



MEMO MEMBERS

The Weekly Newsletter of the National Low Income Housing Coalition

NATIONAL HOUSING TRUST FUND

Senate Adjourns without Funding NHTF

The Senate adjourned on August 5 without passing funding for the National Housing Trust Fund (NHTF). As previously reported, Majority Leader Harry Reid (D-NV) had hoped to move an amendment, which included the NHTF and tax extenders, on H.R. 5297, the Small Business Jobs and Credit Act of 2010 (see Memo, 7/30). However, the Senate was unable to complete that legislation before adjourning for the August recess.

Before its adjournment, the Senate did pass legislation to provide increased Medicaid aid for the states and fund a program to help avoid layoffs for teachers. While this aid package to cash-strapped states is important, its passage does further complicate the passage of the extenders bill. To pay for this increased spending, the Senate used an offset that had been previously part of the extenders package, leaving the extender package without a complete offset.

The House will return briefly from its recess on August 10 to vote on the Medicaid bill, but it is unlikely to take up any other legislation during this abbreviated session. Consequently, additional action on the NHTF and the tax extenders package will have to wait until mid-September when the House and Senate return.

CAPITOL HILL

Banking Committee Acts on Livable Communities Legislation

On August 3, the Senate Committee on Banking, Housing, and Urban Affairs passed S. 1619, the Livable Communities Act, introduced by Committee Chairman Christopher Dodd (D-CT). This bill is designed to improve the coordination of federal policies for the purpose of promoting sustainable development, reducing traffic congestion and oil consumption, protecting green spaces, spurring economic development, and creating more affordable housing.

“The needs of our citizens are evolving, and the way we plan for the future must evolve as well,” Chairman Dodd said in

his opening statement. “Workers across the nation are living farther away from their jobs and commuting longer distances... With our population expected to grow by over 150 million people between 2000 and 2050, it is clear that our current path is unsustainable. The Livable Communities Act before us represents a comprehensive and flexible approach to the diverse issues facing communities.”

The bill as passed by the Committee would authorize \$475 million for a Comprehensive Planning Grant Program to assist communities in developing comprehensive regional plans that incorporate transportation, long-term affordable and accessible housing, community and economic development, and environmental needs. The legislation would also authorize \$2.2 billion for a competitive Challenge Grant Program to enable communities to implement their comprehensive regional plans. These challenge grants could be used to help communities create and preserve affordable housing, support transit-oriented development, improve public transportation, create pedestrian and bicycle thoroughfares, redevelop brownfields, and foster economic development (see Memo, 6/11).

As passed by the committee, the bill would also establish an Interagency Council on Sustainable Development comprised primarily of HUD, the Department of Transportation, and the Environmental Protection Agency. This council would coordinate federal sustainable development policies and research agendas and promote coordination of transportation, housing, community development, energy, and environmental programs.

The bill also authorizes the Office of Sustainable Housing and Communities, which has been established within HUD under Secretary Shaun Donovan.

The Committee accepted several amendments to bill, including provisions to assist communities in addressing the problems of vacant properties and to improve the monitoring and evaluation of programs funded under the act.

The most controversial amendment was one offered by Senator David Vitter (R-LA), Ranking Member of the Subcommittee on Housing, Transportation, and Community Development, that would require all adults seeking housing assistance under the bill to present a passport, a social security card, a driver’s license that meets certain requirements, or an identification card issued by the Department of Homeland Security before being providing such housing assistance. Similar amendments have been the subject of debate in housing bills in the House. After vigorous

debate, alternative language was offered by Subcommittee Chairman Robert Menendez (D-NJ). This language, adopted by the Committee, restates the requirements of current law that housing assisted under the bill not be available to those persons not legally in this country.

Companion legislation, H.R. 4690, was introduced in the House by Representative Ed Perlmutter (D-CO) (see Memo, 2/26), but no action has been taken on that bill.

