



MEMO MEMBERS

The Weekly Newsletter of the National Low Income Housing Coalition

OUT OF REACH

NLIHC's Out of Reach 2010 to be Released April 21

NLIHC's annual Out of Reach report, which offers a side-by-side comparison of average rents and wages in every county, metropolitan area, combined rural area, and state in the country, will be released on Wednesday, April 21, and will be available at www.nlihc.org. The report is the source of the often-cited Housing Wage, which shows the hourly wage that one must earn to afford a modest market-rate rental home.

A preview of the national data contained in this year's Out of Reach report was provided to attendees of NLIHC's annual conference. At the conference, HUD Secretary Shaun Donovan told the crowd that HUD has modeled the way it will evaluate much of its progress on Out of Reach, which he said "has become the standard by which communities around the country measure housing affordability."

Out of Reach will be released on a national press call at 11 am ET on April 21. Dean Baker, co-director of the Center for Economic and Policy Research, will join NLIHC staff for the release. Mr. Baker will put the results of the report into the context of the broader recession and continuing weakness in the housing sector.

Members of the press who are interested in participating in the press call should RSVP to Taylor Materio at taylor@nlihc.org.

NLIHC 2010

CONFERENCE REPORT

NLIHC's annual housing policy conference was held in Washington, DC, from April 11-14. The following articles report on conference plenary sessions and selected workshops.

HUD Secretary Reflects on Housing Goals for Past and Upcoming Year

HUD Secretary Shaun Donovan gave an impassioned keynote speech at NLIHC's 2010 annual policy conference, in which he reflected on his first year as Secretary and on plans for the year to come.

The Secretary began by speaking about an early life experience in which he and other students recreated the Freedom Rides of the 1960s, and then went on to build housing for people with low incomes. That experience, he said, led him to understand "housing as a path to opportunity and justice." The Secretary described his motivation for working on affordable housing issues, saying that it is "making a difference in the lives of those people society has too often forgotten that brings me here today."

"Housing," said the Secretary, "is not about bricks and mortar, not about regulations...It is about human beings."

Reflecting on his speech at NLIHC's conference last year, his first as HUD Secretary, Mr. Donovan said that "an incredible year of change" in housing policy has passed. He described HUD's actions to address homelessness, including distribution of Homeless Prevention and Rapid Rehousing Program (HPRP) funds and development of a comprehensive plan to end homelessness; distribution of capital stimulus funds to public housing authorities that have saved and created both housing units and jobs; efforts to step up Section 3 enforcement; and an intensified focus on housing recovery in the Gulf Coast.

The Secretary said that HUD will continue to put the "federal government back in the business of affordable rental housing" with the FY11 budget. In addition to speaking about the need to capitalize the National Housing Trust Fund (see related article elsewhere in Memo), the Secretary promoted HUD's plans for fully funding operating expenses to keep subsidized households secure, serving a record number of households with Section 8, increasing funding for homelessness services, streamlining rental assistance to increase resident choice, and strengthening the Choice Neighborhoods Initiative proposal to place more focus on reaching a one-for-one replacement of valuable affordable units.

In closing, the Secretary emphasized the importance of housing as the cornerstone to economic and social success. "If there isn't equal access to safe, affordable housing, there isn't equal opportunity," he said.

Congressional Leaders Describe Housing Agenda at NLIHC Conference

House Financial Services Committee Chairman Barney Frank (D-MA) and Senator Jeff Merkley (D-OR), a member of Banking, Housing, and Urban Affairs Committee, joined NLIHC

conference attendees at Tuesday morning's Congressional Breakfast to speak about the housing agenda in the House and Senate. In their remarks, both Chairman Frank and Senator Merkley were optimistic about the prospects for affordable housing legislation, including funding for the National Housing Trust Fund.

Speaking on HUD's Choice Neighborhoods Initiative (see Memo, 3/19), Chairman Frank said he will insist that provisions for one-for-one replacement be included in the bill. And, he said, preservation legislation he has introduced (see Memo, 3/19) will prevent the displacement of low income tenants and ensure that their units will be preserved.

Chairman Frank said he is hopeful that Section 8 housing reform legislation (SEVRA; see Memo, 1/15) will pass, despite attempts by opponents to use immigration as a wedge issue to block SEVRA and other progressive policy proposals. Senator Merkley joined Frank's optimism about the prospects for the SEVRA. He also wants to double the number of vouchers over the next decade.

The financial crisis has been especially hard on low income families, Senator Merkley said, pointing to predatory lending practices, subprime loans, and pre-payment penalties on credit cards as root causes of the recession. "When families are stressed over housing, they can't provide a strong foundation for families and relationships," he said. Senator Merkley endorsed the pre-payment penalty ban contained in the financial reform legislation authored by Banking Committee Chairman Chris Dodd (D-CT), and said he strongly favors a federal consumer protection agency to monitor potential abuses in the future.

CDFI Fund Director Speaks at Conference

Donna Gambrell, director of the Community Development Financial Institutions Fund in the Department of the Treasury, spoke at a Monday plenary session at NLIHC's conference. The CDFI Fund was created in 1994 for the purpose of promoting economic revitalization and community development through investment in and assistance to community development financial institutions (CDFIs). The CDFI fund administers several programs including the Capital Magnet Fund (see Memo, 3/19).

Ms. Gambrell spoke about the importance of housing to individual and community welfare and the drastic need for housing affordable to those with the lowest incomes. She described how the CDIF Fund and CDFIs can help address these needs by providing funding for low income housing and community development activities, including day care and access to fresh food.

Ms. Gambrell also noted that the CDFI Fund is requesting input on its mission and activities. The Fund is seeking comments on its mission and will be holding listening sessions around the country. More information on the CDFI fund, the notice requesting input, and the listening sessions can be found <http://www.cdfifund.gov>.

Ms. Gambrell described her first meeting with NLIHC President Sheila Crowley. Ms. Gambrell had recently gone to work for Gulf Coast Recovery Federal Coordinator Don Powell, and met with Ms. Crowley to discuss housing policy in general and the housing needs in the Gulf Coast in particular. Ms. Gambrell recounted that she said that she had a lot to learn about housing policy, at which point Ms. Crowley promptly gave her a copy of NLIHC's Advocates' Guide to Housing and Community Development Policy, which provides information on a range of housing and community development programs. Ms. Gambrell said she has used that guide many times since then.

HUD Officials Make Announcements on ConPlans, Affirmatively Furthering Fair Housing, Section 3

In sessions at NLIHC's conference, senior HUD staff addressed several issues relating to the community planning processes and fair housing and equal opportunity.

Consolidated Plans. Mercedes Márquez, Assistant Secretary for Community Planning and Development (CPD), said that it is HUD's intent to refashion the Consolidated Plan (ConPlan) so that it includes all aspects of housing and community development. Specifically, she said HUD is considering fully integrating the Public Housing Agency Plan (PHA Plan) and Continuum of Care Plan (CoC Plan) with the ConPlan, while also embedding fair housing s across the board.

