

MEMO 2 MEMBERS

The Weekly Newsletter of the National Low Income Housing Coalition

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National Housing Trust Fund

Discharge Petition Campaign in Motion

The campaign to gather signatures for the National Housing Trust Fund discharge petition, filed July 22 by Representatives Barbara Lee (D-CA), Michael Capuano (D-MA) and Bernie Sanders (I-VT), is off to an energetic start. National organizations and many local and state endorsers participating in the National Housing Trust Fund Campaign met July 28 and 29, respectively, to plan advocacy related to the discharge petition during the current Congressional recess.

On Thursday's special conference call for endorsers, Warren Gunnels, legislative director for Mr. Sanders, thanked endorsers for their important work and reminded them that the advocacy of endorsers in the field is the reason the campaign is thriving. Mr. Gunnels spoke about the challenge ahead, as well as the positive opportunity the discharge petition represents for the Campaign. "Every signature we get on the petition adds momentum to our campaign," he said. He also spoke about the opportunities advocates now have to contact Members of Congress while they are at home for the recess, to ask them to commit to signing the discharge petition. "Direct access is powerful," he said. "Send letters, emails, and faxes. Call and try to schedule meetings."

(See NHTF on p. 2)

SPECIAL REPORT

FY04 VOUCHER FUNDING CRISIS – WEEK 15

HUD Instructs PHAs to Shift Burden to Residents, Landlords

In a July 26 memo to all public housing authorities that administer Section 8 vouchers, HUD Secretary Alphonso Jackson continued to defend HUD's FY04 voucher funding notice by arguing that Congress has mandated program changes due to "astronomical" cost increases in Section 8 over the past four years. The letter then offers suggestions on how housing authorities can deal with funding shortfalls, and uses the problems resulting from the funding shortfalls to justify the Administration's proposed changes to the voucher program.

Bill Jacobs, Executive Director of the McDonough County Housing Authority in Macomb, IL, responded to the memo with a letter to Mr. Jackson. "You used the word astronomical to describe the cost increase to the voucher program. I could use the same word to describe the increased cost of housing," he wrote.

(See Vouchers on p. 2)

Save the Date! NLIHC Annual Conference

NLIHC's 2005 Annual Housing Policy Conference and Lobby Day will be held Monday and Tuesday, May 2 and 3, at the Capital Hilton in Washington, DC. The Leadership Reception will be held the evening of May 3. Mark your calendar and plan to join us!

Remember NLIHC During the Combined Federal Campaign

Please keep NLIHC in mind during the 2004 Combined Federal Campaign, which will begin soon. Our CFC number is 0828.

POINT OF VIEW

by Sheila Crowley, President

If you are reading *Memo to Members*, chances are you are a person who believes it is the responsibility of government to provide for the well-being of its citizens, to make the economy work for everyone and to intervene when it does not. If this is what you believe, you are among the majority of Americans, at least those Americans who are planning to vote in November. As reported in *Memo* last week, NLIHC's latest poll of likely voters shows high levels of agreement with a series of value statements about housing that affirm the expectation that government intervene in the housing market (see www.nlihc.org/news/072204poll.pdf). The highest level of agreement (73%) was with the notion that if parents are working full time and still cannot afford decent housing for their children, then government needs to act. Two-thirds (66%) agree that government provides too many tax breaks on housing for upper income people and should make housing subsidies more equitable.

Women and people of color tend to agree with these statements more than white men do. People who live in cities agree more often than do suburbanites. People in the Northeast and West agree more than people in the South and Midwest. Lower income people agree more than higher income people; singles more than married people and renters more than homeowners. These differences among people in these demographic groupings are no surprise. What is more important than the differences, however, is that in all cases the number of people who agree far exceeds the number who disagree.

