



Memo TO Members

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Take Action

Participate in April 26 National Call-In Day Urging Congress to Pass FY17 Spending Bills and Protect Affordable Housing!

Join NLIHC and the Campaign for Housing and Community Development Funding (CHCDF) for a national call-in day on **April 26** to tell your members of Congress to pass final full spending bills for FY17 and protect affordable housing investments. Share any impacts you have on how the current budget uncertainty has hurt your community.

Lawmakers must pass spending bills by April 28 to avoid a government shutdown. Failure to pass full spending bills puts vital investments in affordable housing and community development at risk.

Sample Script:

Please work with your colleagues to pass a final spending bill for FY17 that protects affordable housing investments at HUD and USDA. These resources keep roofs over the heads of low income families, seniors, people with disabilities, and other vulnerable people. Affordable housing is a smart investment, leading to better health and education outcomes and boosting economic mobility and local economies. Our communities are stronger because of HUD and USDA investments. Please do not put these resources at risk by failing to pass full-year spending bills by the April 28 deadline.

To Contact your Members of Congress:

1. Call the congressional switchboard toll free at 202-224-3121, or
2. Visit NLIHC's [website](#) and enter your zip code in the Contact Congress box on the right.

Sign onto Letter Urging Congress to Protect and Expand the National Housing Trust Fund

All organizations concerned about homelessness and the lack of affordable housing in the U.S. are urged to sign onto a letter calling on Congress to protect and expand the national Housing Trust Fund (HTF). The deadline for signing the letter has been extended to April 28.

The HTF is a critical new resource for building and preserving homes for the lowest income people in America. In 2016, its first year of funding, states made plans to use HTF resources to increase the supply of affordable rental homes for extremely low income veterans, seniors, people with disabilities or special needs, low-wage workers, and people experiencing homelessness. With more resources, the HTF can play a critical role in ensuring the nation's 11.4 million extremely low income households have access to decent, affordable housing.

The HTF is the first new federal affordable housing resource in a generation, and it is exclusively targeted to build and preserve housing affordable to people with the lowest incomes. In 2016, the first \$174 million in HTF dollars were allocated to the states. Because the HTF is administered as a block grant, each state has the flexibility to decide how best to use HTF resources to address its most pressing housing needs. The first year of funding was a strong start to the program, but Congress must significantly expand the HTF to address the critical affordable housing needs of the lowest income renters in every community in the U.S.

The need to protect and preserve the HTF is relevant to Congressional negotiations on FY17 and FY18 appropriations. Additionally, Congress is considering reforms to the government sponsored enterprises (GSE), Fannie Mae and Freddie Mac, in 2017. Because the HTF is funded through a small assessment on Fannie Mae and Freddie Mac's new business each year, reforms to the GSEs would have a direct impact on the HTF. Previous bipartisan legislation reforming the GSEs included a significant increase in resources to the HTF.

Congressional leaders considering reforms during this session of Congress must protect and expand the HTF to assist the 7.4 million extremely low income households who lack access to affordable homes. There may also be opportunities to expand the HTF in a comprehensive infrastructure package and in comprehensive tax reform efforts.

Sign the letter by **April 28** urging Congress to protect and expand the HTF and share it with your networks.

Contact your Congressional delegation directly at: <http://bit.ly/2IBR7eM>

United for Homes

Tax Marches in More than 200 Cities Call for Transparency and Fairness

In Washington, DC and more than 200 other cities, advocates held marches and rallies on April 15 calling for transparency and economic fairness in the federal tax code. NLIHC and the United for Homes (UFH) campaign participated in the marches as an official partner.

Senator Ron Wyden (D-OR) and Representatives Maxine Waters (D-CA) and Jamie Raskin (D-MD) spoke at the event in DC. They were joined by Heather McGhee from Demos, Bishop Dwayne Royster from PICO National Network, and Sister Simone Campbell from NETWORK Lobby for Catholic Social Justice. An estimated 25,000 people attended the event in Washington, DC, and the marches received widespread news coverage.

The events sent a bold message to President Trump and Congress: everyone must pay their fair share in taxes, Mr. Trump must release his tax returns, and the nation needs a tax system that promotes economic fairness, including a just housing policy.

NLIHC joined the marches because economic and tax fairness are key principles of the UFH campaign, which calls for modest reforms to the mortgage interest deduction – a \$70 billion tax write-off that largely benefits high income households – to better serve low and moderate income homeowners and to reinvest the savings into providing affordable rental homes to people with the greatest needs.