HUD wants the ConPlan to be needs-based, and will be asking stakeholders what needs ought to be included. In order to make statements of need more meaningful, HUD will expect jurisdictions to back needs assertions with data, much of which will be supplied by HUD's Office of Planning, Development, and Research (PD&R). HUD will also ask that the ConPlan indicate how much money from specific sources will realistically be available to address those identified needs.

Assistant Secretary Márquez also acknowledged that in the past there has seldom been real community participation in the development of ConPlans. Therefore, HUD intends to require more rigorous public participation in the future.

Affirmatively Furthering Fair Housing. John Trasviña, Assistant Secretary for Fair Housing and Equal Opportunity (FHEO), acknowledged that HUD's goal of issuing new

regulations regarding affirmatively furthering fair housing choice (AFFH) is behind schedule. However, he said that this delay is due to HUD's intent to better ensure that it succeeds in issuing regulations after a failed attempt to do so in the late 1990s. Because FHEO wants all of HUD's programs to be steeped in AFFH, it is taking longer to prepare proposed regulations. FHEO also intends to update its 1996 Policy Guide, which provides communities with guidance on complying with AFFH.

Assistant Secretary Trasviña said there will be strong public participation requirements regarding the development of a jurisdiction's analysis of impediments to fair housing choice (AI), and said that HUD will carefully monitor public participation. Specifically, HUD intends to enhance public participation by requiring AIs to be available on jurisdictions' websites, and HUD plans eventually to post all AIs on its website.

Section 3. Early in the new Administration, FHEO announced that it would aggressively promote jurisdictions' Section 3 obligations to train and hire, to the greatest extent feasible, low income people from public housing and/or from the metro area benefiting from HUD funds that are used for construction activities. Assistant Secretary Trasviña reported that only 200 jurisdictions were submitting Section 3 performance reports when the new Administration began; now 3,000 (75%) are. The next steps are to assess what the reports say, and to work with the Department of Labor to better ensure that people have the training to take jobs available as a result of Section 3.

Representative Waters Speaks at Gulf Coast Convening

On April 14, House Subcommittee on Housing and Community Opportunity Chairwoman Maxine Waters (D-CA) spoke at NLIHC's Gulf Coast Convening to discuss how Congress and the Administration should proceed to address unmet need from the 2005 and 2008 hurricanes and better respond to future disasters. In addition to the special convening, the conference included a number of appearances by key Congressional staff and administration officials focused on disaster recovery.

Ms. Waters analyzed the state of play on Gulf Coast housing recovery issues and answered questions from attendees. She described the "slow and inadequate" housing response by incompetent officials at all levels, which led to disparity in the delivery of assistance, both by socio-economic class and race.

Informed by her two hearings in New Orleans last August (see Memo, 9/4/09), Ms. Waters said she continues to push for solutions such as one-for-one replacement of all public and assisted housing damaged in a disaster. She noted her attempts to achieve these initiatives in legislation have stalled in the Senate, and she asked advocates to pressure their Senators to

take up these issues. Ms. Waters also recently sent a letter to HUD and the Department of Justice urging them to resolve the problem that led to a lawsuit against the Louisiana's Road Home program for basing rebuilding grant amounts on pre-storm house prices, which had disproportionate adverse affect on minority homeowners.

When asked about the possibility of future hearings, Ms. Waters indicated that she would schedule hearings to coincide with the fifth anniversary of Hurricane Katrina. She said she would like to examine the use of the Community Development Block Grant (CDBG) program to fund disaster recovery because she feels that there could be a better mechanism to address the needs of all those affected, but said she has yet to uncover a proper alternative.

Other events at the conference also addressed Gulf Coast recovery and housing in future disasters. During his conference plenary speech, HUD Secretary Shaun Donovan affirmed HUD's commitment to rebuilding the Gulf Coast. When asked about efforts to better plan for the future, Secretary Donovan said that the upcoming recommendations made to President Obama by the federal Long Term Disaster Recovery Working Group (see Memo, 10/30/09) will lead to Stafford Act reform. At a conference workshop later that day, Fred Tombar, senior advisor on disaster recovery at HUD, told advocates that they can expect those recommendations, originally due April 1, to be submitted in mid-May.

When appearing in another workshop, staff from the office of Senator Mary Landrieu (D-LA) announced two hearings in the Senate Subcommittee on Disaster Recovery: One on May 12 will discuss Stafford Act reform and one on May 19 will focus on oversight of the Long Term Disaster Recovery Working Group and the National Disaster Recovery Framework.

Finally, conference panelist Mark Misczak, deputy director of the Individual Assistance Division at FEMA, announced an upcoming comment period related to the National Disaster Housing Strategy (NDHS). The Concept of Operations (CONOPS) should be available for comment by the end of April and is the latest step in the efforts to build upon and implement the NDHS, which advocates referred to as the 'plan to create a plan' after it was released on the final day of the Bush Administration (see Memo, 1/23/09).

Journalist, Author Adrian Nicole LeBlanc Gives Keynote Address

Journalist and author Adrian Nicole LeBlanc gave a keynote speech describing her experiences as a journalist while writing the book *Random Family: Love, Drugs, Trouble and Coming of Age in the Bronx*. The book follows over 12 years the lives

of two young women from the Bronx. She noted that it was only after she began speaking publicly about the book that she realized the need for affordable housing was such a central theme of their lives.

Ms. LeBlanc discussed how immersing herself in the lives of New York's poorest residents exposed her to the idea that housing should be considered not a social service, but a human right. She read several excerpts from the book that demonstrate the connection between deep-rooted poverty and lack of access to safe, decent and affordable housing.

In preparation for her speech, Ms. LeBlanc said she reached out to Mercedes, one of the children from the book who is now an adult, for a statement about what housing meant to her. Ms. LeBlanc said that Mercedes stated, "If your home is not correct, your life is not correct."

NLIHC Conference Sessions Geared toward Tenants

Advocacy training and several workshop sessions geared toward residents were among the ways in which NLIHC sought to engage tenants of public and assisted housing in its annual conference. To support resident engagement, NLIHC was able to use funds from its new endowment (see related article elsewhere in Memo) to assist more than 160 tenants in attending the conference.

At the Wednesday training, residents prepared for lobby day visits. The training session was designed to help residents feel comfortable when approaching their members of Congress with policy asks.

In addition, residents participated in two workshops specifically designed to provide tenant input into HUD policies. Speakers and residents discussed tenant participation and protections in rental assistance programs, including HUD's new Transforming Rental Assistance (TRA) initiative, and talked about how local tenant groups can work to build a long-term movement in partnership with HUD and national groups.

NATIONAL HOUSING TRUST FUND

NHTF Highlighted in Hill Hearings, at NLIHC Conference

Funding for the NHTF was a topic of discussion in the Capitol in numerous venues during the week of April 11.

In NLIHC conference plenary addresses, HUD Secretary Shaun Donovan and Financial Services Committee Chairman Barney Frank (D-MA) both voiced assurance that funding would be made available this year. The Secretary said capitalizing the NHTF at \$1 billion must happen this year in Congress. He pledged his commitment to work with Senators Harry Reid (D-NV) and Jack Reed (D-RI) and Representatives Nancy Pelosi (D-CA), Steny Hoyer (D-MD), Maxine Waters (D-CA), Sander Levin (D-MI) and especially Barney Frank (D-MA), to get the NHTF funded this year.

