



**NATIONAL LOW INCOME
HOUSING COALITION**

2004 Annual Report

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**Elected April 2004.*

*The Board of Directors thanks Melanie Green and Blanca Juarez
for their service to NLIHC. Their terms ended in April 2004.*

November 2005

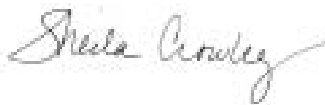
Dear NLIHC Members and Friends,

This annual report for the year 2004 offers you just a glimpse of the work of NLIHC in what was a very busy year. The good news is that, for the most part, we were able to prevent or ameliorate the harm from attempts by the Administration to undermine and disassemble essential federal housing assistance programs. The bad news is while we continue to document that the number of people in the United States who need affordable housing is increasing, the federal commitment to helping them is not.

Nonetheless, the staff of the National Low Income Housing Coalition comes to work every day undaunted and undeterred to fight for the right of every person in our country to safe, decent, and affordable housing. I want all of our members and funders to know that because of your support, NLIHC is able to employ some of the finest housing professionals in the country who are "solely dedicated to ending America's affordable housing crisis." It is my pleasure and honor to be their colleague.

Thank you for your generous and loyal support of NLIHC and, more importantly, our mission, and for the fine work you do in your organizations and communities to improve the well-being of low income people.

Sincerely,



Sheila Crowley, President



The National Low Income Housing Coalition dedicates its 2004 Annual Report to Cushing Niles Dolbeare, who founded NLIHC in 1974. Cushing died on March 17, 2005. Since our beginning, NLIHC has remained focused on one goal: a safe, decent, and affordable home for everyone. Steadfast commitment to this goal guided all of Cushing's professional life and is her legacy that NLIHC pledges to carry on.

2004 HIGHLIGHTS

POLICY PRIORITIES

- NLIHC worked to defeat President Bush's Flexible Voucher proposal, which would give broad authority to Public Housing Authorities (PHAs) to change income targeting, 30% of income rent rules, and other crucial protections for extremely low income people. More than 115 House and Senate staff attended an NLIHC Hill briefing on the problems with the Flexible Voucher program.
- HUD's infamous April 22 notice on how voucher funds would be distributed to PHAs significantly weakened the program. NLIHC conference attendees rallied outside of HUD in protest. NLIHC and others collected data on the negative impact on PHAs and residents, and worked to convince HUD and Congress that the new system would not work. Eventually, HUD provided more funding and established opportunities for PHAs to appeal their cuts.
- NLIHC worked for strong FY05 HUD appropriations.
- NLIHC supported preservation initiatives including exit tax relief and displacement prevention legislation.
- NLIHC worked to defeat voter suppression language in Senate HUD FY05 spending bill.
- NLIHC spearheaded the housing community's campaign to comment on HUD's controversial changes to the Fair Market Rent that resulted in substantial improvements to HUD's original plan.
- After protesting inadequate resident representation on HUD's negotiated rulemaking panel on the public housing operating subsidy rule, NLIHC acted as a watchdog of the committee's work.
- NLIHC submitted comments on:
 - HUD's project-basing HUD housing choice vouchers rule
 - The affordable housing goals for Fannie Mae and Freddie Mac.
 - Multiple attempts to weaken the Community Reinvestment Act.
- NLIHC provided Congressional testimony on HUD's FY2005 spending bill, HUD's zero down payment homeownership proposal, and displacement prevention for more than 100,000 residents of at-risk HUD-subsidized housing.
- NLIHC actively opposed all attempts to cut taxes to benefit people who are well-off at the expense of low income people and supported our partners' efforts to protect and expand other federal social safety net programs.

2004 HIGHLIGHTS

2004 was a year of important legislative progress towards establishment of a national dedicated source of revenue to build, rehabilitate and preserve 1.5 million units of rental housing for the lowest income families over the next 10 years. H.R. 1102, the National Affordable Housing Trust Fund Act of 2003, gained 214 co-sponsors, a near majority of the U.S. House of Representatives.

In the Senate, the campaign took advantage of the legislative opportunity presented by the mark-up of a bill on regulatory reform of Fannie Mae and Freddie Mac to support an amendment to establish an Affordable Housing Fund with a percent of the GSEs' profits. The amendment was adopted unanimously in committee, but the bill stalled over disputes unrelated to the fund.

Aided by "road shows" in New Mexico, Colorado, Georgia and Louisiana, the campaign hit a mark of over 5,000 endorsers.