The UFH Proposal in Action

What are the impacts for the nation and for each state of the United for Homes (UFH) proposal to make modest reforms to the mortgage interest deduction and to invest the savings into affordable housing? And how would UFH solutions affect children and families, the economy and job creation, and income and racial inequality? The “Impact” section of the new UFH [website](#) provides answers.

The website provides a slider that illustrates the savings and benefits nationally of lowering the mortgage cap from \$1 million to \$500,000 and converting the MID from a deduction to a 15% tax credit. When both reforms are applied, \$241 billion is saved over ten years that can be invested to create 2.4 million new affordable homes or provide 3.3 million additional households with rental assistance. And converting the MID to a tax credit would provide 15 million lower income homeowners with a tax benefit that they are not currently receiving.

An interactive “Get the Facts on Your State” map allows users to see how the UFH proposals would benefit their states, as well as other key data on affordable housing in their states. For example:

- California: The UFH proposal would generate \$42 billion over 10 years that could provide 458,304 additional households rental assistance or build 427,302 new affordable housing units through programs like the national Housing Trust Fund.

- Texas: \$13 billion generated, providing 222,613 households rental assistance or building 131,550 new affordable housing units.
- Ohio: \$7 billion generated, providing 139,437 households rental assistance or building 70,724 new affordable housing units.
- Massachusetts: \$11 billion generated, providing 123,623 households rental assistance or building 117,123 new affordable housing units.

The state pages also provide the percentage of mortgages over \$500,000 in each state, UFH advocacy resources, each state’s organizational endorsers of the campaign, and ways to take action on behalf of the campaign, as well as many other data and resources.

Finally, a “Stakeholders” section of the website describes how the UFH solutions to homelessness and housing poverty would impact “Children and Families,” “Economy and Job Creation,” and “Income and Racial Inequality.” The section explains how new affordable housing investments made possible by MID reform would help children, families, and communities thrive long-term; bolster economic growth and job creation; close the income gap between rich and poor; and promote racial equality.

Visit the UFH website at: <http://www.unitedforhomes.org/>

Congress

NLIHC, CBPP, and NAEH Submit Proposal to Foster Economic Growth

NLIHC, the Center on Budget and Policy Priorities (CBPP), and the National Alliance to End Homelessness (NAEH) submitted a proposal on fostering economic growth to the Senate Banking Committee on April 14 in response to Chairman Mike Crapo (R-ID) and Ranking Member Sherrod Brown’s (D-OH) public request. The proposal argues that the key to economic growth is increasing the availability of affordable rental housing.

Affordable homes provide stability that makes it easier for adults to keep jobs and contributes to children’s health, success in school, and opportunity for long-term success. Access to an affordable home also reduces family stress and frees up resources for parents to spend on nutritious food, health care, and enriching activities and materials that promote their children’s healthy and successful development. By building affordable homes in high-opportunity areas, families are better able to live in healthy neighborhoods with quality schools and good jobs. Moreover, affordable housing investments provide an economic boost in communities with weak economies.

Despite the benefits of affordable housing, our nation invests far too little in housing solutions for those most in need. Many renters—particularly those with extremely low incomes—cannot access an affordable place to call home. To address this need and to spur economic growth, the proposal recommends a comprehensive set of solutions, including an expansion of rental assistance, emergency homeless assistance, and capital to build and preserve affordable housing for the lowest income people through the national Housing Trust Fund, among others.

Read the joint proposal at: <http://bit.ly/2pgKvZP>

Budget

Congress Returns, Faces Deadline to Pass FY17 Spending Bills to Avoid Government Shutdown

Congress returns this week after a two-week recess with just four days to pass spending bills for the remainder of FY17 by the April 28 deadline to avoid a government shutdown. Failure to pass full spending bills puts vital investments in affordable housing and community development at risk.

There are multiple issues that could derail efforts to pass the FY17 spending bills. Democrats warned their colleagues across the aisle that they will not accept a package with poison-pill riders, including defunding Planned Parenthood and funding a border security wall. Another sticking point is the administration's threat to stop funding subsidies paid to health care insurers to lower out-of-pocket expenses for low income people who purchase plans through health care exchanges.

The White House has also signaled that if Congress does not include its supplemental request for more funding for defense and national security, President Trump might veto the spending package. Office of Management and Budget Director Mick Mulvaney stated, "If Congress has different ideas about how to accomplish [the administration's] goals, we are more than happy to talk about that. If they ignore them completely, then they have to face the fact that the president has to sign spending bills."