Chairman Frank said, "This is the year I believe that we will fund and make permanent a National Housing Trust Fund." He said that the Congressional Black Caucus has made clear to House leadership that full funding of \$1 billion is essential to this year's housing agenda.

At the special convening on Gulf Coast recovery, Housing and Community Opportunity Subcommittee Chairwoman Maxine Waters (D-CA) stressed the need for more affordable housing options on the Gulf Coast and cited the Congressional Black Caucus's support of funding for the National Housing Trust Fund (NHTF).

In a conference workshop on future for the NHTF, NLIHC President Sheila Crowley and new NLIHC board member Paul Weech reviewed a lengthy list of permanent dedicated sources of funding, including those that Mr. Weech had identified in a paper he wrote for the Melville Charitable Trust. Mr. Weech asserts that the entire housing financial system is subsidized by the federal government in one way or another and has a duty to make contributions to solve housing problems that the market will not address. He said he thinks the NHTF is the right vehicle for doing so. Ms. Crowley previewed her testimony before the House Financial Services Committee on April 14 and discussed the continued imbalance between subsidies for homeowners and renters in the federal budget.

At the April 14 hearing, which focused on reform on the housing finance system (see related article elsewhere in Memo), Ms. Crowley reiterated the immediate need for Congress to provide \$1 billion in funding for the National Housing Trust Fund (NHTF) and \$65 million to support project-based vouchers to be used in conjunction with the trust fund. She also called on Congress to fund the NHTF at the level required to take the program to scale needed to solve problems. The National Housing Trust Fund campaign recommends at least \$15 billion a year for ten years. She cited three specific funding sources that could be dedicated to the National Housing Trust Fund as part of housing finance system reform:

- Fees on Federal Support to Financial Institutions. The federal government provides private financial institutions with low cost funds through a variety of sources. A 5 basis

point annual fee on outstanding low-cost funding balances could raise several billion dollars a year for the NHTF.

- **Securitization Fees.** Congress could levy a fee on the securitization of mortgages by any capital markets participant.
- **Capital Gains Tax Surcharge.** Homeowners can take a tax deduction for capital gains on the sale of their homes. A 10% surcharge on the percentage of the capital gains that a seller realizes at the time of sale would generate several billion dollars a year.

Later in the week at the Senate Banking, Housing, and Urban Affairs Committee hearing on HUD's legislative proposals contained in the agency's FY11 budget request, Chairman Christopher Dodd (D-CT) expressed his strong support for funding the National Housing Trust Fund, saying that he will "work with Congress and the administration to make sure it is [funded] before the end of this session." Senator Jack Reed (D-RI) also stressed the importance of getting the trust fund capitalized in 2010.

Additional Organizational Sign-ons Sought for NHTF letter

The National Housing Trust Fund campaign has launched a national effort to gather organizational endorsements on a letter urging immediate capitalization of the NHTF (see Memo, 4/9). As of Sunday, April 18, organizational endorsements have been received from all 50 states, the District of Columbia and Puerto Rico. Thanks to everyone who signed on in the first week.

The letter reads:

We, the undersigned organizations, urge Congress to act soon to provide the initial funding for the National Housing Trust Fund (NHTF). We are requesting \$1.065 billion be provided immediately to the NHTF: \$1 billion to capitalize the NHTF and \$65 million for project-based vouchers to couple with NHTF capital grants.

The NHTF was created in the Housing and Economic Recovery Act of 2008 (HERA) to address the severe shortage of rental homes that are affordable for the lowest income families, but it has not yet been funded. The President proposed funding for the NHTF in his FY10 and FY11 budget requests.

In the United States today, there are only 37 rental homes available and affordable for every 100 households with incomes below 30% of their area median. A scarcity of housing that the poorest families can afford is the principle cause of homelessness in the United States.

Investment in the NHTF will create good jobs. Every \$1 billion provided to the Trust Fund will support the immediate construction of 10,000 rental homes, creating 15,100 new construction jobs and 3,800 new jobs in ongoing operations.

We urge Congress to provide this badly needed funding at the soonest possible opportunity.

Signatories can be local, state, and national organizations, including nonprofits, congregations, labor unions, corporations, and government agencies. To add your organization, go to www.nlihc.org and click the "Take Action" on the left side of the home page.

Once your organization has signed on, please forward the letter to your network and other supporters.

Update on NHTF Program Regulations

Yolanda Chávez, Deputy Assistant Secretary for Grant Programs at HUD confirmed, in a session at the NLIHC conference that the proposed program regulations for the National Housing Trust Fund (NHTF) are at the Office of Management and Budget (OMB) for review. HUD anticipates the proposed regulations will be published for comment by July.

Should funds materialize for FY10, the regulations would instead be issued as interim regulations in order to give states time to obligate money by September 30, the last day of the fiscal year.

CAPITOL HILL

NLIHC Testifies on Housing Finance System Reform

On April 14, the House Committee on Financial Services, chaired by Representative Barney Frank (D-MA) held a hearing, titled "Housing Finance - What Should the New System Be Able to Do?: Part II-Government and Stakeholder Perspectives." Part I of this hearing was held on March 23 and featured testimony from Treasury Secretary Timothy Geithner and a second panel of witnesses.

The purpose of the hearing was to gather views on the reform of the nation's housing finance system. The committee is reviewing the system and the roles of the various participants in the system as it prepares to consider legislation to reform federal housing finance policy. In his opening remarks Chairman Frank emphasized that all parts of the housing finance system, including the Federal Home Loan Banks, the Federal Housing

Administration, Ginnie Mae, and the private sector, were under review, not just Freddie Mac and Fannie Mae.

HUD Secretary Shaun Donovan spoke on hearing's the first panel. He began with a discussion of the origins of the housing crisis, and he noted that many factors contributed to the crisis, including low interest rates and increased investor appetite that combined to drive home prices to historic highs. Secretary Donovan also recognized that there were structural issues throughout the housing financing system, such as lightly regulated lenders, brokers who had no responsibility for the performance of a loan but who developed and used risky loan products that were placed in complex securities, and a regulatory system that was unable to curb excess market growth and protect borrowers, investors, and the taxpayers from excessive risk. He also noted that consumer demand for quick returns, bigger homes, or cash led borrowers to enter into loans they could afford only if house prices kept rising indefinitely, so that the loans could be paid off through sale proceeds or refinancing.

The Secretary reviewed the actions that the Administration has taken to address the crisis, including placing Fannie Mae and Freddie Mac into conservatorship, providing more than \$1 trillion in financial support to Fannie and Freddie to ensure continued liquidity for the mortgage market, supporting opportunities for borrowers to refinance into affordable mortgages, and increasing support for housing counseling services. He noted that these and other efforts have led to a slowly recovering housing market by helping to stabilize home prices and lower financing costs nationwide.