(See Point of View on p.8)



NATIONAL LOW INCOME
HOUSING COALITION

Vouchers *(cont'd from p. 1)*

Mr. Jackson's memo continues to blame Congress for the problems confronting the Section 8 program in FY04 (problems that will continue if the House Appropriations Committee's FY05 HUD bill is enacted; see *Memo*, July 23). "Congress was very clear in its direction, and we are following its instructions exactly as the law requires," Mr. Jackson states. Those in the housing industry and other housing advocates argue that HUD stretched the intention of the FY04 appropriations bill and is unduly harming residents and housing authorities by using a very extreme interpretation in the April 22 notice.

Mr. Jackson writes that HUD will assist with the shortfalls in "any way that we can." But the release of the memo is seen as a statement that HUD will continue to pressure housing authorities to do less with fewer dollars and to shift costs to residents and landlords, as the memo then offers four suggestions to housing authorities to help meet their voucher needs within their current funding allocations.

First, the memo suggests modifying payment standards, indicating that this action has the most direct impact on controlling costs. "The Fair Market Rent (FMR) stipulation allows you to pay landlords quite a bit more than the private market would suggest," Mr. Jackson wrote. "If this is the case, do not feel obliged to pay any more than the going market rent."

Second, the memo urges housing authorities to review their rents to be sure that they are "not paying a dollar more rent than [they] need to." The argument that rents are artificially high is based on Mr. Jackson's assertion that "vacancy rates are at their highest levels in decades" (See related article in the Resources section of *Memo*).

Third, housing authorities are urged to redouble their efforts on income matching and verification efforts to ensure that families are honestly reporting all income. Finally, the memo reminds housing authorities they can impose minimum rents of up to \$50 on voucher-holding families.

The memo does not mention that some housing authorities are expected to receive additional funds as a result of appeals to agencies' annual adjustment factors (AAF), which are used to calculate payments to housing authorities for voucher use. The deadline for appealing the AAF offered in the April 22 notice was July 15 (see *Memo*, July 2), and HUD has until August 31 to respond to these appeals.

(See Vouchers on p. 2)

NHTF *(cont'd from p. 1)*

The rules for a discharge petition, which discharges the committee of jurisdiction from responsibility over a bill, are somewhat convoluted. Once filed, seven legislative days must pass before anyone can sign on. Since the discharge petition for H.R. 1102 was filed just before Congress adjourned for recess, Members have not yet been able to sign on. House Minority Leader Nancy Pelosi (D-CA) suggested this week that the House should reconvene before September to begin work on the 9/11 Commission's report, but the House leadership has dismissed her idea as political grandstanding. Regardless, if the House does reconvene before September 7, advocates would have a bit more time to gather signatures for the discharge petition before Congress adjourns for the fall.

Once 218 Members sign the discharge petition, it must sit on a Discharge Calendar for another seven days. Then, any of the signers can offer a discharge motion. If successful, the bill can be considered immediately on the House floor.

The Campaign has developed one-page information sheets that explain the trust fund and the discharge petition and ask Members to sign the petition when Congress reconvenes. One sheet is targeted to members of Congress who have cosponsored H.R. 1102; the other is for those who have not yet cosponsored. These are available at www.nhtf.org.

Postcards that can be sent to Congressional offices are also being printed. Advocates can receive postcards to distribute locally by emailing matt@nlihc.org.

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Vouchers *(cont'd from p. 2)*

“The voucher program is broken, and it is in desperate need of repair,” Mr. Jackson’s memo went on to say. He suggests that the reforms the Bush administration has sent to Congress, including the Flexible Voucher Program, are the answer to fixing the program.

The memo also references the House Appropriations Committee FY05 VA-HUD bill of July 22, in which appropriators chose to adequately fund the voucher program while cutting all other housing programs by more than 4%. “Section 8 has already begun eating away at essential HUD programs that families and communities across America depend upon,” Mr. Jackson wrote. Advocates disagree, pointing out that HUD programs do not need to compete with one another for funding.

Mr. Jackson's memo will be posted at www.nlihc.org.

Harmful ‘Solutions’ Continue at Local Level. Unfortunately, reports from around the country indicate that housing authorities are being forced to implement some of the harsh suggestions outlined in the recent memo from Mr. Jackson.