Hearing Set on Housing Needs in Indian Communities

The Senate Committees on Banking, Housing, and Urban Affairs and on Indian Affairs will hold a joint hearing titled, “Innovative Solutions to Addressing Housing Needs in Our Indian Communities.” The field hearing will take place at 10 am on August 25 in Rapid City, SD, at the South Dakota School of Mines and Technology, in room 204 of the Classroom Building.

HUD

HUD Releases Proposed FY11 FMRS, Includes Small-Area FMR Data for Dallas

HUD’s proposed FY11 Fair Market Rents (FMRs) were posted in the Federal Register on August 4. This year, along with the usual FMR tables and data files, HUD also released the proposed small area FMRs for the Dallas, TX, HUD Metro FMR Area. This is the first area that will participate in HUD’s Small Area FMR Demonstration Project, which aims to make all neighborhoods in a metropolitan area accessible to voucher holders by setting FMRs at the better-defined ZIP code level (see Memo, 5/14).

According to the notice, FMRs are meant to reflect “the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, and safe rental housing of a modest (non-luxury) nature with suitable amenities.” FMRs are generally set at a level that HUD determines is the 40th percentile rent for standard quality rental units in a metropolitan area or rural county, and are primarily used by HUD to determine payment standards and rent levels in the Housing Choice Voucher program.

In some metropolitan areas, where vouchers and affordable units appear to be concentrated in a limited number of neighborhoods, the FMR is set at the 50th percentile instead of the 40th. HUD regularly assesses whether given areas meet the criteria for using 50th percentile rents, to increase the number and the geographic distribution of the units a voucher holder can afford. All 17 areas that used 50th percentile FMRs in FY10

will continue to use these rents in FY11, since none of these were up for review this year. In addition, one new area, Bergen-Passaic, NJ, is now eligible to use 50th percentile rents.

HUD did not make any methodological changes to the FMRs for FY11, but it did include the methodology for determining small area FMRs in the notice along with confirmation that the Dallas area will be a participant in the small area FMR demonstration project. HUD also updated the hypothetical individual small area FMRs and the small area FMR data file available on their website in order to incorporate the proposed FY11 FMRs. These are tools that allow readers to compare small area FMRs to the currently proposed FMRs.

Advocates have 30 days to comment on the methodology used by HUD to calculate the FMRs or on the proposed rent levels in a specific area. Final FMRs for FY11 must be released by HUD on or before the fiscal year begins on October 1. The comment period for the May 18 notice regarding the small area FMR demonstration project has ended, but HUD is currently reviewing these comments and may make changes to the methodology for creating small area FMRs based on the public comments that were submitted. NLIHC submitted comments on this project in July (see Memo, 7/16).

The proposed FY11 FMRs, along with supporting material, historical data, and a system to see how individual areas’ FMRs are determined can be found at: <http://www.huduser.org/datasets/fmr.html>

PETRA WATCH

Final PETRA Briefing Focuses on Financing Housing Preservation

The Center on Budget and Policy Priorities (CBPP), the Urban Institute, and Abt Associates held their third and final briefing on the Obama Administration’s proposed Preservation, Enhancement, and Transformation of Rental Assistance Act (PETRA) on July 28.

This session focused on financing housing preservation, an important component of the debate surrounding PETRA. PETRA would authorize some public housing units to be converted to a new rental subsidy stream. The new subsidy stream would be greater than current public housing subsidies so that public housing agencies (PHAs) could borrow private funds to preserve the public housing stock. There have been significant concerns raised about leveraging private funds for public housing, mostly regarding what would happen to the public housing if at PHA defaulted on a loan. The July 28 forum provided a history of public housing’s intersection with private financing.