In moving to discuss reform of the housing finance system, Secretary Donovan outlined four principles that need to be considered within the context of the Administration's broad housing policy goals. The four principles set out by Secretary Donovan are:

- **Widely available mortgage credit.** Mortgage credit should be available and distributed on an efficient basis to a wide range of borrowers, including those with low and moderate incomes, to support the purchase of homes they can afford. This credit should be available even when markets may be under stress, at rates that are not excessively volatile.
- **Housing affordability.** A well-functioning housing market should provide affordable housing options, both ownership and rental, for low and moderate income households. The government has a role in promoting the development and occupancy of affordable single- and multifamily residences for these families.
- **Consumer protection.** Consumers should have access to mortgage products that are easily understood, such as the 30-year fixed rate mortgage and conventional variable

rate mortgages with straightforward terms and pricing. Effective consumer financial protection should keep unfair, abusive, or deceptive practices out of the marketplace and help to ensure that consumers have the information they need about the costs, terms, and conditions of their mortgages.

- **Financial stability.** The housing finance system should distribute the credit and interest rate risk that results from mortgage lending in an efficient and transparent manner that minimizes risk to the broader financial and economic system and does not generate excess volatility. The mortgage finance system should not contribute to systemic risk or overly increase interconnectedness from the failure of any one institution.

Secretary Donovan spoke in depth about three particular points: the need for equal access to housing credit; the need to facilitate responsible, sustainable homeownership that involves safe, easily understood financing products that work for most Americans; and the need to support a sustainable and stable market for rental housing.

With respect to the need to support the rental market, the Secretary said that a comprehensive, balanced national housing policy "means not only ensuring that those considering renting have a choice, but that [people] have a real choice, meaning affordable housing that is close to schools, work, and amenities."

To assist the Administration in designing a new housing reform system, Secretary Donovan announced that the Department of Treasury and HUD had published a request for comments on seven questions regarding the structure of the housing finance system and the government's role in that system (see article elsewhere in Memo).

On the second panel, NLIHC President Sheila Crowley said that NLIHC is "interested in the topic of today's hearing primarily because the housing finance system in the United States to date has failed miserably in assuring enough housing for all Americans and we want any reform that Congress undertakes to address that serious shortcoming." She specifically called on Congress to fund the National Housing Trust as a way to address the longstanding shortage of rental housing for the lowest income people.

Ms. Crowley began her testimony by reviewing the housing crisis facing those with the lowest incomes. She noted that, even with the vacancies created by the foreclosure crisis, rental housing costs have continued to rise.

Ms. Crowley outlined several principles that should be used to shape reform proposals, including:

- Federal subsidies to the housing sector should be directed to meeting the needs of those with the most serious housing problems first.
- All segments of the housing finance sector have a duty to contribute to solving the most serious housing problems.
- Federal policy should not favor one form of tenure over another; rather, federal policy should incentivize balance in the housing market and the full range of housing choices in every community.

“With the intense emphasis on homeownership as the preferred form of tenure in recent years, we have lost touch with what housing really means. Housing needs to be understood much more as the place where one is sheltered and carries out family life, and much less as a financial asset and a source of wealth building,” said Ms. Crowley.

Sheila Crowley’s complete testimony is available at: <http://www.nlihc.org/doc/Testimony-of-Sheila-Crowley4-14-2010.pdf>

Also on the second panel, Alex Pollock of the American Enterprise Institute and Anthony Randazzo of the Reason Foundation argued that the government should not have a role in establishing a secondary mortgage finance system. Mr. Pollard also argued that housing subsidies should not be delivered through the housing finance system, but instead provided directly through the appropriations process.

Jack Hopkins, who testified on behalf of Independent Community Bankers of America; Thomas Gleason, Executive Director of MassHousing, who testified on behalf of the National Council of State Housing Agencies; Rick Judson of the National Association of Home Builders; and Anthony Reed, who testified on behalf of The Financial Services Roundtable, argued for a continued government role in the housing finance system. Mr. Gleason stressed the importance of state housing finance agencies (HFAs) and urged the committee to make sure that any new secondary market entities work closely with HFAs to promote affordable housing. Mr. Gleason and Mr. Reed both expressed support for using proceeds from the secondary market to fund affordable housing.

More information on the hearing is available at: http://www.house.gov/apps/list/hearing/financialsvcs_dem/fchnr_04142010.shtml

HUD Secretary Testifies on FY11 Budget Proposals

The Senate Committee on Banking, Housing and Urban Affairs held a hearing on April 15 on the legislative proposals within

the FY11 HUD budget proposal, including Transforming Rental Assistance (TRA). HUD Secretary Shaun Donovan was the sole witness, speaking on HUD’s efforts to strengthen and increase the efficiency of HUD’s core programs.

Committee Chairman Christopher Dodd (D-CT) opened the hearing by noting that, despite recent improvements in the number of households accessing unemployment, there are tragically high numbers of families who are homeless and accessing emergency shelter. The Chairman commended Secretary Donovan on his “creative, imaginative thinking” in providing a range of housing resources to families during a time of significant need. Chairman Dodd also shared his strong support for funding the National Housing Trust Fund.

Secretary Donovan said the new proposals contained within the President’s FY11 budget proposal would increase efficiency and effectiveness of HUD programs. The Secretary said that TRA is key to HUD’s ability to streamline rental assistance programs, leverage capital from the private market, instill market discipline, and increase resident choice and mobility. The TRA initiative would allow public housing agencies and some assisted housing properties to convert their operating subsidy stream to a new Section 8 project-based rental assistance contract or project-based vouchers (see Memo, 4/2).

The Secretary said that TRA and other proposals within the HUD budget, such as the Choice Neighborhoods Initiative and the Catalytic Investment Grants, would allow households to move to neighborhoods of their choice or remain in and benefit from revitalization of their current neighborhoods. Speaking of the importance of linking housing investments with economic investments, the Secretary said that “without a focus on social and human capital, revitalization is doomed.” In response to a question from Chairman Dodd, the Secretary described the importance of integrating a mix of incomes and a mix of uses into properties in order to bring public housing into the 21st century.

Chairman Dodd questioned Secretary Donovan on the urgency of making changes to the Section 8 program and said that he will introduce the Section 8 Voucher Reform Act (SEVRA; see Memo, 3/19) within the coming weeks. The Secretary said that the changes to the voucher program proposed in SEVRA are critical and will make the program “simple, stable, and effective.”

Senator Robert Menendez (D-NJ) questioned the Secretary on HUD’s proposed cuts to the capital funding of Section 811 program. The Secretary expressed concern over the structure of the development portion of the program and said that reforms are needed before the program can continue. Some of these needed reforms are included S. 1481, which has been introduced by Senator Menendez, said the Secretary. Secretary

Donovan acknowledged that discontinuing capital funding is not a good thing for people with disabilities, but noted that HUD's FY11 budget does not reflect a long-term plan for discontinuing the program. The Secretary reiterated that HUD made many difficult decisions in its FY11 budget, and prioritized strengthening the operating funding for all current tenancies, including for households in existing Section 811 and Section 202 units.