There are indications that Congress may seek to pass a one-week Continuing Resolution funding the government at FY16 levels to give them additional time for negotiations.

NLIHC and the Campaign for Housing and Community Development (CHCDF) will hold a [national call-in day](#) on April 26, during which advocates are urged to contact their members of Congress to tell them to pass full spending bills for the remainder of FY17.

OMB Director Says White House Budget Will Include \$500 Billion for Infrastructure

Office of Management and Budget (OMB) Director Mick Mulvaney said on April 20 that the administration will include \$200 billion for new infrastructure spending in its full FY18 budget. Mr. Mulvaney said at an Institute of International Finance conference that this \$200 billion in direct federal expenditure will leverage private sector investments to achieve a total of \$1 trillion in infrastructure spending over ten years. "The president wants \$1 trillion worth of work on the ground and we expect to give it to him," Mr. Mulvaney said. Congress will not vote on infrastructure spending until the fall, he said.

NLIHC and other affordable housing advocates have been calling for affordable housing to be included in any infrastructure spending package, but not at the expense of appropriated funding to core HUD and USDA affordable housing programs. The Trump administration has called for drastic cuts of more than 13%, or \$6.2 billion, to HUD programs in FY18 compared to FY16. When compared to funding levels needed for FY17, the proposed cuts amount to a 15%, or \$7.5 billion, reduction. This would be the biggest cut to HUD since the Reagan era, which ushered in a new age of homelessness. Under the Trump budget, more than 200,000 seniors, families, and people with disabilities will be at immediate risk of eviction and homelessness, and local communities would lose the funding they need to build and repair affordable homes and revitalize distressed communities. Community Development Block Grants, the HOME Investment Partnerships program, Choice Neighborhoods grants, NeighborWorks America, the U.S. Interagency Council on Homelessness, the Section 4 Capacity Building program, and the Self-help Homeownership Opportunity Program would be eliminated.

The nation needs a sustained commitment to ensuring the lowest income people in America have decent, safe, and affordable homes. Including housing in an infrastructure package is important because the needs are so

great. But such a one-time investment cannot come at the expense of critical programs that provide ongoing support to struggling families and communities.

HUD

HUD OIG Describes Challenges Households Face with Federal Disaster Assistance

The HUD Office of the Inspector General (OIG) published a memorandum describing problems households might encounter when attempting to obtain recovery assistance after a presidentially declared disaster. The memorandum calls for better coordination of federal, state, and local efforts. The report, issued for “informational purposes,” also lists all of the federal agencies and HUD offices that comprise the federal disaster assistance system.

The “Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1998” was designed to bring an orderly and systematic means for state and local governments to provide federal disaster assistance to impacted households. But the OIG claims that the “path for citizens is not always as ‘orderly and systematic’ for a variety of reasons.” Households encounter lengthy delays from the initial application process to the closing of their cases due to inconsistent communication, coordination, and collaboration.

A major source of assistance comes in the form of Community Development Block Grant Disaster Recovery (CDBG-DR) funds that are provided after a disaster through a special supplemental Congressional appropriation. CDBG-DR is meant to supplement standard recovery assistance from the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA). The OIG notes that generally at least 50% of CDBG-DR funding must benefit low and moderate income (LMI) households, those with incomes at or below 80% of the area median income. However, in some instances, a significant portion of CDBG-DR funding was not provided to LMI households. For example, the Steps Coalition reported that only 23% of Mississippi’s CDBG-DR funds after Hurricane Katrina in 2005 benefitted LMI households. The Mississippi Center for Justice reported that five years after Hurricane Katrina, the state failed to rebuild homes.

Another problem identified in the report has to do with FEMA Disaster Recovery Centers (DRCs), facilities for residents to get information about and apply for various disaster assistance. DRCs are staffed by FEMA, SBA, state government, and volunteer organization officials. The OIG notes that after-action reports suggest DRC processes are not organized to meet households’ needs. After-action reports from Hurricane Sandy in 2013 indicate that 38% of the calls received shortly after the hurricane resulted in people receiving a prerecorded message instructing them to access a website or call back later. Hurricane Sandy after-action reports indicate that FEMA staff were inexperienced and generally unprepared to answer questions about FEMA programs.

The OIG notes that SBA disaster loans are dispersed faster than CDBG-DR grants. Consequently, some homeowners receive a SBA disaster loan and become ineligible for a CDBG-DR grant, disadvantaging them because the SBA loan must be repaid while a CDBG-DR grant does not require repayment.