CBPP's Will Fischer, who facilitated the briefing, began with a broad overview of federal debt and projections of rapidly rising Medicare and Medicaid costs. Such cost increases, Mr. Fischer said, would result in HUD's housing programs having even less access to funding than they do today. Mr. Fischer also reviewed budget authority for public housing and project-based Section 8. He noted that, in inflation-adjusted terms, budget authority doubled for Section 8 over the last 10 years. Over the same period, however, budget authority decreased for public housing, while capital needs continued to stockpile and operating subsidies were underfunded for several years in a row.

Jill Khadduri of Abt Associates noted that a combination of insufficient funding and inefficient use of funding has put pressure on the public housing stock. Ms. Khadduri reviewed the history of public housing, noting that the annual public housing capital fund appropriations have not kept pace with annual capital needs. Ms. Khadduri said, however, that the public housing capital needs assessment by HUD, expected this fall, will likely yield a lower capital needs number than was last identified in 2000 because properties with the most significant needs have left the inventory, primarily through demolition.

Stephen Holmquist of Reno and Cavanaugh, PLLC, noted that PHAs have in fact accessed private capital in the past, and said they have been able to do so while protecting the public's ownership and stewardship of the units. Since the 1990s, Mr. Holmquist said, HUD has allowed and Congress has authorized mixed-financing of public housing in several ways. Examples Mr. Holmquist gave included the capital fund financing program, which allows PHAs to secure bonds for redevelopment that are then paid for using future capital funds; the mortgaging of public housing; and the use of low income housing tax credits by PHAs.

PHAs that access low income housing tax credits are bound by Declaration of Restrictive Covenants, Mr. Holmquist said, which remains in effect for 40 years. Under such covenants, a PHA could lease the actual land to the new private owner of the housing, could include a right of first refusal purchase option for the PHA after the tax credit compliance period, and could include a regulatory and operating agreement in which the private owner agrees to operate under public housing rules in exchange for receiving the forthcoming public housing operating subsidies. Such provisions, Mr. Holmquist said, protect the public's investment in the housing.

Mr. Holmquist said there is a consensus on the urgent need to stop the loss of hard public housing units, which the Council of Large Public Housing Authorities estimates to have a value of \$162 billion nationwide. He noted however, that many of the unresolved issues within the PETRA proposal remain, including how rents will be set, whether private lenders will

participate without loan guarantees, and whether the \$350 million requested by HUD for PETRA in FY11 would come at the expense of the public housing operating and capital funds.

Matt Schwartz of the California Housing Partnership, an NLIHC state partner, and a member of the board of commissioners of the San Francisco Housing Authority, said that the nation must preserve its public housing, adding that tenant-based vouchers, while needed, are not an equal substitute for public housing units. He said that any final PETRA proposal should ensure the preservation of public housing in perpetuity, the stable and consistent flow of operating and capital funds, resident input into and public oversight of public housing, and improvements in the quality of life of residents and the efficiencies of properties.

"I have come to the reluctant conclusion that I will not see full capital funding [of public housing] in my lifetime," Mr. Schwartz said. Mr. Schwartz went on to review a variety of ways that public housing revitalization deals in California have included private funding while protecting the public's ownership and stewardship of the units.

When low income housing tax credits are used for public housing redevelopment, Mr. Schwartz said, 99.9% of ownership is in the for-profit limited partner, but what is most critical is the managing general partner and its Declaration of Restrictive Covenants' regulatory and operating agreement with the limited partner. The PHA can be the managing general partner or the co-general partner, he said, maintaining control over the operation and future use of the housing.

To the concern many have raised that banks will not ultimately lend without a right to foreclose on a property, Mr. Schwartz suggested two possible solutions. First, he said, HUD could allow such private mortgages only when they are backed by FHA insurance so the lender could not take hold of the property. If HUD ended up with the property, it could reassign its ownership and management to the PHA or other suitable entity. Second, Mr. Schwartz suggested there could be a ground lease structure in which the title to the land is never transferred, but only leased to the new owner. In these leases, the PHA could retain the right to replace the managing general partner if that partner is not properly operating and maintaining the public housing.