In Peoria, IL, the housing authority is struggling to meet a shortfall of about \$700,000 this year. In order not to terminate any voucher holder, the housing authority is doubling its minimum rents to \$50 monthly, which affects about 550 low income families. The PHA has also decided to reduce the money paid to Section 8 landlords by about 5%; landlords can pass this increase along to residents. “We’re just as frustrated as every housing authority in this country,” PHA deputy executive director Brenda Coates has said.

The North Adams Housing Authority in Massachusetts reports that the FY04 renewal notice has put voucher holders in jeopardy of losing their housing assistance. The authority has appealed to HUD for additional funds, but it has not received a reply to its appeal. If it is denied, the Housing Authority’s Executive Director Marlene Walsh said that a number of the authority’s 313 voucher recipients are likely to be terminated from the program.

Congressional Recess

Both the House and Senate have adjourned for the August recess and will return September 7. Advocates will use the time that Members of Congress are in their home districts to raise key housing issues with them.

Capitol Hill

Budget Process Legislation Reappears in Senate

Just when social justice advocates were breathing a sigh of relief after the House rejected budget process legislation that would have set multi-year spending caps to sharply cut social programs (see *Memo*, June 18 and June 25) a similar bill has been introduced in the Senate. Senator Orin Hatch (R-UT) has introduced S. 2752, a companion bill to a measure introduced in the House by Representative Jeb Hensarling (R-TX).

Senator Hatch’s bill, the Family Budget Protection Act of 2004, is an extreme approach to budgeting that would cap social programs, including entitlement spending like Medicare and unemployment compensation, but not tax cuts. This proposal is advocated by archconservatives such as Grover Norquist, who have termed it the “gold standard” for budget legislation. Senator Hatch has made it clear that he does not expect this measure to be considered in this Congress, but that he is setting the stage for 2005.

This budget process legislation would also have far-reaching effects on policy and cause large cuts in discretionary programs such as housing. Advocates plan to continue their efforts to educate Senators about the enormous impact of the proposal as well as to discourage cosponsorship of such legislation.

Correction: Last week’s *Memo* should have reported that an amendment offered by Representative Virgil Goode (R-VA) during the VA-HUD Appropriations mark-up would have shifted \$1.5 billion from housing programs to veterans programs, not \$1.5 million.

Bills At a Glance

Current information on legislation being tracked by NLIHC is available through NLIHC’s legislative action center, at <http://capwiz.com/nlihc/issues/bills/>.

Tell Your Friends...

NLIHC membership is the best way to stay informed about affordable housing issues, keep in touch with advocates around the country, and support NLIHC’s work. Information is available at www.nlihc.org.

Update from the Field

IL Passes Improvements to Affordable Housing Law

In late June, Illinois Governor Rod Blagojevich (D) signed into law a bill amending the state's Affordable Housing Planning and Appeal Act. The Act provides a framework for determining whether communities have sufficient affordable housing, and requires communities with less than 10% affordable housing to create and implement an affordable housing plan. It also provides a process for appealing local zoning decisions that would limit affordable housing in communities that have insufficient affordable stock. The amendment to the Act improves and clarifies aspects of the law's implementation.

The Chicago-based Business and Professional People for the Public Interest (BPI) took the lead in researching housing needs and legislative options related to developing the Act and the amendment, and pulling together a coalition in support of the effort. In its research, BPI found a mismatch between the locations of affordable housing and job opportunities, particularly in the Chicago region. BPI also reviewed models of legislation from other states that require local communities with insufficient affordable housing to remove local barriers to such development.