The OIG report describes nine HUD offices involved in the disaster recovery system: Community Planning and Development, Housing Counseling, Multifamily Housing Programs, Fair Housing and Equal Opportunity, Federal Housing Administration, Government National Mortgage Association, Policy Development and Research, Field and Policy Management, and Disaster Management and National Security.

The OIG concludes that HUD needs to improve communication, coordination, and collaboration among federal and state agencies, nonprofits and volunteers, and that HUD should document challenges the public encountered during recent disasters to better prepare for the future.

The April 10, 2017 OIG Memorandum, “Navigating the Disaster Assistance Process, 2017-OE-00028,” is at: <http://bit.ly/2oWCqIB>

Final HUD Rule on Housing Counselor Certification Webinar, May 2

The HUD Office of Housing Counseling will present a webinar for NLIHC members on May 2 at 2:00 pm ET on the Final Rule on Housing Counselor Certification, which became effective on January 13, 2017. Housing counselor certification may affect your program even if you are not currently participating in the HUD Housing Counseling Program. This webinar will help you understand the housing counselor certification requirements and discuss options for meeting them. Register for the webinar at <http://bit.ly/2naEmKt>

If you provide housing counseling services under HUD programs like HOME, CDBG, Housing Choice Voucher Ownership Option, or Family Self-Sufficiency, your program may be covered by the new housing counselor certification requirement. Housing counseling provided about HUD programs must be performed only by certified housing counselors who work for organizations approved to participate in HUD’s Housing Counseling Program. This webinar will cover the definition of housing counseling, what is not housing counseling, the new certification/examination requirements, programs that are affected, and options for meeting the new certification standards.

More information on the Housing Counselor Certification final rule, with a list of HUD programs affected and FAQs, is at: <http://bit.ly/2nGmH07>

Research

Report Recommends Reforms to the Community Development Block Grant Program

A report by the Urban Institute’s Brett Theodos, Christina Plerhoples Stacy, and Helen Ho, *Taking Stock of the Community Development Block Grant*, indicates that Community Development Block Grant (CDBG) funding has declined by 80% in real dollars since its peak in 1979 from \$15 billion to \$3 billion (2016 dollars). President Trump’s 2018 budget proposal eliminates the program altogether. Critics contend that the program is ineffective and inefficient. Grantees, however, report that CDBG funding is essential to community and economic development. The authors recommend changes to improve the effectiveness of the CDBG program.

CDBG is a block grant distributed by HUD to entitlement communities that are cities and urban counties. CDBG gives entitlement communities flexibility in how they spend the money as long as a minimum of 70% of their grant funds benefit low income persons with incomes less than 80% of their area median income (AMI) and that no funds are used for new housing construction. Non-entitlement communities can receive funds through their state or HUD’s small cities program.

The number of entitlement communities has increased over time, while CDBG funding has decreased. The authors recommend improving the distribution formulae so that communities with greater need receive more funding. The authors recommend putting greater weight on concentrated poverty or children living poverty when determining the CDBG distribution. They also recommend putting less weight on the age of the housing stock in wealthy communities.

No reliable data exist on how well jurisdictions meet the requirement that 70% of funds benefit low income persons. The authors recommend increased monitoring of who CDBG funding benefits. They also recommend stronger requirements for targeting people with even lower incomes, such as those below 50% of AMI.