To hear archived audio recording of the forums, visit: <http://www.urban.org/events>

Additional materials on PETRA are available at: <http://www.nlihc.org/template/page.cfm?id=262>

ADMINISTRATION

State and Local Groups Asked to Sign Letter to President's Fiscal Commission

The Coalition on Human Needs (CHN) is collecting signatures from state and local groups on a letter to the National Commission on Fiscal Responsibility and Reform that urges the Commission to prioritize the protection of low income people as it prepares its recommendations for substantially reducing the federal deficit.

The Commission, created in February by President Obama (see Memo, 6/11), is charged with identifying policies that will improve the country's fiscal situation in the medium-term and achieve fiscal sustainability over the long-run. The CHN letter urges the Commission to adopt the principle that lower income people should not be harmed by its recommendations, and emphasizes that smart investments to help low income people will in fact strengthen the economy and the nation.

"Reducing the federal deficit is a means to an end—the strongest possible economic future for the nation. Under-investing in low and moderate-income children and adults would not be consistent with that goal," the letter states. "Indeed, smart and more adequate investments for them could help strengthen the economy and the nation."

NLIHC joined more than 100 other national organizations in signing on to the June 30 version of the CHN letter. NLIHC also submitted its own comments to the Commission that focused on the need for equity in federal housing subsidies (see Memo, 7/2).

CHN will provide the list of new signers to members of the Commission, and will circulate the letter to Congress. The deadline for signing the letter is Friday, August 27. NLIHC sent its members a call to action on the letter on August 6.

Click here to read the letter and see the national group signers as of June 30: <http://www.chn.org/pdf/2010/DeficitComLetterSigners.pdf>

Click here to sign the letter from state and local organizations: http://salsa.democracyinaction.org/o/125/questionnaire.jsp?questionnaire_KEY=1061

Read NLIHC's call to action at: <http://capwiz.com/nlihc/issues/alert/?alertid=15718506>

FEDERAL TAX POLICY

Tax Coalition Urges Senators to Let Tax Cuts for the Wealthy Expire

Fifty national organizations, including NLIHC, sent a letter on August 5 urging members of the Senate to allow the high-end Bush tax cuts to expire as scheduled at the end of 2010. The organizations are part of the Americans for Responsible Taxes (ART) campaign, which is committed to eliminating tax loopholes for big corporations and the wealthiest households, ensuring economic security for working families, and stopping ineffective and wasteful tax cuts.

The letter calls on the Senate to provide responsible tax relief for millions of working families, while allowing the Bush-era tax breaks for the wealthy to expire. In 2001 and 2003, President Bush signed into law a series of unpaid-for tax cuts that are set to expire at the end of this year.

A Congressional Budget Office (CBO) analysis from January found that extending the 2001 and 2003 tax cuts for high-income households, generally considered to be those with incomes over \$250,000, would do less to stimulate the economy than any other stimulus proposal CBO examined. In addition, extending the tax breaks for the wealthy would increase the deficit and debt by \$1 trillion over the next 10 years.

"With millions of Americans out of work and struggling to make ends meet, even as corporate profits and Wall Street bonuses are soaring, we need to get our priorities right. It's time to end tax giveaways to the wealthy and powerful and invest in our families and communities to promote a shared recovery," National Women's Law Center Co-President Nancy Duff Campbell said in the press release accompanying the letter.

The full text of the letter can be seen here: <http://www.responsibletaxes.org/responsible-taxes-matter-now/>

The CBO analysis can be found at: <http://www.cbo.gov/ftpdocs/108xx/doc10803/01-14-Employment.pdf>

FROM THE FIELD

FL Coalition Takes on New Advocacy Role, Continues Community Land Trust Work

The Florida Housing Coalition, Inc. (FHC), an NLIHC state partner, has been in the business of providing training and technical assistance to Florida's nonprofits and their partners since 1982. Its role as an advocate has been limited for the last decade to the dedicated state and local housing trust funds

(Sadowski Act). But with overwhelming evidence that the interests of nonprofits and the extremely low income need a collective voice, the FHC board voted at its April 2010 board meeting to again take on an expanded advocacy role.