Based on its evaluation, BPI developed a proposal for this "housing appeals" legislation that became law in 2003. The legislation as originally introduced was much stronger than the final legislation, which was written and supported by the Illinois Municipal League. Under the Affordable Housing Planning and Appeal Act, communities where less than 10% of the housing is affordable to renters at 60% of area median income (AMI) or homeowners at 80% of AMI must adopt an affordable housing plan. The plan must state the number of affordable units needed for 10% of all units to be affordable, and must identify property that would be suitable for development of affordable housing and incentives that could attract developers. A community with less than 10% affordable housing must select one of three goals for increasing its affordable housing in its plan: a minimum of 15% of all future development or redevelopment in the community will be affordable; the community will increase its affordable housing stock by 3%; or the community will increase its affordable housing to 10% of its total housing stock.

In addition, the Act created a state level Affordable Housing Appeals Board that, beginning in 2009, will review the appeals of local government decisions brought by developers attempting to build or rehabilitate affordable housing in communities not meeting

the 10% threshold. In order to bring such an appeal, a developer must be attempting build or rehabilitate housing that is at least 20% affordable. Under the appeals process, the developer bears the entire burden of proof. Communities with less than 10% affordable housing can gain exemption from the Board's authority by passing and implementing an affordable housing plan and meeting one of the three goals specified in the statute.

After the Act's passage in 2003, BPI determined that there were ways in which the Act could be improved. This year, BPI and its coalition of allies were successful in urging the state legislature to pass S.B. 2724 to amend the Act. Under S.B. 2724, the deadline for the estimated 80 affected communities to establish affordable housing plans because they do not meet the 10% threshold was extended until April 2005 from July 2004 because the Illinois Housing Development Authority (IHDA), which will identify the communities falling under the planning requirements, has not completed the identification process. IHDA is expected to complete this process shortly, however. S.B. 2724 also empowers IHDA to publish its list of communities with less than 10% affordable housing by October 2004, rather than January 2006, and requires IHDA to notify communities appearing on that list of their status. Finally, S.B. 2724 clarifies that the measure for determining whether a developer is proposing to build or rehabilitate housing that qualifies for the appeals process should be based on AMI, rather than county median income, because AMI data is available annually from HUD, while county median income may not be easily available.

Although the amendments to the Act are relatively technical in nature, BPI and other advocates hope that they will facilitate the implementation of the Act. "The amendment will ensure that the law can be implemented efficiently and effectively," said BPI's Susannah Levine. "Our research shows that legislation like this may be the most effective way to create new affordable units in communities lacking affordable housing opportunities."

For more information: Susannah Levine, Business and Professional People for the Public Interest, (312) 759-8260, slevine@bpichicago.org.

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Housing in the Elections

Builder Magazine Questions the Presidential Candidates

Housing advocates, who have noted the limited attention paid to housing in the presidential campaign so far, will be pleased to see answers to housing questions posed to both President George Bush and Senator John Kerry (D-MA) in the July issue of *Builder Magazine*, a leading public publication for the home building industry. Moreover, the theme of the July issue is the housing affordability crisis. The editor opens with a message titled, “A House Divided: The nation increasingly breaks down between the housing haves and housing have-nots,” and challenges the readers, whom he acknowledges are among the big winners in today’s housing market, to learn about the rest of the housing story.

Each candidate answers three questions that are specific to policy proposals. President Bush is asked why he hasn’t pushed for full funding for his American Dream Down Payment Initiative, whether he supports consumer safeguards in his Zero Down Payment proposal, and why he opposes the National Housing Trust Fund. The questions for Senator Kerry are broader. How would he meet the nation’s affordable housing needs? What will his Community Development Homeownership Tax Credit bill do? And “as the sponsor of the National Housing Trust Fund, please explain how it will meet the nation’s critical housing needs and expand homeownership?”

President Bush emphasizes his preference for homeownership and argues in favor of his two proposals, the American Dream Down Payment and the Zero Down Payment initiatives. He objects to the National Housing Trust Fund because he says it would duplicate the HOME program. He also objects because the use of the FHA surplus to fund the trust fund would increase the deficit, as well as reduce reserves in the FHA account.

