

NONPROFIT HOUSING ROUNDTABLE
OF CENTRAL FLORIDA

MONTHLY INFORMATION PACKET

GRANT INFORMATION

MISCELLANEOUS GRANT ANNOUNCEMENTS

Applications Invited for Best Buy's @15 Community Grants Program

Grants will be awarded to nonprofits working to provide positive experiences that help teens succeed in school, engage in their communities, and develop leadership skills.

Posted on May 4, 2010

Deadline: July 1, 2010

CVS Caremark Charitable Trust Offers Grants to Support Children with Disabilities and Uninsured or Underserved People With Healthcare Needs

Grants of up to \$50,000 will be awarded to organizations working to increase opportunities for success for children under the age of 21 with disabilities as well as to improve the overall quality of health and well-being in underserved communities....

Posted on May 12, 2010

Deadline: June 15, 2010

Arts Writers Grant Program 2010 Open for Submissions

Grants of up to \$50,000 will be awarded to individual writers using articles, blogs, books, new and alternative media, or short-form writing to address contemporary visual art issues....

Posted on May 5, 2010

Deadline: June 7, 2010

Nominations Invited for 2010 Mario Savio Young Activist Award

Awards of \$6,000 will be divided equally between young people and the organizations they represent to honor their commitment to human rights and social justice and ability to transform their commitment into effective action....

Posted on May 6, 2010

Deadline: June 30, 2010

Drucker Institute Announces Call for Applications for 2010 Drucker Award for Nonprofit Innovation

Grants of up to \$100,000 will be awarded to nonprofits that have made a difference in the lives of the people they serve, exemplify innovation by demonstrating a new dimension of performance, and have specific and measurable outcomes....

Posted on May 4, 2010

Deadline: July 1, 2010

American Legion Child Welfare Foundation Offers Project Grants

Project grants will be awarded to nonprofits working to meet the physical, mental, emotional, and spiritual welfare needs of children....

Posted on April 29, 2010

Deadline: July 15, 2010

Home Depot Foundation Accepting Letters of Inquiry for Affordable Housing Built Responsibly Grant Program

Grants will be awarded to nonprofits in the United States and Canada working to create and preserve sustainable, healthy, affordable homes with access to green space for low- to moderate-income families....

Posted on April 30, 2010

Deadline: July 1, 2010 (Letter of Inquiry)

Mitsubishi Electric America Foundation Offers Support for Programs Benefiting Young People With Disabilities

Grants will be awarded to nonprofits working to give young people with disabilities full access to educational, vocational, and recreational opportunities and to participate alongside their non-disabled peers....

Posted on April 30, 2010

Deadline: June 1, 2010 (Concept Papers)

The Ford Foundation today announced a five-year, \$200 million effort to help transform the way that cities, suburbs and surrounding communities grow and plan for the future, promoting a new metropolitan approach that interweaves housing, transportation and land-use policy to foster greater economic growth...

CIVIC REFLECTION GRANTS A series of Community Conversations: A special initiative of the Florida Humanities Council that requires only a letter of intent from a qualified non-profit organization. The Florida Humanities Council seeks to partner with community organizations interested in convening meaningful conversations among citizens about the challenges we face in trying to improve our public life through community service. We seek to engage the many citizens who are working to improve some aspect of our public life through joining associations, serving on boards, giving and raising money, participating in projects, and staffing and leading non-profit organizations. For more information visit the [Florida Humanities Council](#).

Social Services Block Grant Program, 2008 Disasters The Governor's Commission on Volunteerism and Community Service, Volunteer Florida, is pleased to partner with the Florida Department of Children and Families to announce its Notice of Funding Availability of disaster relief funds for the reimbursement for social services provided as a result of Tropical Storm Fay and other presidentially-declared disasters that occurred in 2008. Applications are accepted now through July 15, 2010 or contingent on the availability of funds.

John Hazelroth

From: Mimi.Reggentin@ocfl.net
Sent: Tuesday, May 18, 2010 1:56 PM
To: jph@iag.net
Subject: 2010 MetLife Foundation Awards for Excellence in Affordable Housing

2010 MetLife Foundation Awards for Excellence in Affordable Housing
The best in green and service-enriched senior housing

In partnership with the MetLife Foundation, Enterprise Community Partners, Inc. offers the MetLife Foundation Awards for Excellence in Affordable Housing. For 15 years, the awards have recognized organizations that demonstrate leadership, innovation, effectiveness and quality operations and services delivery in affordable housing.