Senators Jeff Merkley (D-OR), Jack Reed (D-RI), Jim Bunning (R-KY), and Robert Corker (R-TN) also questioned the Secretary on details of HUD's work in addressing foreclosures. Many of these Senators expressed concerns about households continuing to face foreclosures and asked for additional details on changes to the Federal Housing Administration.

The Senate Committee on the Budget is expected to mark up its FY11 budget resolution the week of April 19.

View Secretary Donovan's testimony at: http://banking.senate.gov/public/index.cfm?FuseAction=Hearings.Testimony&Hearing_ID=5797a61c-8e8f-493b-ac3d-569bf5576255&Witness_ID=61bf8988-04b0-431f-87e9-fdbcd953822a

“Right to Rent” Legislation Introduced

Representative Raul M. Grijalva (D-AZ) introduced the “Right to Rent Act of 2010” on April 15. If enacted, the bill would allow homeowners in foreclosure to remain in their homes as renters. The bill was co-sponsored by Marcy Kaptur (D-OH).

According to a near-final draft of the bill, the legislation would provide mortgagors of one-to-four unit buildings and condominium and cooperative units that are in foreclosure the option of remaining in their homes for five years as tenants.

The former owner would be charged a fair market rent as determined by an independent appraiser who is licensed or certified to conduct appraisals in the property's jurisdiction. Once the rent is set, it would be adjusted each year by the “owners' equivalent rent of primary residence” component from the Consumer Price Index. Nationally, this index has remained largely unchanged in the past year. While it can be expected to increase as housing markets improve, the index could also decrease if home prices continue to fall. The owner could also use an independent appraiser no more than once a year to re-determine the fair market rent. The act explicitly states that the transition to a lease under the program does not hinder a foreclosure or the right of the tenant to pursue a reinstatement of the mortgage.

To be eligible, a property would have to have had a purchase price that is less than the current median purchase price

for residences that are located in the same metropolitan statistical area (the same state if the home is outside the states metropolitan areas) and the loan would have been originated before July 1, 2007. The new owner of the property, which will initially be the bank, would be able to terminate the tenancy for material breach, and the former owner must use the property as a principal residence during the period of the lease. The landlord-tenant relationship would be governed by local landlord-tenant laws.

Implementation and compliance with the provisions of the bill would be overseen by the Office the Inspector General at HUD and the provisions of the bill would have a sunset of five years after enactment.

The concept of Right to Rent and the bill itself were discussed in an April 14 hearing held by the Subcommittee on Housing and Community Opportunity of the House Financial Services Committee this week. The hearing, led by Chairwoman Maxine Waters (D-CA), probed the Home Affordable Modification Program's (HAMP) progress and the implications of recent changes to the program. As the hearing, Dean Baker, the co-director of the Center for Economic and Policy Research and a proponent of the right to rent, testified in support of the bill. The bill was also raised during the hearing's question-and-answer period as Chairman Waters asked about who would be responsible for the upkeep of the properties under the bill during the term of the lease. Under the proposed bill the bank or any subsequent owner would be responsible, governed by local landlord-tenant law.

H.R. 5028 is an updated version of a similar bill Mr. Grijalva introduced in the 110th Congress (H.R. 6116). The text of the bill should soon be available at www.thomas.gov.

A link to the Subcommittee on Housing and Community Opportunity hearing is available at: www.house.gov/apps/list/hearing/financialsvcs_dem/hshrg_04142010.shtml

House Holds Hearing on CRA

The House Financial Services Subcommittee on Financial Institutions and Consumer Credit held a hearing on April 15 titled, “Perspectives and Proposals on the Community Reinvestment Act.” The Community Reinvestment Act (CRA) was enacted in 1977 and requires that banks and savings institutions are meeting local needs for lending, investments, and banking services in the areas where they conduct business. Larger institutions are evaluated more extensively than smaller ones in these areas. Bills to reform the CRA have recently been introduced.

“The Community Reinvestment Act is one of the programs

that keeps our communities moving and keeps the economy moving. It literally ensures that the life-blood of the economy—small businesses, homeownership, and investments in low to moderate income communities—keeps flowing,” Subcommittee Chair Luis Gutierrez (D-IL) said in his opening statement.

Mr. Gutierrez said that the hearing was a place to talk about “constructive issues like how to incentivize participation in the CRA and expand the benefits of this law to more and more Americans struggling to build a better life for themselves, their families, and the communities in which they live and work.”

Eric Rodriguez of the National Council of La Raza suggested in his testimony that all institutions, including companies with exposure to consumer debt in the form of mortgages, auto loans, credit cards, or securities, be covered by the CRA’s requirements. When financial institutions acquire entities not covered by CRA, the CRA should be expanded to apply to these new entities. Mr. Rodriguez also said it is time to require that any CRA-related products offered by institutions must be provided in all of the institution’s service area, even if the service area is not covered by a CRA assessment. NCLR also urged that investments in communities hard-hit by the economic crisis be rewarded by the CRA assessment process, similar to the process under which banks were rewarded in their CRA evaluations for investments and services in the Gulf Coast hurricanes after the 2005 hurricanes.

Also testifying was William Askew, a representative of The Financial Services Roundtable, an association of 100 of the nation’s largest financial services companies. The Roundtable recommended several ways to enhance compliance with CRA, including more incentives to achieve the “Outstanding” CRA rating, which 10% of institutions receive; giving sufficient credit to innovative and complex projects, which could include donating properties to local community-based organizations; and giving sufficient credit for non-mortgage lending in areas like small business, small farm, and community development lending.

National Community Reinvestment Coalition President John Taylor recommended enactment of the reforms in H.R. 1479, the Community Reinvestment Modernization Act of 2009, introduced by Representative Eddie Bernice Johnson (D-TX) on March 12, 2009 (see Memo, 3/13/09), and H.R. 4173, the Wall Street Reform and Consumer Protection Act of 2009, introduced by Financial Services Committee Chair Barney Frank on December 2, 2009.

H.R. 4173 passed the House on December 11. Reforms in this bill include requiring that mortgage company affiliates of banks and all other non-bank affiliates in bank holding companies are covered by CRA; changing CRA assessment areas so that more bank loans are covered by CRA exams; and enhancing Home

Mortgage Disclosure Act data so that more information on loan terms and conditions are included.

“If CRA had been applied broadly throughout the financial industry, the foreclosure crisis would not have occurred or would have been considerably less severe because CRA requires that financial institutions serve communities consistent with safety and soundness,” Mr. Taylor said.

Link to a webcast of the hearing and testimony at http://www.house.gov/apps/list/hearing/financialsvcs_dem/fchrn_04152010.shtml

HUD

NSP1 Grantee Performance Snapshot Reports Available

In an ongoing effort to provide more information on how funds from the first Neighborhood Stabilization Program (NSP1) are being spent, HUD has added Snapshot Reports to its NSP HELP website. For each of the 309 NSP1 grantees, Snapshot Reports provide the amount of NSP awarded, the amount and percentage of funds committed and expended overall, and commitment and expenditure rates for the requirement that 25% of NSP1 funds benefit households with incomes below 50% of the area wide median income (AMI).