Senator Kerry cites the loss of 50,000 affordable homes since President Bush took office and affirms the importance of federal housing assistance to keep families from living in substandard housing or becoming homeless. He reviews the lack of homeownership opportunities for low and moderate income families and explains that the homeownership tax credit will encourage construction of 500,000 new homes. He then says that the National Housing Trust Fund will support development of 1.5 million affordable rental homes, and offers the fact that the National Housing Trust Fund is included in the Children’s Defense Fund’s Act to Leave No Child Behind as an indication of the importance of good housing to child well-being.

To read the full article, go to www.builderonline.com/magazines/Current-Builder-Issue.asp?sectionID=60.

New Voter Project Assists Battered Women

Women who are abused tend to be one of the most underrepresented groups in government because of beliefs that they cannot or should not vote, and because of other obstacles they face. Because voter registration information is public record, some organizations have encouraged women to not register to vote in order to avoid revealing their address. And even if a woman is registered, there is the additional problem of protecting her so she may get to her polling place.

Until recently, of the hundreds of groups working on voter registration for the November election, none was working specifically to help battered women overcome these challenges. Now, the National Network to End Domestic Violence (NNEDV) Fund has started a VotePower project to draw attention to the fact that battered women can and should vote.

“VotePower is working with battered women’s programs and local election officials to overcome the many obstacles preventing battered women from exercising their right to vote,” said Lynn Rosenthal, NNEDV Fund executive director. “Battered women have already lost so much. Through VotePower we hope to give back to them something so powerful and yet simple—the power to make their own decisions in the voting booth and in their lives.”

NNEDV Fund is taking VotePower across the county, partnering with domestic violence coalitions in several states to do outreach and education on helping abused women register to vote and get to the polls. The Fund is also creating a manual that will be distributed to all domestic violence state coalitions.

The obstacles faced by battered women are numerous. Ms. Rosenthal noted that battered women are often stalked by their abusers and require increased levels of safety and confidentiality. In most states, a battered woman cannot register at a post office box without disclosing the physical location where she lives. Further, shelters for victims of domestic violence are normally undisclosed for the safety of all of the women and children staying there, and women who want to register to vote might risk making the location of the shelter public. The confidentiality issue has been largely overlooked by elected officials writing registration laws. While states can remedy this unintentional disenfranchisement by creating address confidentiality laws, only 15 states have done so, and many

(See **Housing...Elections** on p. 7)

Resources

Vacancy Rate Declines for Core Rental Market

According to the Housing Vacancy Survey results for the second quarter of 2004, released this week, the national rental vacancy rate is 10.2%, statistically unchanged from the first quarter of the year. Excluding single-family homes on more than 10 acres of land from the tally, however, there was a significant decline in the vacancy rate from 9.9% in the first quarter to 9.5% in the second quarter. Single-family homes on more than 10 acres of land make up roughly 10% of the housing units for rent.

The decline in the vacancy rate was primarily among units renting for more \$500, which represent 60% of the current rental stock, according to the survey. For example, the vacancy rate among units renting for \$800 or more—which represent fully a quarter of the current rental stock—fell more than a full point, from 10.3% to 9.2%, last quarter. The softening in the market over the last year had largely been attributed to increased vacancies of relatively higher priced units in some markets due to increased construction and a declining economy. While vacancy rates are still higher than last year at this time, these numbers may suggest that the national rental market is tightening.

Improving Credit, Building Assets for Low Income Families

The Joint Center for Housing Studies has released “Building Assets, Building Credit: Symposium Proceedings,” a report highlighting key issues from a two-day symposium held in November 2003 on asset accumulation and homeownership among low income people and communities. Summarizing the findings presented during the symposium’s six panels, the report describes how credit scores and access to financial services affect the ability of low income people to build wealth. It also presents the implications of these findings for business, policy, regulation, and advocacy. While the report focuses on how low income households can build wealth through homeownership, it also advocates a balanced housing policy with more of a focus on low income renters. When rental housing is affordable, the report states, low income households have a greater ability to pay bills on time, save money, and build credit for the future.