Award: Four \$50,000 unrestricted grants. Eligibility: 501(c)(3) nonprofits, tribes or tribally designated housing entities. **Application deadline: May 26, 2010.** For more information see: http://www.enterprisecommunity.org/programs/awards_and_fellowships/awards/metlife_foundation_awards/

PLEASE NOTE: Florida has a very broad public records law (F. S. 119). All e-mails to and from County Officials are kept as a public record. Your e-mail communications, including your e-mail address may be disclosed to the public and media at any time.

LOCAL/STATE GOVERNMENT

contractors, vendors and low and middle income homeowners to repair and resell (or rent) NSP properties. After resale, investors will be eligible for a developer fee. Carrying costs and closing costs can be eligible.

Osceola County is an equal opportunity employer and supports fair housing.

OSCEOLA COUNTY ANNOUNCEMENT

[Notice to Residential REO Real Estate Investors Interested in Participating in NSP 1 as Developers](#)

Published On: Monday Apr. 12, 2010

Osceola County has received Neighborhood Stabilization Program (NSP) funding from the State of Florida for the purpose of Housing Acquisition and Rehabilitation for Low, Moderate and Middle Income (LMMI) individuals and families that purchase an eligible foreclosed home as their primary residence. Funds for low income rental housing have also been received. The NSP funds may be used to assist eligible LMMI families and individuals with purchase assistance and/or repairs of foreclosed homes. These residential properties must be 1) foreclosed or real estate owned deed in lieu of foreclosure, 2) in defined areas of greatest need (AGNs), 3) purchased at 1% below a current appraisal, 4) purchased from the lender that foreclosed on the property, and 5) be reviewed and approved by the County before purchase. The County seeks qualifications from individuals, firms and non-profits for real estate developer services to assist in facilitating the Osceola County NSP program.

These funds allow for purchase assistance and, when required, minor to substantive repairs to individual housing units purchased as a part of the Osceola County NSP Program. Purchase assistance may also include principle buy down, closing costs, and/or up to 50% of their required down payment. Rehabilitation will include but not be limited to, correcting all housing and building codes violations, providing cost effective energy conserving and allowable green features, making the dwelling accessible to handicap and elderly occupants as necessary and correcting any health and/or safety violations that may be present. All rehabilitation repairs must meet the minimum Section 8 Housing Rehabilitation Standards and all applicable building codes. Real estate investors will partner with the County to provide developer services in acquiring, repairing and reselling (or renting) REO properties. The County will monitor the program and provide financing through the NSP.

If you are interested in being a real estate investor and providing developer services related to this work, please complete an application packet. These application packets can be obtained at:

Osceola County Human Services
330 North Beaumont Avenue
Kissimmee, FL 34741

You may also download an application from the NSP web site: housing.osceola.org.

Should you have specific questions please contact Jamie Rowland, Email: jhoy2@osceola.org, Phone: 407-742-8405.

NSP developers will acquire eligible REO residential property using NSP Funds in accordance with County procedures. NSP developers will coordinate with the County, qualified

Osceola County Human Services

Community Development Block Grant (CDBG) funds
for October 1, 2010 - September 30, 2011

CFDA No. 14.218 Community Development Block Grants/Entitlement Grants

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Notice to Potential Applicants

The purpose of this Request for Proposals (RFP) is to provide services to residents of unincorporated Osceola County and the City of St. Cloud, consistent with the County's approved plans and strategies.

The Osceola County Human Services Division is interested in funding a wide range of services for the residents within the unincorporated areas of Osceola County and the City of St. Cloud. Projects should enhance, expand, or create services that contribute to a continuum of care that is comprehensive and consistent with the County's U.S. Department of Housing and Urban Development (HUD) proposed Consolidated Plan.

In growing numbers, service providers, governments, other funders, and the public are calling for clearer evidence that the resources they expend actually produce benefits for people. One move in this trend is the adoption of criteria in the selection of programs and services that impact on communities. This move toward accountability is fully supported through this RFP process. Applicants will be required to describe their proposed program in relation to the County's proposed FY2010-2015 Consolidated Plan.