As of the end of March, 71 jurisdictions have not yet committed any NSP1 funds and 118 have yet to spend any funds. An additional 23 jurisdictions have committed more than zero dollars but less than 10% of their grant, while 47 have spent more than zero but less than 10%. Another 22 jurisdictions have committed between 10% and 25% of their NSP1 awards, while 35 have spent between 10% and 25%.

Nationally, jurisdictions have committed nearly 50% of all NSP1 dollars for very low income households, and almost 19% has been expended for this target population.

HUD has been sending letters to grantees that are far behind in committing 25% of their NSP1 funds for very low income households, reminding them of the 18-month deadline, which for most will be the end of September or October. The warning letter states if a jurisdiction fails to meet this obligation, HUD may restrict the amount of unused funds or “vigorously pursue appropriate remedies, which may include legal action under the False Claims Act on the basis of any false certifications.”

Advocates will want to dig deeper and look at each jurisdiction’s Action Plan and latest Quarterly Performance Report, also available at the NSP HELP website at the “main” choice under the “Grantees” drop down menu (see Memo, 3/19).

HUD will update Snapshot Reports monthly through June of 2010, weekly from July through September, and then monthly thereafter. Reports on NSP2 are expected to be available soon.

Snapshot Reports are on the NSP HELP web site, <http://hudnsphelp.info>, under the “Grantees” drop down menu. A copy of the template letter from HUD is at: <http://www.nlihc.org/doc/25%25warningltrFinal3-30-10.pdf>

Sustainable Communities Planning Grants NOFA Delayed

The Notice of Fund Availability (NOFA) for HUD’s Sustainable Communities Planning Grant Program will not be published before May, the April 14 Federal Register announced. HUD’s original goal was to have the NOFA published by April 10; however, HUD wants to devote considerable thought to the more than 900 comments submitted in response to an advance notice (see Memo 2/12).

The April 14 notice also provides guidance for potential applicants regarding a five-step electronic registration process, which the notice states can take two to four weeks to complete. Potential applicants should notify HUD of their intent to apply for the grant funds no later than May 14.

The notice is at: <http://edocket.access.gpo.gov/2010/pdf/2010-8432.pdf>

Notice Issued Regarding Social Security Numbers Verification With Multifamily Assistance

On April 13, HUD’s Office of Multifamily Housing issued Notice H 10-08 regarding the implementation of the Enterprise Verification System (EIV) in private, federally assisted multifamily housing such as Project-based Section 8. EIV is an upfront income verification technique used to validate tenant reported income during interim and annual recertifications of family income. To make the EIV system as effective as possible, the notice also describes changes made to the requirements for disclosure and verification of a Social Security Number by applicants and current recipients of federal housing assistance.

Implementation of a final rule published on January 27, 2009, was delayed when the new Administration undertook a review and sought further public comment (see Memo, 2/13/09 and 3/19/09). A new final rule was published on December 29, 2009. Notice H 10-08 provides instructions to owners and management agents.

A key change from the December 2009 regulations pertains

to requirements regarding the provision of Social Security Numbers (SSNs). Now all applicants for rental assistance, as well as current tenants during recertification for rental assistance, must disclose and provide verification of their SSN – except for tenants who were 62 or older as of January 31, 2010, or who do not contend eligible immigration status. Prior practice also exempted those age six and younger and allowed applicants and existing tenants to simply certify that all members of a household age six and older had an SSN.

Another important change from the December 2009 regulations affects “mixed family” situations in which some members of a household do not have citizen status. As practiced prior to January 27, 2009, assistance to a household will continue to be prorated (instead of completely denied) based on the number of people in the family who are citizens.

Owners and management agents are responsible for verifying each disclosed SSN. If someone does not have a Social Security card, other documents containing a SSN may be used, such as a driver’s license with a SSN, an earnings statement on a payroll stub, an original document issued by a federal or state agency, or court records.

Notice H 10-08 is available at: http://portal.hud.gov/portal/page/portal/HUD/program_offices/administration/hudclips/notices/hsg

HUD and Treasury Seek Public Comments on the Future of GSEs

On April 14, the Department of Treasury and HUD solicited public comment on the future of federal housing finance policy by asking for public input to a series of questions. The questions are:

1. How should federal housing finance objectives be prioritized in the context of the broader objectives of housing policy?
2. What role should the federal government play in supporting a stable, well-functioning housing finance system and what risks, if any, should the federal government bear in meeting its housing finance objectives?
3. Should the government approach differ across different segments of the market, and if so, how?
4. How should the current organization of the housing finance system be improved?
5. How should the housing finance system support sound market practices?
6. What is the best way for the housing finance system to help ensure consumers are protected from unfair, abusive or

deceptive practices?

7. Do housing finance systems in other countries offer insights that can help inform US reform choices?

The questions come as Congress is looking at ways to reform the housing finance system (see related article elsewhere in Memo).

There are two ways to comment on the proposals. The public can provide written responses to the questions published in the Federal Register online at www.regulations.gov. Comments will be due 60 days after the publication in the Federal Register. In addition, the Administration will hold a series of public forums across the country on housing finance reform. The details of these forums will be provided at a later date. A copy of the Treasury/HUD press release can be found at <http://www.ustreas.gov/press/releases/tg639.htm>

DISASTER RECOVERY

Public Comment on Disaster Case Management Implementation Guide

The Administration for Children and Families (ACF) within the Department of Health and Human Services (HHS) will accept public comment through May 7 on the most recent version of its Disaster Case Management Implementation Guide. Designed as a resource for all those involved in providing disaster case management, the guide will only be used in major disasters in which there is authorization of FEMA Individual Assistance and an approved request by the affected state for federal case management assistance.

Once notified by FEMA of a qualifying request, ACF deploys a national team within 72 hours to handle case management. This assistance will last from 30 to 180 days, unless a catastrophic event requires additional time, with ACF then helping to transition case management to a state-run, possibly state-funded, program.

As part of its contract with FEMA for an interim national disaster case management program (see Memo, 12/11/09), ACF will periodically update the implementation guide using information gathered from real world application and post for public comment.

The guide is available at www.acf.hhs.gov/ohsepr/dcm/docs/Draft_DCM_ImplementationGuide.pdf

Comments must be received on or before May 7. Full information on how to provide comment is available at <http://edocket.access.gpo.gov/2010/pdf/2010-7330.pdf>

NLIHC NEWS

NLIHC Announces New Endowment, Elects New Board Members

At NLIHC's annual meeting, held at the opening plenary of the conference on April 12, NLIHC Treasurer Moises Loza announced that NLIHC has received a donation of \$5 million to establish a new endowment. The gift is from "long-time members of NLIHC who believe in our mission and admire our work," Mr. Loza said. The donors wish to remain anonymous.

"For an organization like NLIHC, a gift of this size is extraordinary and substantially increases our capacity to engage in work that advances our mission," Mr. Loza said. "The donation is to be used in whatever manner the board designates. One of the first decisions we made was to put more resources into outreach and engagement of our members. We have already put it to excellent use by providing support to help many of you attend this conference. And we increased our Outreach staff to be able to better serve you and expand the NLIHC membership."