The Florida Housing Coalition's expansion of its role as advocate at the state level began immediately, with the Coalition calling upon the Florida Housing Finance Corporation, the state's housing finance agency, to use all or most of its tax credit allocation for the preservation of Section 8 project-based developments.

In addition, to help inform the advocacy positions taken by the coalition, FHC is launching the Florida Nonprofit Housing Advocates Network at its statewide annual conference in September, during a joint roundtable with the Florida Community Land Trust Institute (CLT I). While the form the Network will take is still to be determined, it will offer FHC members the opportunity to participate in and inform FHC's state-level advocacy.

"The Florida Nonprofit Housing Advocates Network will promote our goal of increasing the capacity of nonprofits to develop and preserve affordable housing and to ensure that there is at least one community based organization in every community," FHC President Jaimie Ross said.

FHC is also continuing its highly successful work on community land trusts, on which the Coalition works in partnership with 1000 Friends of Florida under the umbrella of the Florida Community Land Trust Institute. A CLT is a nonprofit organization that acquires and holds land on which affordable housing is built. In a CLT arrangement, the nonprofit transfers to a family the title to the house, while retaining ownership of the land. When the family sells, the resale value of the home is restricted and the home must be sold to a low income family. By separating the value of the land from the value of the home and by limiting the equity families can build in the home, a CLT offers a way to provide a permanent stock of housing affordable to people with low incomes.

The CLT I was launched in January of 2000 to assist in the development of community land trusts in Florida through training and technical assistance, and policy work. The Institute has been extraordinarily successful on both fronts. Florida leads the nation in community land trusts and in 2009 passed legislation to provide tax relief to community land trusts.

An obstacle faced by the CLT was the uneven assessment of CLTs throughout the state. Prior to the new legislation, some property appraisers would not take into consideration the restricted value of the home, and would assess a CLT property at an inflated level. With the help of Representative Keith Fitzgerald (D), who championed this legislation for three years

until it passed, Florida CLTs can now expect a tax bill based on the resale-restricted value of the property and can pass that savings to the low income homeowner.

Since its launch, the Florida CLT I has supported the creation of more than 25 community land trusts in Florida. There are now so many CLTs in Florida that in Palm Beach there is even a consortium of six community land trusts, Ms. Ross said. FHC provides training and technical assistance to the CLTs in Florida, and has been promoting the use of CLTs in conjunction with Neighborhood Stabilization Program (NSP) funds. The Coalition is providing NSP training and technical assistance throughout Florida.

For more information: Jaimie Ross, President, Florida Housing Coalition, and Affordable Housing Director, 1000 Friends of Florida, jaimieross@aol.com. www.flhousing.org.

RESOURCES

Housing Vacancy Data Indicates Continuing Turmoil in the Housing Market

Housing Vacancy Survey data for the second quarter of 2010 indicates that the housing and economic crises are continuing, ultimately increasing both vacancies and the number of renters nationwide.

The survey finds that the official for-sale and for-rent vacancy rates remained relatively unchanged at 2.5% and 10.6%, respectively. These official vacancy rates mask a growing vacancy problem, however. The official rate for renters is calculated as a ratio of the number of vacant units for rent to the number units currently occupied by renters, plus those vacant and for rent. For owners it is the ratio of vacant for-sale properties to those currently occupied by owners, plus those being offered for sale.

But there are many vacant units that are currently offered neither for sale or for rent. While the proportion of *all* housing vacant and marked as for sale (3.4%) or rent (1.5%) also remained unchanged from the second quarter of 2009, the proportion of all vacant units characterized as "other units held off market" increased from 2.7% to 2.9% during this time. This category likely captures foreclosed homes and those where owners have ceased to market them, accounting in part for the increase in the overall vacancy rate from 14.3% to 14.4% over the past year. The number of vacant homes that are neither being offered for sale or for rent is a growing concern for housing policy.