All applicants requesting funding under this RFP will be considered on the basis of their overall merit as determined through initial staff review and the Osceola County Board of County Commissioners review and approval process. This RFP contains information and the required forms for potential applicants to apply and compete for FY 2011 grant awards under this competition. Potential applicants are advised to read the materials carefully, particularly the information on the types of organizations that are eligible to apply for these grants, suggestions on how to prepare an application, the selection criteria used by the reviewers to evaluate each application, and the other special program requirements.

APPLICATION PROCEDURES

Submit the applications using a binder clip, three hole punched on the left side. No staples or bound copies please. Applications must be typed. Applications must be received on or before 3:00 p.m. on April 1, 2010 to the following address: Osceola County Human Services Attn: Jamie Rowland 330 N. Beaumont Avenue Kissimmee, FL 34741.

Part I – Application Instructions Section I: Overview

Eligibility

Applications may be made by the governing bodies of 501 (c) 3, not-for-profit organizations, and governmental entities. Each applicant must describe both their roles and responsibilities and that of any sub-grantees/contractors. This is not a pass through grant program. The applicant will be legally, administratively, and fiscally responsible for the grant.

Providers of services must be in compliance with all local, city, and state licensing and/or accreditation/certification requirements. Additionally, all not-for-profit organizations must provide verification regarding past Suspensions/Debarments. Documentation must be provided in the application in Appendix A entitled Certifications & Forms. Without documentation of licensure/accreditation (or a statement as to why licensure is not required) and past Suspensions/Debarment applications will be considered ineligible and will not be considered for review.

The County, at its sole and absolute discretion, with or without cause, and without liability of any kind to any applicant, reserves the right to accept or reject and/or all proposals either in whole or in part, waive any informalities or irregularities of any proposals, cancel this application process at any time and/or take any action in the best interest of the County and CDBG funding. The County's decision in all matters shall be final. The County reserves the right to contact an applicant if additional information is required.

Currently funded agencies or agencies who have received prior funding from the County will also be evaluated on past performance in carrying out programmatic activities and contractual compliance. Factors such as agency ability to meet service delivery goals, timely expenditure of funds, timely reporting, accuracy of

reporting, ability to meet audit requirements, ability to meet federal, state and local requirements, and other programmatic and fiscal contractual requirements will be considered.

Once an award is made, the County requires the following from each awarded applicant:

- Agreement – Non-profit agencies and organizations approved for funding will be required to sign an agreement with the County in order to insure compliance with the appropriate CDBG regulations. Funds may not be obligated until the agreement is accepted and signed by all parties. Funding is disbursed on a reimbursement basis.
- Program Monitoring – Applicants approved for funding will be required to maintain and submit adequate information necessary to monitor program accountability and progress in accordance with the terms and conditions of the agreement.
- Compliance with Applicable Laws, Rules, and Regulations for HUD Programs – Applicants who are awarded funding must act in accordance with all relevant laws, rules, and regulations.

Availability of Funds

It is estimated that approximately \$1,134,800 in CDBG of which approximately, \$170,220 is available for public services to support awards under this RFP. Actual funding levels will depend upon availability of funds.

Minimum Request

A minimum request of \$10,000 is required under this proposal process. Request for less than \$10,000 will not be considered.

Period of Support

Annual awards will be made subject to continued availability of funds and progress on applicant outcomes. All Agreements will begin October 1, 2010 and continue until September 30, 2011. Funds are provided quarterly, on a reimbursement basis. All funds must be expended prior to June 30, 2011.

Disqualifying Criteria

- Receipt of applications after 3:00 pm. a.m. (based on clock in Osceola County Human Services lobby) on April 1, 2010.
- Incomplete applications or applications not following instructions within Application Procedures section explained above.
- Applications which do not: provide services within unincorporated Osceola County and/or City of St. Cloud, meet a National Objective, or meet a Consolidated Plan Strategy.

Single Audit Requirement

The Office of Management and Budget (OMB) Circular No. a-133 revised, June 27, 2003 entitled Audits of States, Local Governments, and Non-Profit Organizations, specifically state that all non-federal entities that expend \$500,000 or more in a year in federal awards are required to have a single or program-specific audit conducted for that year. Guidance on determining federal awards expended is provided in section 205 of Subpart B.

Budget Forms

The enclosed Budget forms allow the agency to project funding needs over a three (3) year period. This gives County staff and County Commissioners a clear picture of what financial resources are needed for the proposed project. All funding for projects are made on a year by year basis and are subject to availability of funds and performance on project outcomes.