The donors want NLIHC to use their gift to challenge others to contribute to NLIHC. Mr. Loza announced that NLIHC was mounting a challenge campaign for 2010 to match the \$250,000 that the new fund will earn in interest and dividends this year.

Nominating Committee Chair Mark Allison also reported on board elections held at the board meeting on April 10. He recognized outgoing board members Telissa Dowling and Regina Morgan, who had each completed nine years of service on the NLIHC board. Reymundo Ocañas was elected to a third three-year term.

Elected to their first three year terms were:

- Mary Brooks, Director, Housing Trust Fund Project, Center for Community Change (national partner).
- Delorise Calhoun, President, Jurisdiction-Wide Resident Advisory Board of the Cincinnati Housing Authority (low income representative).
- Julie Spezia, Executive Director, Housing California (state partner)
- Paul Weech, Senior Vice President for Policy, Stewards of Affordable Housing for the Future (SAHF) and Housing Partnership Network (national partner)

Re-elected to serve another one year term as officers were George Moses, Chair; Donald Chamberlain, First Vice Chair; DeDe Carney, Second Vice Chair; Nancy Bernstine, Secretary; and Moises Loza, Treasurer. Mark Allison will serve another year as an at-large member of the Executive Committee, and Leonard Williams was elected to his first one-year term as an

at-large member of the Executive Committee.

NLIHC Presents 2009 Media Award to Dallas Reporter

NLIHC's fourth annual Media Awards were presented on April 12 during a conference plenary session. Journalist and author Adrian Nicole LeBlanc, the lunchtime keynote speaker (see related article elsewhere in Memo), presented the 2009 award to Kim Horner of The Dallas Morning News, for her series on chronic homelessness in Dallas, TX. The series chronicles Dallas's struggle to house more than 1,000 chronically homeless individuals.

"This particular series gave me the biggest opportunity to take an in-depth look at this issue. The experience was emotionally draining, but was absolutely amazing and worthwhile," Ms. Horner said.

"NLIHC's Media Awards encourages reporters to raise awareness about the affordable housing crisis in America," NLIHC President Sheila Crowley said. "NLIHC is honored to recognize journalists who have told the story of the housing disparities in the United States, thus contributing to the awakening of the public consciousness to the urgent housing needs of people who work in the low wage jobs and low income elderly and disabled people."

Ms. Horner's complete series of articles is available at: <http://www.nlihc.org/template/page.cfm?id=135>

The event program is at: <http://www.nlihc.org/doc/Media-Award-2010conference.pdf>

OR Advocates Honored with 2009 State and Local Organizing Award

NLIHC's first annual State and Local Organizing Award was presented jointly to Neighborhood Partnerships/ Oregon Housing Alliance (OHA) and the Community Alliance of Tenants (CAT) on April 13 at the noon plenary.

Neighborhood Partnerships and OHA, an NLIHC state partner, were recognized for leading a campaign that culminated in the passage of the 2009 Housing Opportunity Bill. This bill creates a dedicated, ongoing source of revenue for multifamily housing, homeless prevention and other housing needs. The revenue source, a \$15 increase to the state's document recording fee, is expected to generate at least \$15 million per biennium.

"When a small group of advocates formed the Housing Alliance, we had as one of our main goals to build a cadre of housing

champions in the legislature—Representatives and Senators who understood affordable housing needs and who cared enough about those needs to work on the issue. Our success in 2009 is directly attributable to having accomplished this goal," said Janet Byrd, Neighborhood Partnerships executive director and OHA chair.

CAT, a member of OHA and Oregon's statewide tenant-rights organization, was recognized for its organizing efforts with low income tenants that also led to the passage of the Housing Opportunity Bill. In addition, CAT organized tenants to make significant improvements to Oregon's landlord-tenant law, to defeat a proposal to fund a baseball stadium with dedicated affordable housing funds, and to help Multnomah County, OR, adopt a rental housing inspections code.

"Through CAT's model of leadership development and grassroots organizing, we have seen tremendous success in our efforts to build the political power of Oregon's low income tenants. Our programs and campaigns reflect our belief that tenants should be able to have a say in the decisions that impact their lives. CAT's members are the driving force behind every program, action and campaign—it is tenants reaching out to tenants that has built the strength of our grassroots efforts to demand safe and affordable housing," said Elisa Aguilera, Co-director of CAT.

The award was presented by Dede Carney, chair of the NLIHC board's membership committee. "We believe that it is vital to honor our state and local members for their ability to develop and implement campaigns that activate tenants and advocates," said Ms. Carney. "We hope that this award both recognizes our members' important work and allows them to share their stories with other organizations."

The State and Local Organizing Award recognizes outstanding achievement for organizing activity at the state or local level that furthers the mission of NLIHC.

The full description of the organizations' achievements will be posted at www.nlihc.org

Gordon Cavanaugh Receives Lifetime Service Award; Representative Ellison and Senator Kerry Recognized for Housing Leadership

On the evening of Tuesday, April 13, NLIHC held its 28th Annual Leadership Awards Reception at the Washington Court Hotel in Washington, DC. This year's honorees were Senator John Kerry (D-MA), Representative Keith Ellison (D-MN), and Mr. Gordon Cavanaugh.

This year for the first time, NLIHC named its annual housing awards after two of the nation's most notable and beloved low income housing champions. The first, the Edward W. Brooke III Housing Leadership Award, is awarded to national figures who have been exemplary housing leaders. "Senator Brooke is just such a leader, who has been a long time advocate for affordable housing for the lowest income people both while he was in the Senate and when he returned to private life. He is a former chairman of the NLIHC board and has been a generous contributor to NLIHC for many years," NLIHC President Sheila Crowley said.

Senator John Kerry (D-MA) and Congressman Keith Ellison (D-MN) were chosen by the NLIHC board as the Edward W. Brooke III Annual Housing Leadership Award winners for 2010 for their leadership in enacting the Protecting Tenants at Foreclosure Act of 2009. The legislation, a priority of NLIHC, protects renters whose landlords have gone into foreclosure.

Chip Halbach, executive director of the Minnesota Housing Partnership (MHP), introduced Representative Ellison and described Mr. Ellison's role as a leading voice for safe and affordable housing for low income Americans. "As a 30-year resident of the district represented by Representative Ellison, I greatly appreciate the passion, energy, and commitment to needs of low income people that he brings," Mr. Halbach said. "More so than any other Minnesota political leader that I know, Representative Ellison carries forward the spirit of Senator Paul Wellstone."

In accepting the award, Mr. Ellison spoke of the importance of housing to allowing families to reach the middle class. "I am humbled by this honor and steadfast in my commitment to further the mission of NLIHC," Mr. Ellison said. "We often speak of the need for stability in the lives of children and families. There is no better symbol of stability than a safe and affordable place to call home."

NLIHC's second award, the Cushing Niles Dolbeare Lifetime Service Award, is new. "Named after NLIHC's founder, this award goes to someone who has demonstrated an unyielding commitment to achieving safe, decent, and affordable homes for low income people over a long period of time," Ms. Crowley said. Ms. Dolbeare celebrated her 50th anniversary as a low income housing advocate in 2002 and was active with NLIHC until her death in 2005.