RESEARCH REVIEW

NLIHC produced eight reports in 2004 to help advocates make their case with good data generated by sound methodology. Among the findings were a national housing wage of \$15.37 an hour and a determination that 35% of the U.S. population lives in a household with unaffordable or substandard housing. The reports are:

- *Out of Reach 2004*
- *America's Neighbors: The Affordable Housing Crisis and the People it Affects*
- *Losing Ground in the Best of Times: Low Income Renters in the 1990s*
- *Up Against A Wall: Housing Affordability for Renters: An Analysis of the 2003 American Community Survey*
- *Changing Priorities: The Federal Budget and Housing Assistance 1976 – 2005*
- *Higher Demand Continues for Affordable Apartments: New Data from the Census*
- *A Greater Rental Affordability Gap? A first look at matching rental units to household income in the 2003 American Housing Survey*
- *A Look at Waiting Lists: What can we learn from HUD Approved Annual Plans?*

NLIHC also commissioned two public opinion polls to learn more about what likely voters think about the need for affordable housing in their communities and about the housing problems that likely voters are experiencing themselves.

NLIHC was proud to receive a grant from Fannie Mae to establish a research fellowship at NLIHC and to be accepted into HUD's Research Cadre to have access to more HUD data on low income housing and low income people in need of housing.



NLIHC staff Matt Achhammer, Linda Couch, Kim Schaffer and Bonnie Caldwell, and interns Stacy Braverman and Tangi Slattery, bring NHTF to the steps of the U.S. Capitol.

State Housing and Homeless Coalitions

NLIHC's state partners are central to our success. They keep NLIHC informed about how federal programs and problems are experienced in communities and they make sure their Congressional delegations understand how best to fulfill their roles as federal policy makers on low income housing. NLIHC helps the state coalitions collaborate and communicate with one another through list serves, conference calls and semi-annual meetings in Washington.

Our state partners are:

Alaska Coalition on Housing and Homelessness	New Hampshire Housing Forum/American Friends Service Committee
Alabama Arise	The Housing and Community Development Network of NJ
California Coalition for Rural Housing Project	New Mexico Coalition to End Homelessness
Housing California	Nevada Affordable Housing Resource Council
Non-Profit Housing Association of Northern California	Neighborhood Preservation Coalition of New York State
Southern California Association of Non-Profit Housing	New York State Rural Housing Coalition
Colorado Coalition for the Homeless	New York State Tenant and Neighborhood Information Services
Connecticut Housing Coalition	Coalition on Homelessness and Housing in Ohio
Affordable Housing Activists (DC)	Community Alliance of Tenants (OR)
Delaware Housing Coalition	The Housing Alliance (OR)
Florida Coalition for the Homeless	Housing Alliance of Pennsylvania
Florida Housing Coalition, Inc.	Rhode Island Coalition for the Homeless
Housing Action Illinois	Rhode Island Public Housing Tenants Association
Affordable Housing and Homeless Alliance (HI)	Statewide Housing Action Coalition of Rhode Island
Iowa Coalition for Housing and the Homeless	Affordable Housing Coalition of South Carolina
Indiana Coalition on Housing and Homeless Issues	Texas Association of CDCs
Kansas Statewide Homeless Coalition	Texas Low Income Housing Information Service
Homeless and Housing Coalition of Kentucky	Utah Housing Coalition
Citizens' Housing and Planning Association, Inc. (MA)	Vermont Affordable Housing Coalition
Maryland Center For Community Development	Washington Low Income Housing Alliance
Maine Affordable Housing Network	Wisconsin Partnership for Housing Development, Inc.
Minnesota Housing Partnership	Wyoming Coalition for Homeless
Minnesota Coalition for the Homeless	
Adequate Housing for Missourians	
North Carolina Housing Coalition, Inc.	

VREEEEEEM!

NLIHC's work to engage low income people in the electoral process and raise the issue of affordable housing in federal elections ramped up in 2004, with more than 550 NLIHC member organizations participating in our Voter Registration, Education and Mobilization (VREM) campaign. Member organizations registered people to vote, made sure they had access to information on the candidates and the issues, and helped people get to the polls on Election Day. NLIHC assisted by providing materials on voter registration, education, and mobilization, and by offering guidance on what nonprofit organizations could and could not do.

To encourage voter registration among people with low incomes, NLIHC organized the first National Homeless and Low Income Voter Registration Day on July 22, and National Homeless and Low Income Voter Registration Week in late September. Participating organizations used the occasions as opportunities to host events and otherwise encourage low income people to register. Groups reached out to people

during intake processes, by going door to door in public housing complexes, and by holding registration rallies with other organizations. Staff were encouraged to keep records of people they registered to vote; and, in the days and weeks before the election, they re-contacted the newly registered voters to remind them to get to the polls on November 2.