Abstract

Each proposal must include an abstract, not to exceed one (1) page. The abstract is a critical component of the proposal and it must highlight the purpose of the project, target population to be served during the project period, planned goals and objectives, innovative strategies utilized, project outcomes, and total amount of funds requested.

Selection Criteria

All proposals must address the selection criteria shown in the Review Criteria section as listed below. Narratives must be prepared on letter size paper with twelve (12) inch fonts, and no more than (1) inch left and right margins.

- **Project Description**
- **Project Plan**
 - Design
 - *Measurable Outcomes (use forms included in packet on pages 17 & 18)*
- **Project Compliance**
- **Project Management**
 - Implementation Plan
 - Organizational Capacity
 - Equipment and Facilities
- **Budget and Other Support**
- **Environmental Issues (if applicable)**

To facilitate the review process, the narrative should address the selection criteria in the order that the criteria are listed. An explanation of the narrative criteria can be found on pages 13 & 14. Please be certain to carefully review this material and call for technical assistance if needed.

APPEALS PROCESS

Applicants can appeal a decision if they believe the decision is arbitrary and prevents them from providing services to very low-, low- or moderate-income households or if a proposal is approved with such conditions that providing services is infeasible. Applicants must be able to demonstrate that they have been unfairly denied approval of their application.

The appeal can be denied if the applicant does not meet applicable administrative and regulatory rules to meet Federal, State and local requirements, code or other conditions as determined by the County; if the applicant has debarment actions or any other legal encumbrance regardless of the merits of the proposal submitted; if the applicant defaulted on past loans, grants or has unmet debt obligations with the County; or if the applicant does not exhibit financial stability or has present financial audit finding, comments, or concerns; or due to limited funding, funds are not available.

All appeals must be submitted in writing within 2 business days from notification of funding recommendation. Appeals shall first be referred for disposition by the Human Services Manager who shall respond in writing within 5 days of receipt, where practicable. The Human Services Manager will make the final determination unless the determination warrants a legal opinion, in which case, the final determination will be made by the County Attorney's Office.

TECHNICAL ASSISTANCE

There will be a mandatory Pre Proposal Conference for RFP applicants which will be held on March 8, 2010 at 9:00 a.m. at the Osceola County Human Services Training Building located at 330 N. Beaumont Avenue Kissimmee, FL 34741. If you have any questions, prior to the meeting, contact Jamie Rowland at 407-742-8405. County staff will provide training on the application process at this meeting. No applications will be accepted from agencies that do not attend this meeting.

SECTION II: Program Description

Consolidated Action Plan

This plan describes the minimum statutory requirements for the Community Development Block Grant (CDBG) program.

The Consolidated Plan is a five-year collaborative process whereby a community establishes a unified vision for community development actions with one-year updates each year. Consolidating the submission requirements offers local jurisdictions a better chance to shape the various programs into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level.

The action plan is a one year specific course of action for revitalization. It is the means to analyze the full local context and the linkages to the larger region. It builds on local assets and coordinates a response to the needs of the community. It integrates economic, physical, environmental, community and human development in a comprehensive and coordinated fashion so that families and communities can work together and thrive. The action plan also sets goals and performance benchmarks for measuring progress and establishes a framework for assessing new knowledge and experience to help add to a successful plan for revitalization.

The Community Development Block Grant (CDBG) Program

A. Background

The Community Development Block Grant Program (CDBG) was established by Congress through the Housing and Community Development Act of 1974, as amended, to provide local governments and residents with the funds needed to work in a comprehensive manner towards the improvement of the quality of life in low and moderate income areas. It consolidated the old categorical funding programs to allow for local flexibility in determining needs and to develop strategies to address those needs.

CDBG funds are distributed to areas and agencies, which are determined eligible for funding. Therefore, everyone in unincorporated Osceola County and the City of St. Cloud benefits from community development activities. Not only does community development enhance the quality of life, but it also provides a stepping stone to public improvements in all types of community issues.

B. Overview of The Program Primary Objectives

The primary objective of the CDBG program is the development of viable urban communities. The Department of Housing and Urban Development (HUD) works toward meeting this objective, by providing decent housing, a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income.

National Objectives: Each activity must address one of three national objectives: To benefit low- and moderate-income persons; to aid in the prevention or elimination of slums or blight; To meet community development needs having a particular urgency.