The report describes how access to credit has expanded over the past 30 years with the introduction of risk-based pricing based on credit scores. There are both gains and losses from this expansion of sub-prime lending. By paying higher rates related to their relative risk,

households who would have been denied credit can now own a home; however, some borrowers with lower credit scores who previously would have received credit at prime rates now pay more in the sub-prime market. Sub-prime loans are more prevalent in low income and minority communities; they account for 11.4% and 12.9% respectively of mortgages in these markets, but only 6.4% of mortgages nationwide. Many borrowers in these communities have low credit scores due to a history of nontraditional banking and borrowing, which is not captured well in the current credit scoring models. For example, 30% of households in the first income quintile lack a checking or money market account, so their payment histories are harder to evaluate.

Interventions to improve asset-building opportunities among low income households, according to the report, can occur at the level of banks, policymakers, community-based organizations, and consumers. Lenders and government officials should improve credit-scoring models to make them more accurately and fairly reflect risk; the report also suggests that government regulation could make improvements on the current proprietary scoring systems, and open up financial service markets to more competition. The report recommends expanding financial literacy programs and campaigns as a way to protect consumers and prevent expensive foreclosures. More widespread access to savings and transactions accounts would also help low income families avoid credit problems.

The report is available at www.jchs.harvard.edu/babc/babc_proceedings.pdf.

Income Inequality in Cities Ranked

In a new study comparing income inequality in major cities across the nation, the D.C. Fiscal Policy Institute concludes that the gap between rich and poor is larger in the District of Columbia than in any other city in the nation. The report notes that income inequality poses a particular threat to housing affordability, as no matter how unequal residents’ incomes are, they must all compete in the same market for housing.

The report measures inequality using income data from the 2000 Census. It divides each city (as opposed to the entire metropolitan area) into quintiles by income, then takes the ratio between the income of the top quintile and the income of the bottom quintile; the report ranks U.S. cities by this measure to indicate which are the most unequal. This measure of inequality does not take into account the level of income disparities within each quintile, or among the three middle

(See **Resources** on p. 7)

Housing...Elections *(cont'd from p. 5)*

women are not aware of or have a difficult time finding information about the laws.

Another hurdle faced by abused women is getting to the polls. In some instances, a women living in a shelter may be in the same precinct as her abuser and may risk running into him at the polls. Additionally, if an abuser can find out what district a woman lives in, he could follow her to the polls or wait there for her. For this reason, women are encouraged to vote by absentee ballot. However, because battered women frequently move from place to place, they often do not know where they can have the absentee ballot sent.

The issues facing the victims of domestic violence make it especially urgent for them to be able to vote, domestic violence advocates note. Nearly half of all homeless women are fleeing from domestic violence. And the lack of affordable housing or permanent places for these women to go to can often result in them returning to their abusers.

More information on VotePower is available at www.nnedv.org.

AFJ Offers Election Activity Training on the Web

The Alliance for Justice has added a fourth date for its popular training session, "Election Activity Training on the Web for Nonprofits." The training is geared towards advocates who want to know what their 501(c)(3) organizations can do in an election year. The one-hour web-based training will cover the rules for 501(c)(3) election-related activity including candidate elections, voter guides, voting records, and candidate debates and forums. The session will be offered online, so participants can join the training from their desks.

The training is scheduled for Monday, August 16, at 2 pm ET. Participants will need a computer with internet access and working computer speakers in order to participate. Questions will be taken through an online chat mechanism, but not through voice, so a microphone is not needed. To register online, click on or paste in the following link: www.afj.org/nonprofit/workshops_events.

If paying by check or AMEX, register directly with Ann Allegra at aallegra@afj.org or 202/822-6070. After August 6th, contact Liz Towne at ltowne@afj.org.

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quintiles, but it does provide a readily understandable snapshot of each city's income distribution. An additional table in the report addresses the issue of income inequality between cities and suburbs, ranking cities by the ratio of the urban poverty rate to the suburban poverty rate.