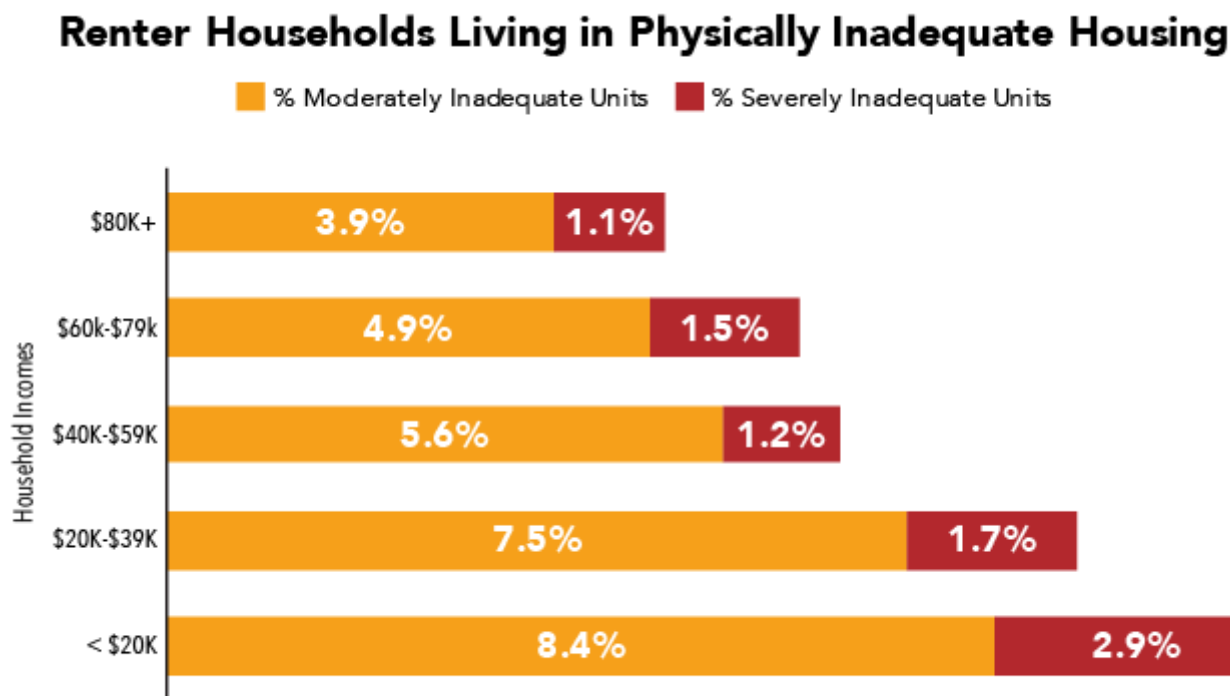
The authors recommend stronger efforts to facilitate peer learning among grantees and to improve technical assistance on data analysis, developing community development strategies, defining goals and outcomes, coordinating community development efforts, and engaging the public. The authors also recommend rewarding

jurisdictions who use their funds effectively and collect better data to know where and how CDBG money is spent and its true impact. They also recommend qualitative data, such as on-the-ground observations, surveys, and interviews, to better understand how decisions are made regarding CDBG implementation. The authors contend these reforms would improve the effectiveness of the CDBG program.

Taking Stock of the Community Development Block Grant is available at: <http://urbn.is/2pPzkDz>

Fact of The Week

Lowest Income Households Most Likely to Live in Physically Inadequate Housing



Source: 2015 American Housing Survey

Source: 2015 American Housing Survey

From the Field

Hundreds Rally in New York City against Proposed Cuts to HUD Budget

More than 600 advocates and activists, including numerous public housing and voucher tenants, rallied on April 20 at lower Manhattan’s Federal Plaza, in front of the New York City regional HUD office, to oppose President Donald Trump’s proposed \$6.2 billion cuts to the HUD budget. The rally was hosted by the No Cuts Coalition, a group of New York-based organizations led by Community Voices Heard (CVH). CVH is a community activist organization started by single mothers on public assistance in New York City more than twenty years ago. The group was created in direct response to efforts by the federal government in the mid-1990s to dismantle and divest from social welfare programs. Today CVH works to build power to secure social, economic, and racial justice for all.

If Mr. Trump’s proposed cuts to the HUD budget are enacted, as many as 200,000 low income households across the country—seniors, veterans, people with disabilities, and low- and moderate-wage workers—will be at immediate risk of eviction and homelessness. In New York City, Mr. Trump’s budget proposal would

represent a projected 20% cut in operating subsidies to the New York City Housing Authority (NYCHA), which would lead to delays in addressing desperately needed apartment maintenance repairs, the elimination of as many as 1,200 construction and maintenance jobs on NYCHA properties, and the loss more than 7,400 Housing Choice Vouchers.

Several local and federal elected officials spoke at the rally, including New York City Council Members Ritchie Torres, Jumaane Williams, Brad Lander, and Ben Kallos; New York City Council candidate Carlina Rivera; and U.S. Representatives Nydia Velazquez (NY-7) and Carolyn Maloney (NY-12).

In an act of civil disobedience, some rally participants began demonstrating beyond police barricades, blocking traffic on Broadway. New York City police officers arrested eight demonstrators, including CVH Executive Director Afua Atta-Mensah, CVH NYC Chapter Lead Organizer Gabriel Strachota, Reverend Johnny Ray Youngblood, and New York City Council Member Ritchie Torres.