1. Activities to Benefit Low and Moderate Income Persons

a. Area Benefit Activities

An activity, the benefits of which are available to all the residents in a particular area, where at least 51% of the residents are low-and moderate-income persons. The service area must be primarily residential, and the activity must meet the identified needs of low-and moderate-income persons. Examples include: street improvements; water and sewer lines; neighborhood facilities; and facade improvements in neighborhood commercial districts. The activity must meet one of the following qualifying criteria:

- A determination that there is a sufficiently large percentage of low-and moderate-income persons residing in the service area by using the most recently available decennial census information, together with the Section 8 income limits that would have applied at the time the income information was collected by the Census Bureau; or

**Proposed Rule Time Line
Multifamily Rental Programs
MMRB, SAIL, HC and HOME Rental
2011 Universal Application Cycle
Tentative Dates – Subject to Change**

2-26-2010	Public meeting to solicit comments following Board meeting (Tallahassee)
4-29-2010	First Rule Development Workshop to solicit comments (Orlando)
6-17-2010	Second Rule Development Workshop to solicit comments (Tallahassee)
7-29 or 7-30-2010	Third Rule Development Workshop to solicit comments (Location TBD)
9-10-2010	Fourth Rule Development Workshop to solicit comments following Board meeting (Tallahassee)
11-30-2010	Rule Hearing (Tallahassee)
12-16-2010	Open Cycle
Early January 2011	Application Workshops (Tallahassee)
1-18-2011	Cycle Closes
2-23-2011	Issue Preliminary Scores
3-3-2011	NOPSEs due
3-30-2011	Issue NOPSE Scores
4-11-2011	Cures due
4-19-2011	NOADs due
5-18-2011	Issue Final Scores and Notice of Rights
Late June 2011	Informal Appeal Hearings
Late July/Early August 2011	Board approves final ranking

FEDERAL GOVERNMENT

John Hazelroth

From: MemotoMembers@nlihc.org
Sent: Monday, May 17, 2010 11:44 AM
To: memotomembersnlihc@lists.nlihc.org; memotomemberscongress@lists.nlihc.org
Subject: Memo to Members, May 14, 2010
Attachments: image001.emz; image002.png; oledata.mso; message-footer.txt

The .pdf version of this week's Memo to Members is available at: <http://www.nlihc.org/doc/Memo15-19.pdf>

Memo to Members, Vol. 15, No. 19
National Low Income Housing Coalition
May 14, 2010

NATIONAL HOUSING TRUST FUND

*****\$1.065 Billion for NHTF Expected on the House Floor Week of May 17; Congress Receives Massive Sign-on Letter**

CAPITOL HILL

*****Cosponsors Sought for Preservation Bill**

*****Bill Addresses Education of Homeless Children**

HUD

*****HUD Releases Proposed TRA Legislation**

*****HUD FY10-15 Strategic Plan Released**

*****Income Limits, Final Notice Ending 'Hold Harmless' Policy Released**

*****HUD Seeks Comments on Small Area FMR Demonstration Project for FY11**

*****HUD to Survey Owners about LIHTC Program**

TREASURY

*****NLIHC Comments on CMF**

DISASTER RECOVERY

*****NLIHC President Testifies at Senate Hearing on Stafford Act Reform**

*****DHAP-Ike Extended Through October**

*****Comments Requested Regarding Study Examining Use of Disaster CDBG Funds**

FROM THE FIELD

*****MN Advocates Win Tenant Bill of Rights**

RESOURCES

*****Report: Chicago Rental Foreclosures Exceed those of Owner-occupied Homes**

FACT OF THE WEEK

*****Number of Apartment Buildings Affected by Foreclosure in Chicago by Community Area**

NLIHC NEWS

*****NLIHC Honored for MS Hurricane Recovery Efforts**

*****NLIHC Welcomes New Members**

*****NLIHC Seeking Fall Interns**

*****NLIHC 2010 Advocates' Guide Available for Order**

NATIONAL HOUSING TRUST FUND

*****\$1.065 Billion for NHTF Expected on the House Floor Week of May 17; Congress Receives Massive Sign-on Letter**

Funding for the National Housing Trust Fund is expected to be included in H.R. 4213, the American Jobs, Closing Tax Loopholes, and Preventing Outsourcing Act, which will be brought to the floor of the House of

Representatives during the week of May 17. The bill will include \$1 billion as the initial NHTF capitalization and \$65 million for project-based vouchers to be coupled with capital grants.