While other information in the report is specific to the D.C. area, its analysis of the causes of the District's severe inequality would be applicable to many cities in the United States. Some of the factors cited by the report include falling public assistance income for the District's poorest residents, the concentration of the area's poverty population in the city itself, the significant number of very wealthy D.C. residents, and the persistence of wage inequality, exacerbated by the District's low minimum wage and lack of a living wage. The report recommends tackling both of these wage issues, as well as raising welfare benefit levels and providing transportation and child-care assistance to low income workers.

The report is available from the DCFPI at www.dcfpi.org/7-22-04pov.htm.

Fact of the Week

Cities with Greatest City-Suburban Poverty Disparities

| City | City Poverty Rate | Suburban Poverty Rate | City-Suburb Ratio |
|--------------------------|-------------------|-----------------------|-------------------|
| Milwaukee-Waukesha, WI | 21.3 | 3.6 | 5.91 |
| Minneapolis-St. Paul, MN | 16.3 | 3.6 | 4.54 |
| Baltimore, MD | 22.9 | 5.4 | 4.25 |
| Newark, NJ | 28.4 | 6.9 | 4.14 |
| Detroit, MI | 26.1 | 6.5 | 3.98 |

Source: "Income Inequality in the District of Columbia Is Wider than in Any Major U.S. City," DC Fiscal Policy Institute, 2004.

Point of View *(cont'd from p. 1)*

The only group of people who disagree more often than they agree are conservative Republicans. Moderate Republicans, conservative Democrats, all Independents, and moderate to liberal Democrats all support government intervention in solving housing problems. Conservative Republicans represent only 27% of the sample, and only slightly more than half disagree with statements asserting government's responsibility in housing.

So what does this subgroup of likely voters believe? Only 40% of all likely voters agreed with the assertion that the problem with the housing market today is that there is too much government involvement and that housing circumstances would improve if government did less. But a majority (56%) of conservative Republican likely voters agree that government is the problem, again the only group with a majority whose opinion differs from that of everyone else.

In his latest diatribe on federal housing policy, conservative commentator Howard Husock attacked the housing voucher program again ("The Housing Reform That Backfired," *New York Sun*, July 22, 2004). It was classic Husock, a compilation of personal observations, anecdotes, uncited "facts," stereotypes, and distortions. Husock repeats his policy position that housing subsidies are unnecessary and that "with smart zoning laws and building codes, the private market can provide enough housing for families at all income levels." (Smart in this context seems to mean minimal.) This puts Husock squarely in the minority of opinion on federal housing policy.

Howard Husock and others who share his point of view are entitled to their opinions and have every right to express them. What is troubling is these opinions seem to be the ones that count with the Bush Administration officials making decisions at HUD these days, even though these viewpoints are so clearly outside the mainstream of contemporary American values.

NLIHC Staff

NLIHC Seeks Policy Analyst

NLIHC seeks staff member to track, analyze, and advocate on federal legislative and regulatory issues related to NLIHC mission. Reports to Deputy Director. Qualifications include highly developed communication and policy analysis skills, knowledge of federal housing policy, and commitment to housing justice. Direct experience with the legislative process a plus. Masters' preferred. Send cover letter and resume to Deputy Director, NLIHC, 1012 14th St. NW, Suite 610, Washington, DC 20005. Applications accepted until position is filled. EE0/AA.

NLIHC Seeks Interns

NLIHC is seeking legislative, outreach and research interns for the fall semester who are passionate about social justice issues and who have excellent writing and interpersonal skills. Send a resume and cover letter to:

Internship Coordinator, NLIHC
1012 14th Street NW, Suite 610, Washington DC 20005
or to info@nlihc.org. Questions? Call 202-662-1530 x228.



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About NLIHC: Established in 1974, the National Low Income Housing Coalition is dedicated solely to ending America's affordable housing crisis. NLIHC educates, organizes, and advocates to ensure decent, affordable housing within healthy neighborhoods for everyone. NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions.