median area income (\$41,580 per year for a family of four), 20% would be market rate, and 10% would be available and affordable for ELI renters. Residents would be able to enroll their children in the area's strong neighborhood schools and would have access to jobs and resources unavailable to the majority of the city's public housing residents.

Following the release of HHA's Fountain View development proposal, opposition from neighborhood residents was immediate. Concerns ranged from traffic congestion and government overreach to the overcrowding of the neighborhood elementary school. An organized opposition campaign garnered the support of U.S. Representative John Culberson (R-TX), City Council Member Greg Travis, and other officials. On March 9, these opponents of the development gathered at Briargrove Elementary School to voice their protests.

Amid opponents' shouts that "They're going to bring our property value down!" and accusations that "those people" who might move into the development would loiter and steal, Ms. Palay spoke in support of the development. Ms. Palay reminded the audience that the prospective Fountain View residents were fellow Houstonians and already members of the local community. "Many of 'those people' that are deemed undesirable as residents in Fountain View Apartments are already in this community on a daily basis," Ms. Palay told the crowd. "Those people are greeting you at Starbucks and Whole Foods Market as you go about your daily routine. Those people are handling your banking needs at Chase Bank. Those people are serving you and your colleagues at [local restaurants] as you close that business deal. Those people are helping to sustain your current quality of life. However, many have made it clear that it's not okay for them to live within your zip code." TxLIHS continues to advocate for the Fountain View development. "Many Houstonians are proud that our city is one of the most diverse in the country," Ms. Palay said. "But its reality of longstanding segregation is seldom acknowledged. This development offers a small step in reversing the historical trend of segregation by providing real housing choice. It's time for Houston public officials to do the right thing and by making sure priority is placed on affirmatively furthering fair housing."

For more information on TxLIHS's efforts, email Chrishelle Palay at [chrishelle@texashousing.org](mailto:chrishelle@texashousing.org).

## **Resources**

### **New Guide on Federal Utility Allowances for Affordable Housing Owners**

The California Housing Partnership, an NLIHC state partner, and the National Housing Law Project have published *an Affordable Housing Owner's Guide to Utility Allowances*. The purpose of the guide is to help owners of affordable housing understand the implications of recent changes to utility allowance requirements in federal housing programs and to provide tips for assessing whether utility allowance adjustments can be used as a resource to finance or pay back the costs of energy efficiency improvements.

The guide covers basic utility allowance principles, describes the requirements and options for setting utility allowances under a range of federal programs, highlights some of the current barriers and solutions to leveraging utility allowances for financing retrofits, and provides a utility allowance checklist to help owners assess when to include utility allowance adjustments in a financing strategy for an energy efficiency retrofit.

*An Affordable Housing Owner's Guide to Utility Allowances* is at: <http://bit.ly/1qWoBI9>

## Events

### **Webinars on Affirmatively Furthering Fair Housing, April 27 and May 18**

The National Housing Law Project is offering webinars providing an overview of the new Affirmatively Furthering Fair Housing (AFFH) regulations, an update on the rule's implementation, and information on HUD's local government assessment tool and online AFFH data and mapping tool.

The primary innovation of the AFFH rule is the creation of the Assessment of Fair Housing (AFH), a framework that requires HUD funding recipients to analyze fair housing issues like disproportionate housing needs and disparities in access to opportunity and to set goals to overcome such issues. The AFH is replacing the Analysis of Impediments (AI). Twenty-two localities are preparing to submit the first round of AFHs, with perhaps another 105 slated to submit their AFHs in 2017. Most local governments, states, and public housing agencies will not be required to submit an AFH until 2019 or later, but must continue to affirmatively further fair housing under the current AI process.

The webinars are free for housing, civil rights, and tenant advocates in California, and available for \$25 for those outside of California. The first webinar explaining the AFFH rule and its implementation will take place on April 27 at 2 pm ET. A second webinar on May 18 will provide a practical introduction to HUD's local government assessment tool and online AFFH data and mapping tool.

Register at: <http://nhlp.org/AFFHwebinarApril2016>. For questions or more information, email: [nhlpwebinar@nhlp.org](mailto:nhlpwebinar@nhlp.org)

NLIHC has AFFH information at <http://nlihc.org/issues/affh>

### **Consortium for Housing and Asset Management Annual Conference, June 27-29**

Thought-leaders from across the affordable housing movement will explore the challenge of keeping affordable housing sustainable at the Consortium for Housing and Asset Management (CHAM) annual conference in Columbus, Ohio, June 27-29. Presenters and participants will discuss emerging topics and trends within the asset management discipline, focusing on creative and effective strategies to "mind the gap" between income and expenses to ensure long-term sustainability of affordable housing. The keynote speaker will be David Smith, Chairman of Recap Advisors. The event is hosted by NeighborWorks America, Enterprise Community Partners, and the Local Initiatives Support Corporation, and co-sponsored by Ohio Capital Corporation for Housing.