H.R. 4213 is more commonly known as the tax extender bill. Both the House and Senate have previously passed extender bills. H.R. 4213 includes additional amendments, including the NHTF, and thus must be voted on by both chambers again.

The bill was developed by the Ways and Means Committee in the House and the Finance Committee in the Senate. The bill would extend unemployment benefits and more than 50 special tax breaks that expired at the end of 2009. The total cost will be around \$100 billion. Some, but not all, of the cost will be offset by closing tax loopholes and increasing some taxes.

The Senate is expected to complete the bill before the Memorial Day recess.

Calls to all Members of Congress are needed for the next two weeks, until the bill has been completed.

The National Housing Trust Fund campaign hand delivered the national sign-on letter urging immediate NHTF funding to every Senator and Representative during the week of May 10. The letter, signed by more than 2,250 organizations representing each of the 435 Congressional districts as well as the District of Columbia and Puerto Rico, is considered unprecedented in federal housing advocacy. To see the letter and list of signatories, go to www.nhtf.org. Organizations can continue to sign the letter on line.

NLIHC issued a press release on the letter on Friday, May 14. To read the press release, go to http://www.nlihc.org/detail/article.cfm?article_id=7016.

CAPITOL HILL

*****Cosponsors Sought for Preservation Bill**

NLIHC sent a call to action this week urging advocates to call their Representatives and ask them to cosponsor the comprehensive preservation legislation that has been introduced in the House by Financial Services Committee Chairman Barney Frank (D-MA).

H.R. 4868, the Housing Preservation and Tenant Protection Act of 2010, would provide important tools needed to preserve privately owned federal- and state-assisted housing and protect tenants (see Memo, [3/19](#)). The passage of comprehensive preservation legislation is a top priority of NLIHC.

To date, 28 Members of Congress are cosponsors of the bill, which could be considered by the Financial Services Committee in May.

View NLIHC's call to action at:

[http://capwiz.com/nlihc/issues/alert/?alertid=15025766&queueid=\[capwiz:queue_id\]](http://capwiz.com/nlihc/issues/alert/?alertid=15025766&queueid=[capwiz:queue_id])

View the list of cosponsors by linking to <http://thomas.loc.gov> and searching for "H.R. 4868"

*****Bill Addresses Education of Homeless Children**

Representative Judy Biggert (R-IL) introduced H.R. 5285, the Educational Success for Children and Youth Without Homes Act of 2010, on May 12. The bill would authorize grants, to be administered by the Department of Education, for state and local activities for the education of homeless children and youth. The bill would authorize \$300 million for such grants in FY10 and such sums as may be necessary for FY11 through FY16.

H.R. 5285 was referred to the House Committees on Education and Labor and on Financial Services.

HUD

***HUD Releases Proposed TRA Legislation

On May 12, the White House Office of Management and Budget (OMB) approved, and HUD released, the Administration's Preservation, Enhancement, and Transformation of Rental Assistance Act of 2010. The proposal for legislation is HUD's most detailed account yet of its Transforming Rental Assistance (TRA) initiative, which HUD included in its FY11 budget request to Congress (see Memo, [2/5](#)). HUD released a discussion draft of TRA on March 29 (see Memo, [4/2](#)). This is HUD's proposal, but only a member of Congress can introduce legislation. No sponsor of the bill has been publicly identified.

As detailed in the proposed bill language, TRA would allow up to 300,000 HUD-subsidized housing units, mostly public housing, to convert to a new form of project-based rental subsidy. The goals of TRA are to:

- Preserve public and assisted housing by providing owners with the opportunity to convert to property-based contracts that will enable them to sustain operations and leverage private financing to address immediate and long-term capital needs and implement energy-efficiency improvements;
- Enhance housing choice for recipients of HUD-funded housing assistance;
- Increase administrative efficiency at all levels of program operations; and
- Create more uniform policies across all HUD-funded rental assistance programs.

HUD's proposed TRA bill would authorize the HUD Secretary to establish uniform policies and procedures across rental assistance programs, a hallmark of the proposal. These policies would include those related to resident access to housing choice vouchers, recognition of legitimate tenant organizations, applicant and tenant procedural rights, nondiscrimination and affirmatively furthering fair housing, the administration of the new rental assistance, uniform physical condition standards, policies for properties in foreclosure or bankruptcy, and HUD's enforcement of the new rental assistance contracts.