A similar indication of a changing housing market may be that nationwide, the official vacancy rates for both rental and for-sale housing have declined in principal cities since the second

quarter of 2009. The reverse has been true for suburban areas, where both rental and homeowner vacancies increased from their 2009 rates. While this change was not statistically significant, it may become a significant trend if the number of foreclosures continues to rise and vacancies continue to grow.

Significant changes were reported in the number of rental and homeowner-occupied units from 2009 to 2010. The proportion of renter households (33.1%) increased by .5% as the number of renter households grew by 825,000 from the second quarter of 2009. The homeownership rate in the second quarter of 2010 was 66.9%, a .2% decrease from the previous quarter and a .5% decrease from the second quarter of 2009. This follows a gradual decrease in national homeownership rates that began in the third quarter of 2009. Regionally, over the past year, the greatest decreases in homeownership rates were experienced in the South and West (.9%). This is likely due to the concentration of foreclosures in these regions.

Homeownership and renter rates also greatly vary by race and ethnicity of households. White households continue to have a homeownership rate (74.4%) significantly above the national average, while blacks (46.2%) and Hispanics (47.8%) continue to have rates significantly below the national average. However, no group has escaped the housing crisis; all racial groups have experienced declining homeownership rates since the second quarter of 2009.

Data from the most recent and past Housing Vacancy Surveys, a component of the Current Population Survey, can be found at: <http://www.census.gov/hhes/www/housing/hvs/hvs.html>

NLIHC Updates Fact Sheets

NLIHC has updated its current issues fact sheets and its priority legislation chart as of August 1, based on recent legislative activity and policy outlooks.

Fact sheets track legislation related to NLIHC's 2010 policy agenda, including the National Housing Trust Fund, vouchers, public and assisted housing preservation, budget and appropriations, Gulf Coast housing recovery, renters in foreclosure, low income housing tax credits, climate and green housing, and housing plus services issues. The updated information will be especially useful to advocates planning to meet with their Members of Congress during the August recess.

Access the updated information at: <http://www.nlihc.org/template/page.cfm?id=228>

NLIHC NEWS

NLIHC Welcomes New Members

Welcome to these new members who joined in July 2010:

Benjamin Barrett, Trego, WI

Cary Brazeman, Los Angeles, CA

Sister Mary Jane Deodati, Bronx, NY

Annquanet Garner, Hopkins MN

Harlingen Community Development Corporation, Harlingen, TX

Nina Janopaul, Arlington, VA

Thomas Kegelman, Springfield, MA

Jake Kirsch, Portland, OR

Melissa Sloan, Austin TX

Terry Taggart, Tampa, FL

Darryl Warner, Far Rockaway, NY

NLIHC Seeks Members for Policy Advisory Committees

NLIHC is seeking members interested in joining one of its four policy advisory committees. These committees meet regularly by teleconference to discuss various policy issues, provide input on NLIHC's policy agenda, and make policy recommendations to NLIHC's board, which sets NLIHC policy. The committees also provide guidance to NLIHC for our annual conference. Each committee is each chaired by a member of NLIHC's board and staffed by a member of NLIHC's policy team.

The four policy advisory committees are: Resident Issues, Saving Housing Resources, Production, and Housing Plus Services. Details on the committees is at: <http://www.nlihc.org/doc/policy-committee-descript2010.pdf>

If you are interested in serving on one of NLIHC's committees, please email linda@nlihc.org and include which committee interests you the most. Members of the policy advisory committees are officially appointed by NLIHC's Board Chair. All committee members must be members of NLIHC.