“Yesterday, a diverse group of New Yorkers gathered to protest HUD cuts,” said Rachel Fee, executive director of the New York Housing Conference. “Public housing residents, union workers, community leaders, religious leaders, elected officials and concerned citizens all had the same message for President Trump: ‘No cuts to housing programs.’ With skyrocketing rents and record levels of homelessness, we need more investment in housing resources, not less. New Yorkers stand unified in opposition to the Trump budget.”

“Our tenants have been raring to go for a while, and it was great to have so many HUD tenants come out and show that New York City is going to fight these devastating proposed cuts,” said Jen Berkley, subsidized housing lead organizer at the New York State Tenants & Neighbors Coalition (Tenants & Neighbors), an NLIHC state partner. “Tenants & Neighbors is an integral part of this fight - as we know how much our HUD tenants depend on these programs and services to survive in a city with such a high cost of living. We came out in full force at the #NoCuts Rally, standing in solidarity with our neighbors in public housing and will fight alongside them for as long as it takes to send a strong, clear message to the White House: These cuts are bad for all HUD tenants and bad for our country.” Tenants & Neighbors is a No Cuts Coalition member, and Ms. Berkley was part of the organizing team coordinating the rally.

"Conditions in New York City public housing are already making residents sick [due to numerous documented cases of mold and lead in NYCHA homes]," says Gabe Strachota, lead organizer at CVH and coordinator of the rally. "New York City is already one of the least affordable places to live - and that's without Mr. Trump's proposed budget cuts. So when our leaders heard about the proposed \$6 billion cuts to the HUD budget, they decided they couldn't sit out the fight and initiated a broad #NoCuts coalition of faith groups, organized labor, community organizations and elected officials. The April 20 action got us off to a good start with over 600 people attending and nine participating in civil disobedience. We're looking forward to building with partners across the country to build the kind of massive resistance that will be necessary to defeat the Trump agenda in housing and beyond."

For more information contact, Gabriel Strachota at gabriel@CVHaction.org.

Events

NHLP Offers Second RAD Training Webinar, April 26

The National Housing Law Project (NHLP) will hold its second free 30-minute training for residents and advocates about the Rental Assistance Demonstration (RAD) on Wednesday, April 26 at 1:30 pm ET. Through RAD, HUD is permanently privatizing 185,000 public housing units by converting them to either project-based voucher (PBV) or project-based rental assistance (PBRA) programs. RAD conversions can have a profound impact on residents' lives and the long-term affordability of the nation's affordable housing stock. The ten trainings will help residents and advocates learn how to ensure maximum protections for RAD residents.

Each 30-minute training will provide a brief overview of an issue that residents and advocates are likely to encounter in a RAD conversion, followed by ten minutes for Q&A. During each session, NHLP staff will discuss the protections guaranteed by RAD, relevant legal authorities, advocacy tips, and other resources. The second training is “RAD 101: Component 1 for Public Housing.”

The ten topics are:

- Why and How Should I Get Involved in My Local RAD Conversion? (April 12)
- RAD 101: Component 1 for Public Housing (April 26)
- RAD 101: Component 2 for HUD-assisted Multifamily Housing (May 10)
- RAD Tenant Organizing Rights (May 24)
- RAD Right to Remain, Rescreening, and Temporary Relocation (June 7)
- Long-Term Oversight and Affordability (June 21)
- Common RAD Fair Housing and Civil Rights Issues (July 12)
- Demolishing and Reducing Units via RAD (August 2)
- Leases and House Rules After RAD (August 16)
- Grievance and Choice Mobility Rights After RAD (August 30)

A brief description of each training session is [here](#).

All trainings will take place at 1:30 pm ET.

Register for the entire training series [here](#).

For more information, contact Jessie Cassella at: JCassella@nhlp.org

To see whether RAD is happening in your community, go to: <http://www.rad-watch.org/>

More information about RAD is on the NHLP website at: <http://nhlp.org/RAD>

NLIHC also has RAD information on page 4-15 of the *2017 Advocates’ Guide* at: <http://bit.ly/2pVNhjn>

NLIHC in the News

NLIHC in the News for the Week of April 16

The following are some of the news stories that NLIHC contributed to during the week of April 16:

- “Here’s what you have to earn to be considered low-income in the US,” *Vox*, April 20 at: <http://bit.ly/2pjydzH>
- “New Yorkers hit the streets to protest HUD budget cuts,” *HousingWire*, April 20 at: <http://bit.ly/2oxs8uO>
- “Readers’ Comments: The Hourly Wage Required to Rent a Two-Bedroom Apartment,” *CityLab*, April 17 at: <http://bit.ly/2oZMdfa>

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