Register for conference at: <http://www.cham.us/>

## **NLIHC News**

### **NLIHC Accepting Applications for Summer Graphic Design Intern**

NLIHC is accepting applications for the position of a summer graphic design intern for the period of June-August 2016. NLIHC interns are highly valued and fully integrated into our staff work. We seek students who are passionate about social justice issues, with excellent writing and interpersonal skills. The internship responsibilities include assisting with sending out e-communications using MailChimp and producing/updating collateral print material such as brochures, flyers, factsheets and a variety of other projects using the Adobe Creative Suite. The intern will also update content on NLIHC's website and will help update NLIHC's social media sites and blog.

A cover letter, resume, and writing sample are required for consideration. Please also provide 3-5 design samples and/or a link to an online portfolio for consideration. In your cover letter, please specify the position(s) and semester for which you are applying.

Interested students should send their materials to: Ellen Errico, Graphics and Web Design Manager, at [eerrico@nlihc.org](mailto:eerrico@nlihc.org).

### **NLIHC Welcomes New Members in First Quarter 2016**

Welcome to the following people and organizations who joined NLIHC in the first quarter of 2016:

#### **New Individual Members**

- Orlando Artze, Stafford, VA
- Kristen Ashe, Las Vegas, NV
- Tomika Beloch, Belleville, IL
- Diamond Bradford, Cincinnati, OH
- Randy Clack, Piedmont, SC
- Marcus Cobb, Detroit, MI
- Doneisia Davis, Detroit, MI
- Diane Davis, Richmond, VA
- Suzette DeCastro, West Palm Beach, FL
- Laurie Ehlers, Moline, IL
- Steven Fecarotta, Irving, TX
- Michael Gibson, Boise, ID
- Steven Graham, Salt Lake City, UT
- Michael Green, Nashville, TN
- Helen Guzzo, Battle Creek, MI
- Noah Hale, Washington, DC
- Sheila Hamilton, Oviedo, FL
- Rochelle Helm, Centerville, IL
- Teresa James, Syracuse, NY
- Susan Lewis, Richmond, VA
- Tamir Mohamud, Minneapolis, MN
- Claver Pashi, West Chester, OH
- Lydia Pecker, Washington, DC
- Jo Kathryn Quinn, Austin, TX
- Anne Ray, Gainesville, FL
- Karen Roberts, Chicago, IL
- William Russell, Sarasota, FL
- Jennifer Ryan, Lakewood, WA
- Howard Stanback, Hedgesville, WV
- Joetta Stevenson, Houston, TX
- Michael Turner, Clarksville, TN
- Elizabeth Voge, Berkeley, CA
- David Walker, Los Angeles, CA
- Yvonne Watkins, Clarksville, TN
- Thurston Willoughby, Grand Rapids, MI
- Cathy Wilson, Detroit, MI

#### **New Organizational Members**

- Ardent Management, Logan, UT

- Business Resolutions, LLC, Moab, UT
- City of North Salt Lake Community and Economic Development, North Salt Lake, UT
- City of Orem, Orem, UT
- Clarksville Housing Authority, Clarksville, TN
- Community Action North Bay, Fairfield, CA
- Community Development Corporation of Utah, Salt Lake City, UT
- Community Development Finance Alliance, Salt Lake City, UT
- Community Housing Services, Salt Lake City, UT
- Community Rebuilds, Moab, UT
- Danville Development, Midvale, UT
- Eide Bailly, Salt Lake City, UT
- Federal Home Loan Bank of Des Moines, Seattle, WA
- Habitat for Humanity of Southwest Utah, Saint George, UT
- Habitat for Humanity of Summit & Wasatch Counties, Park City, UT
- Homeless Veterans' Fellowship, Ogden, UT
- Housing Authority of Salt Lake City, Salt Lake City, UT
- Housing Authority of Southeast Utah, Moab, UT
- Housing Authority of Utah County, Provo, UT
- Housing Opportunities Commission of Montgomery County, Kensington, MD
- KeyBank Real Estate Capital, Dallas, TX
- Maryland Department of Disabilities, Baltimore, MD
- Murray City Corporation, Murray, UT
- NeighborWorks Montana, Great Falls, MT
- NeighborWorks Salt Lake, Salt Lake City, UT
- Ogden Housing Authority, Ogden, UT
- Ogden Weber Community Action, Ogden, UT
- Pitney Bowes Bank, Salt Lake City, UT
- Provo City Housing Authority, Provo, UT
- Public Housing Association of Residents, Charlottesville, VA
- ReStart, Kansas City, MO
- Restore - Utah, Salt Lake City, UT
- Roosevelt City Housing Authority, Roosevelt, UT
- Salt Lake City Corporation, Salt Lake City, UT
- South Valley Services, Salt Lake City, UT
- The Nelrod Company, Fort Worth, TX
- Troy Rehabilitation & Improvement Program, Troy, NY
- Uintah Basin Association of Governments, Roosevelt, UT
- United Native American Housing Association, Ronan, MT
- Utah Center for Neighborhood Stabilization, Midvale, UT
- Utah Chapter of NAHRO, Salt Lake City, UT
- Utah Housing Alliance, Berthoud, CO
- Utah Paiute Tribal Housing Authority, Cedar City, UT
- Ute Mountain Housing Authority, Towaoc, CO
- West Valley City, West Valley City, UT

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Josephine Clarke, Executive Assistant, x226  
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