NLIHC Seeks Fall Interns

NLIHC is now accepting resumes for Fall 2010 intern positions. Interns are highly valued and fully integrated into the staff work of NLIHC. We seek students passionate about social justice issues, with excellent writing and interpersonal skills. The positions available are:

Outreach Intern. Assists with grassroots organizing efforts for the National Housing Trust Fund Campaign and other legislative campaigns. Assists with membership recruitment/retention efforts and internal database upkeep.

Research Intern. Assists in ongoing quantitative and qualitative research projects, writes weekly articles on current research for NLIHC newsletter, attends briefings, and helps staff respond to research inquiries.

All interns will contribute articles to our weekly newsletter, Memo to Members, and perform other duties as assigned. A small stipend is available.

In their cover letter, interested students should specify which position/s they prefer. The cover letter and resume should be sent to:

Bill Shields, Vice President for Operations, NLIHC

727 15th Street NW, 6th Floor

Washington, DC 20005

or via email to bill@nlihc.org or fax at 202-393-1973. Please call 202-662-1530 x 232 with any questions.

NLIHC 2010 Advocates' Guide Available for Order

NLIHC's 2010 Advocates' Guide to Housing and Community Development is now online and available for purchase in book form. The Guide contains updated chapters on 70 housing and housing-related programs and issues, from the National Housing Trust Fund and the Housing Choice Voucher program to the mortgage interest deduction and the Federal Housing Administration.

Each chapter provides a program history and description as well as information on what advocates need to know now about current program issues. As applicable, advocates are also provided with information on what to say to legislators and with tips for making the program work well at the local level. In addition, the Guide's appendices provide information on Congress, the Administration, and the policymaking process that is designed to help advocates weigh in on housing programs and issues.

New articles for 2010 include an overview of housing need and tips for accessing NLIHC resources, as well as chapters on the Homeless Prevention and Rapid-Rehousing program, intergenerational housing, and service coordinators in multifamily housing.

The Advocates' Guide can be accessed at <http://www.nlihc.org/doc/2010-ADVOCATES-GUIDE.pdf>. Copies of the book are available for purchase, for \$40 for non-members and \$25 for members. Bulk rates are available for advocates wishing to distribute copies more broadly; email sarah@nlihc.org for details.

2011 Annual Housing Policy Conference and Lobby Day March 27-30

Mark your calendars! NLIHC's 2011 Annual Housing Policy Conference and Lobby Day will take place Sunday, March 27, through Wednesday, March 30, in Washington, DC.

The conference will be held at the Omni Shoreham Hotel, at 2500 Calvert Street NW. Please plan to attend to learn the latest in housing policy and research, interact with peers, engage with HUD staff, and spend time with Congressional offices.

NLIHC's 29th Annual Housing Leadership Reception will be held Tuesday, March 29, 2011, at the Washington Court Hotel on Capitol Hill, at which NLIHC will honor the 2011 recipients of the Edward W. Brooke III Housing Leadership Award and the Cushing N. Dolbeare Lifetime Service Award.

Details will follow in Memo and at www.nlihc.org.

FACT OF THE WEEK

Low Income Families Less Likely to be Homeowners

Homeownership Rates by Family Income*

| | Households with income greater than or equal to median family income | % change | Households with income less than median family income | % change |
|-----------------|---|----------|---|----------|
| Second Quarter: | | | | |
| 2006 | 84.1% | | 52.6% | |
| 2007 | 83.4% | -0.7% | 52.0% | -0.6% |
| 2008 | 83.5% | 0.1% | 51.8% | -0.2% |
| 2009 | 82.2% | -1.3% | 51.5% | -0.3% |
| 2010 | 81.9% | -0.3% | 51.9% | 0.4% |

*Based on family or primary individual income

Source: Callis, Robert R. (2010, July 27). *Residential Vacancies and Homeownership in the Second Quarter of 2010*. U.S. Census Bureau, Housing and Household Economic Statistics Division.

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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.