The proposed bill would also establish conditions and procedures to govern the voluntary conversion process, including required consultation with residents, one-for-one replacement of units (similar to HUD's one-for-one replacement proposal in its Choice Neighborhoods Initiative, where up to half of the units could be replaced by tenant-based vouchers if certain conditions are met), use and affordability restrictions, a federal option to purchase, treatment of tenants residing in units at time of conversion, application of the Uniform Relocation Act to conversion-related displacement and relocation activities, tenant rents, and security of tenure for tenants.

The bill would also authorize new long-term, property-based contracts and property-based voucher contracts for properties converted under TRA.

A hearing on HUD's TRA proposal is expected in the House Committee on Financial Services on May 25. HUD Secretary Shaun Donovan is expected to testify.

Link to HUD's proposed bill at: <http://www.nlihc.org/doc/PETRA-Bill-Text-2010-05-11.pdf>

Link to HUD's summary of its proposed bill at: <http://www.nlihc.org/doc/PETRA-Sectional-Analysis-2010-05-11.pdf>

***HUD FY10-15 Strategic Plan Released

HUD released its strategic plan for FY10-FY15 on May 12, with the agency noting that the plan is intended to "serve as the agency's roadmap toward accomplishing its mission." Notably, the plan raises HUD residents to the number-one stakeholder position, elevates the need to create and preserve affordable rental housing to a position as important as homeownership, and frequently refers to the importance of "ensuring choice and opportunity for all people" and a "belief that strong communities are those where equality, inclusivity, and openness are cultivated and protected."

The plan has five core goals: strengthening the housing market to bolster the economy and protect consumers; meeting the need for quality affordable rental homes; utilizing housing as a platform for improving the quality of life; building inclusive and sustainable communities free from discrimination; and transforming the way HUD does business. Each goal has a number of subgoals and a list of strategies for achieving each subgoal.

HUD commits to achieving the following measures of success:

- Promoting sustainable homeownership by assisting 3 million homeowners who are at risk of losing their homes due to foreclosure by the end of FY11, and by restoring FHA's excess capital reserve ratio to the Congressionally mandated 2% level by FY14.
- Improving outcomes for the poorest families by reducing the number of households with worst case housing needs, and by increasing the proportion of HUD-assisted families in low-poverty and racially diverse communities.
- Ending homelessness by reducing the number of homeless families and chronically homeless individuals, as well as reducing the number of homeless veterans to 59,000 by June 2012 (jointly with the Department of Veterans Affairs).
- Catalyzing energy- and transportation-efficient homes by completing cost-effective energy and green retrofits of 159,000 public, assisted, and other HUD-supported affordable homes by the end of 2011, and by reducing the share of household income spent on the combined costs of housing and transportation in communities.
- Revitalizing the Gulf Coast by expanding the rate of occupied or repurposed Gulf Coast homes in Louisiana, Mississippi, and Texas severely impacted by Hurricanes Katrina and Rita during 2005.
- Transforming HUD by increasing the percentage of customers that are "satisfied" or "very satisfied," and by making HUD the "Most Improved Large Agency" as determined in an independent assessment.

HUD's new mission statement is to create strong, sustainable, inclusive communities and quality, affordable homes for all. HUD remarks that this mission statement returns the agency to the Housing Act of 1949's directive to create "a decent home and suitable living environment for every American family."

HUD has a new vision statement, which speaks specifically to residents: "For Our Residents: We will improve lives by creating affordable homes in safe, healthy communities of opportunity, and by protecting the rights and affirming the values of a diverse society." A description of the vision statement notes that "residents are the direct beneficiaries of the programs and services that support HUD's mission and, as such, appear first in our stakeholder list. To achieve this vision for residents is to meet the most immediate mission of our agency."

Two goals are of particular note. Goal two, meeting the need for quality affordable rental homes, has four subgoals: end homelessness and substantially reduce the number of families and individuals with severe housing needs; expand the supply of affordable rental homes where they are most needed; preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes; and expand families' choices of affordable rental homes located in a broad range of communities. One of the strategies for achieving the last subgoal is to create more mixed-income communities through regional planning, increased effectiveness of and compliance with the Analysis of Impediments to Fair Housing plans, and other strategies to affirmatively further fair housing.