Mr. Gordon Cavanaugh received the first Cushing Niles Dolbeare Lifetime Service award for his long-time "commitment to the cause of good homes for low income people," Ms. Crowley said. Mr. Cavanaugh served as the Chairman and CEO of the Philadelphia Housing Authority, the Administrator of the Farmers Home Administration under President Carter, and the General Council to the Council of Large Public Housing

Authorities (CLPHA) for more than 20 years.

Moises Loza, an NLIHC board member and Executive Director of the Housing Assistance Council, a nonprofit founded by Mr. Cavanaugh, spoke about why Mr. Cavanaugh was chosen to receive the first Cushing Niles Dolbeare Lifetime Service Award. "Many of you know that Gordon and Cushing knew each other since their days in Philadelphia, before they both moved to Washington. Both are giants and heroes to many of us. I have no doubt that if Cushing knew that an award would be named after her, she would be pleased and proud that its first recipient would be Gordon Cavanaugh," Mr. Loza said.

In accepting his award, Mr. Cavanaugh recalled his connections to Ms. Dolbeare. "This award has a special note for me. I cut my housing teeth as a member of the Philadelphia Housing Association, which she headed many years ago," he said. "I am honored and grateful for this award from NLIHC--and even more so, it being named for the wonderful Cushing Dolbeare - and I take it as a tribute not just to me, but also to my extraordinary colleagues over the years."

Mr. Cavanaugh said that even though we have made many strides in improving housing for those with very low incomes, much more needs to be done. "It took nearly a hundred years to get universal health care; now, 61 years after the promise of the 1949 Act and almost 80 years after the Housing Act of 1937, let us turn to universal 'decent, safe and affordable housing.' We're late, but make no little plans. Dream on."

Mr. Cavanaugh's remarks are available at: <http://www.nlihc.org/doc/NLIHC-Award-Remarks-by-Cavanaugh.pdf>

Senator Kerry was unable to attend the reception.

NLIHC Thanks Conference and Leadership Reception Donors

NLIHC raised over \$300,000 for the 28th Annual Housing Leadership Reception and Housing Policy Conference, making it the most successful event ever. NLIHC is deeply grateful to our many donors, with special thanks to BBVA Compass, which hosted the Leadership Reception, and the Bank of America and the Federal Home Loan Bank of Dallas, which sponsored plenary events at the conference. Thank you to the following donors:

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Sheila Crowley and Kent Willis
Daughters of Charity of St. Vincent de Paul - St. Louis Province
Helen Dunlap
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Housing Partnership Network
William C. Kelly, Jr.
F. Lynn Luallen
The Honorable Eugene A. Ludwig and Dr. Carol Ludwig
McCormack, Baron, Salazar
Merritt Community Capital Corporation
Minnesota Friends of Keith Ellison
National Affordable Housing Management Association
National Leased Housing Association
Kathryn P. Nelson
Wayne and Marti Nelson
New York City Housing Authority
New York City Housing Development Corporation
The NHP Foundation
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Ann M Norton and Jonathan Storer
Pennsylvania Housing Finance Agency

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Carol Parry and John Fox
Greg Payne
People's Self Help Housing
Powerhouse Platinum
Lydia Tom

We also thank the many donors who are too numerous to list who gave less than \$500. They will be acknowledged in NLIHC's 2010 Annual Report.

NLIHC Staff Changes

Angela Chen, who has been the Administrative Assistant for almost three years, has resigned in order to join the Peace Corps. Angela will be teaching business to high school students in Nicaragua. One of her many duties at NLIHC was to serve as liaison to the Board of Directors for all logistical matters, so she will be especially missed by members of the board. NLIHC is very sorry to lose Angela, but very proud of her for choosing the Peace Corps as her next challenge.

Saran Brundage will begin her new role at NLIHC as Administrative Assistant on April 19. Sarah has been an intern at NLIHC since September 2009 as a member of the communications team. She has also worked part-time for NLIHC on proofreading and data entry projects. Sarah is a 2009 graduate of the University of Florida with a degree in political science. She is also a volunteer at the Arlington, VA, Free Clinic. Among her numerous other volunteer experiences was an internship at the Executive Office of the (U.S.) President during the summer of 2008.

NLIHC Seeks Summer 2010 Interns

Resumes are being accepted for the following positions for Summer 2010 interns:

Communications Intern. Works with the Communications Director and staff. Intern assists the Communications team with the planning of press events and media awards, the preparation and distribution of press materials, maintenance of the media list and tracking press hits, website updates and other duties as assigned. Excellent writing skills required.

Research Intern. Works with the Research Director and staff. Interns assist in ongoing quantitative and qualitative research projects, write weekly articles on current research for NLIHC newsletter, attend briefings, and help staff respond to research inquiries.

All interns will contribute articles to our weekly newsletter, Memo to Members, and other duties as assigned.

The National Low Income Housing Coalition is the foremost national advocacy organization for low income housing. Interns are highly valued and fully integrated into the staff work of the Coalition. We seek students passionate about social justice issues, with excellent writing and interpersonal skills. A small internship stipend is available. In your cover letter, please specify which position/s you would prefer and that you are interested in a Summer 2010 internship. Interested students should send a resume and cover letter to:

Internship Coordinator, NLIHC

727 15th Street NW, 6th Floor, Washington DC 20005

or via email to linda@nlihc.org, via fax at 202/393-1973.

NLIHC STAFF

Kimberly Bates Outreach Associate
Sarah Brundage Communications/Outreach Intern
Elizabeth Buck Katrina Monitoring Intern
Angela Chen Administrative Assistant, x224
Linda Couch Senior Vice President of Policy, x228
Sheila Crowley President, x224
Megan DeCrappeo Research Analyst, x245
Barbra Drake Communications Intern
Danna Fischer Legislative Director / Counsel, x243
Ed Gramlich Regulatory Director/State Partner Liaison, x314
John Green Research Intern
Elisha Harig-Blaine Outreach Associate, x316
Jake Kirsch Outreach Associate, x 244
Rebekah Mason Katrina Housing Fellow, x233
Taylor Materio Communications Associate, x223
Brandi Mercurio Development Coordinator, x234
Khara Norris, Director of Administration, x242
Samantha Pedreiro Policy Intern
Danilo Pelletiere Research Director, x237
Melissa Quirk Policy Analyst, x230
Allison Rohde Outreach Intern
Kim Schaffer Director of Communications & Outreach, x222
Bill Shields Vice President of Operations, x232
La'Teashia Sykes Outreach Associate, x247
Elisabeth Teater Research Intern

ABOUT NLIHC

The National Low Income Housing Coalition is dedicated solely to achieving equitable federal policy that assures affordable, accessible, and healthy homes for the people with the lowest incomes in the United States.

Established in 1974 by Cushing N. Dolbeare, NLIHC educates, organizes, and advocates to ensure decent, affordable housing within healthy neighborhoods for everyone.

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.

NLIHC membership information is available at www.nlihc.org/join. You can also e-mail us at outreach@nlihc.org or call 202-662-1530 to request membership materials to distribute at meetings and conferences.