In the spring of 2004, NLIHC led a coalition of housing and community development groups in putting together a questionnaire that went to all presidential candidates. Candidate responses were compiled and distributed to organizations so that people could see how the major candidates responded to issues that affect them.

In the end, more than 84,000 new registered voters were reported by participating organizations, and those organizations said they were eager to build on their successes and continue the civic engagement process in the years to come.

Education and Mobilization Project



2004 HOUSING POLICY CONFERENCE AND LOBBY DAY

NLIHC hosted its annual Policy Conference and Lobby Day in April 2004, with a special emphasis on voter registration, education, and mobilization among low income people. Low income housing residents and advocates saw the 2004 election as an important opportunity to elevate the issue of housing in the public debate. Plenary speakers and workshop panels focused on the theme of political involvement and activism.



The opening plenary addressed the public opinion of affordable housing. **Celinda Lake**, President of the national public opinion and strategy research firm Lake Snell Perry and Associates, spoke about framing the crisis and creating a “narrative” that fully explains the depth and breadth of the need for housing and for government intervention. Lake stressed the need to “attach a face” to the affordable housing crisis to capture coverage in local news stories and television shows.



Stacy Davis Stewart, President of the Fannie Mae Foundation, **Gene Ulm**, of Public Opinion Strategies and a pollster for the National Association of Realtors, and NLIHC Research Director **Danilo Pelletiere** responded and added to Lake’s analysis. They encouraged advocates to portray the affordable housing crisis as an issue that is as extensive as any other and one that affects everyone. Pelletiere noted that in NLIHC’s latest poll, 70% of likely voters said their housing costs are a burden.

“Of 800 likely voters polled in July 2004, 65% opposed HUD’s proposed funding cuts to the Housing Choice Voucher Program, with 40% strongly opposing the reductions.”

“27% of the respondents reported they had trouble meeting their own housing expenses in the past year.”

--2004 NLIHC public opinion poll

“This is our time.”

--NeKiesha Sylver, Project Vote

Staff and tenant leaders from Brattleboro, VT and Chicago were the highlight of the second plenary on effective ways to get residents energized in voter registration, education, and mobilization. **Maureen Daylor** and **Kim Ward**, a tenant leader, from the Brattleboro Housing Authority explained how they used the public housing community service requirements to engage residents in their voting campaign. Staff member **Lisa Kuklinski** and tenant leader **Raymond Parker** of Lakefront Supportive Housing in Chicago described creative get-out-the-vote strategies in their buildings. Attorney **John Pomeranz** addressed legal questions relating to 501 (c) (3) participation in election activities. **NeKiesha Sylver** of Project Vote encouraged the group to make pollsters talk to low income people. “This is our time,” she said.



Frances Fox Piven, author of *Why Americans Don’t Vote*, gave the keynote address. A renowned author and activist, Piven emphasized that leaders rely on apathy and indifference when pursuing their regressive agenda, making voting by low income citizens even more critical. She reminded the group that there would always be new tricks to restrict voter participation. Advocates must take on these obstacles as they emerge.



U.S. Representative and House Democratic Whip **Steny Hoyer** (MD) spoke at the Congressional Breakfast. Mr. Hoyer was the lead House sponsor of the historic “Help America Vote Act.” Representatives **Barney Frank** (D-MA), **Robert Ney** (R-OH), and **Ruben Hinojosa** (D-TX) addressed the groups of conference attendees while they were visiting Capital Hill.

Did you know that in 2004, NLIHC:

- Published 48 issues of Memo to Members?
- Published the 2004 Advocate’s Guide to Housing and Community Development Policy?
- Had 539,000 page views to our website?
- Had 719 contacts with the media, 5 press events, and 181 known media placements?
- Staff gave 125 speeches and presentations?
- Added 299 new organizations and individuals as members?
- Issued 44 Calls to Action and participated in 40 sign-on letters?

22nd ANNUAL HOUSING LEADERSHIP AWARDS



NLIHC was proud to present the 2004 NLIHC National Housing Leadership Award to the **Melville Charitable Trust** for its support of national policy advocacy on ending homelessness and expanding low income housing. **Stephen Melville** (center), a member of the Trust's board and **Robert Hohler** (left), the Trust's Executive Director, accepted the award at the NLIHC 22nd Annual Housing Leadership Awards Reception, presented by Sheila Crowley, NLIHC President (right).

The Melville family organized the trust in 1990 as they became increasingly concerned about the growing homelessness in Connecticut. From the beginning the Trust has focused on funding programs that address the root causes of homelessness. Over the years, the Trust has become an important funder of national housing and homeless advocates. The Melville Charitable Trust was the first and most generous funder of the National Housing Trust Fund campaign.

NLIHC honored **Mary Brooks** (right), Project Director of the Center for Community Change's Housing Trust Fund Project, with the 2004 NLIHC Community Housing Leadership Award. Directing the project for more than 15 years, Ms. Brooks provides information, technical assistance and training to hundreds of organizations and agencies on the development and implementation of housing trust funds. She is the nation's leading expert on housing trust funds, and was the driving force for the creation of most of 300 plus state and local housing trust funds operating today.



2004 FUNDERS

Thank you to the following foundations, corporations, organizations and individuals, whose generosity in 2004 made our work possible.

Annie E. Casey Foundation
Bank of America
Butler Family Fund
Fannie Mae
Fannie Mae Foundation
Freddie Mac
John D. and Catherine T. MacArthur Foundation
Melville Charitable Trust
Quadel Consulting Corporation
Rockefeller Foundation
Charles and Helen Schwab Foundation
Surdna Foundation
Washington Mutual
Special Members
The Enterprise Foundation
Federal Home Loan Banks
Housing Assistance Council
Low Income Investment Fund
Mercy Housing
National Housing Trust
Neighborhood Reinvestment Corporation

Cushing N. Dolbeare Endowment Fund

The Cushing N. Dolbeare Endowment Fund was established in 2002 with a \$250,000 gift from **Cushing and Louis Dolbeare**, who donated to NLIHC the award Cushing received from the Heinz Family Foundation for her lifetime of work to improve the human condition. The purpose of the endowment is to support the policy advocacy work of NLIHC for as long as it is needed. Major gifts to the Endowment received in 2004 were made by:

Bank of America
Chicago Dwellings Association
Countrywide Financial Corporation
Freddie Mac
Horncrest Foundation
Jonathan Rose
Kent Colton
Kimball Hill Homes

NLHC STATEMENT OF FINANCIAL POSITION

Year Ending December 31, 2004

ASSETS

Current Assets

Cash and cash equivalents	\$415,128
Investments in marketable securities	1,239,745
Promises to give	63,200
Grants receivable	50,000
Receivable from remainder trust	119,000
Other receivable	7,475
Prepaid expenses	12,235

Total Current assets 1,906,783

Furniture and equipment, net of accumulated Depreciation of \$170,162 and \$164,712	16,991
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Total Assets **1,923,774**

LIABILITIES AND NET ASSETS

Liabilities

Current liabilities

Accounts payable	\$2,034
Accrued expenses	65,944
Refundable advances	80,390

Total liabilities 148,368

Net assets

Unrestricted	
Board designated for Endowment Fund	604,770
Undesignated	405,636
Total unrestricted	1,010,406
Temporarily restricted	765,000

Total net assets 1,775,406

Total liabilities and net assets **\$1,923,774**

STATEMENT OF ACTIVITIES AND CHANGE IN NET ASSETS

Year Ending December 31, 2004

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
Support and Revenue			
Contribution	\$352,261	\$25,000	\$377,261
Grant	168,950	740,000	908,950
Membership	275,591		275,591
Special events	236,825		236,825
Other revenue	28,324		28,324
Interest, dividends, gains & (losses)	35,106		35,106
Net assets released from restrictions	410,000		410,000
Total Support and Revenue	1,507,057	(410,000)	
Expenses			
Program services			
Education	(1,233,805)		1,233,805
Support services			
General administrative services	(196,609)		(196,609)
Fundraising	(133,131)		(133,161)
Total expenses	(1,563,575)		(1,563,575)
Correction of prior year balances			
Change in Net assets	(56,518)	355,000	298,482
Net assets, January 1, 2004	1,010,406	410,000	1,476,924
Net assets, December 31, 2004	\$1,010,406	\$765,000	\$1,775,406



Established in 1974 by Cushing N. Dolbeare, the National Low Income Housing Coalition is a membership organization dedicated solely to ending America's affordable housing crisis. NLIHC educates, organizes, and advocates to ensure decent, affordable housing, within healthy neighborhoods, for everyone.

**NATIONAL LOW INCOME
HOUSING COALITION**