The fourth goal, building inclusive and sustainable communities free from discrimination, has five subgoals: catalyze economic development and job creation, while enhancing and preserving community assets; promote energy-efficient buildings and location-efficient communities that are healthy, affordable, and diverse; ensure open, diverse, and equitable communities; facilitate disaster preparedness, recovery, and resiliency; and build the capacity of local, state, and regional public and private organizations. Enforcement of the Section 3 obligation to train and hire low income people "to the greatest extent feasible" is one strategy for achieving the first subgoal. Two of the strategies for achieving the third subgoal are ensuring affirmatively furthering of fair housing in all HUD programs through both incentives and consequences for nonperformance, and ensuring

meaningful participation of historically underrepresented populations in HUD policy making and in state and local housing and community development planning processes.

The HUD FY 2010-2015 Strategic Plan is at http://portal.hud.gov/portal/page/portal/HUD/program_offices/cfo/stratplan

*****Income Limits, Final Notice Ending 'Hold Harmless' Policy Released**
HUD released its FY10 estimated median family incomes and income limits on May 14. More than 500 FMR areas (23%), including 158 metropolitan areas, saw their VLI income limits decline from FY09, while 72% saw them increase and the remainder stayed at FY09 levels. The average decline was 1% of the 2009 value.

The release of the income limits also brought welcome news of policy-related changes. Under a new policy, announced first as a "pre-publication draft" on May 12 on the Huduser website, HUD will discontinue its "hold harmless" policy for income limits, and will instead permit limited annual declines in Section 8 program income limits. HUD is also instituting an annual cap on income limit increases.

These reforms closely reflect NLIHC's policy positions (see Memo, [2/17/06](#) and [11/13/09](#)) and should allow the Section 8 program to better serve the intended population. The hold harmless policy allowed income limits to increase, but not decrease, whenever economic data show a change from year to year. This policy was implemented to protect Multifamily Tax Subsidy Projects (MTSPs, which are projects funded with Low Income housing Tax Credit and tax-exempt private activity bonds) that were already underwritten and dependent on a regular income flow. Rents in these programs were explicitly based on Section 8 income limits and declines had the potential to upset projects' financing. At the urging of NLIHC and others, the Housing and Economic Recovery Act of 2008 (HERA) created a separate set of income limits for MTSPs, and HUD subsequently contemplated allowing income limits for the Section 8 programs to fluctuate in the direction of the market (see Memo, [9/18/09](#)).

Under the new policy, declines will be limited to 5% of the previous year's level, limiting the potential impact of changing data or methodology and on the Section 8 program's finances in any given year. This policy will also mitigate the impact on other programs that maintain a link to the Section 8 income limits. In addition, HUD will continue to hold rents in the HOME and rural housing programs harmless, similar to the post-HERA treatment of the MTSPs. Income eligibility for new program participants in the HOME program, however, would be determined by the new income limits.

In the notice, HUD recognizes that many programs outside of the Section 8 program, including many state and local programs, may be affected. HUD responds to these concerns in the notice, saying it will provide further "transition guidance" for HUD programs such as NSP and CDBG, but does not have jurisdiction over state or local programs.

The new regulations also mean that tenants in MTSPs and other programs that set rents based on Section 8 income limits will enjoy, for the first time, protection against out-sized rent increases. Increases will be limited to 5% of the previous year's level or twice the national increase in median incomes, whichever is higher. With the decline in national median incomes this year, the increase in income limits is limited to 5%.

The FY10 income limits and the "pre-publication draft" of the Federal Register Notice announcing the discontinuation of hold harmless are currently available at <http://www.huduser.org/portal/datasets/il.html>. The published notice will also likely be on this page once it is published. This page also provides a documentation system that explains how income limits for specific areas are derived.

*****HUD Seeks Comments on Small Area FMR Demonstration Project for FY11**

5

A notice made available as a pre-publication draft on May 12 describes in greater detail the proposed methodology for determining the small area Fair Market Rents (FMRs) that HUD officials discussed at NLIHC's policy conference (see Memo, [4/23](#)).

The notice also describes a proposed program that would allow individual or groups of voucher-administrating agencies to implement zip-code based FMRs as part of a demonstration project. To maximize its ability to provide technical assistance and monitor the results of the demonstration program, HUD proposes limiting the selection of participants to larger areas with a significant variation in rents. The agency also proposes prioritizing applications that include the greatest proportion of a region's voucher tenants, and public housing agencies that have "demonstrated previous commitment...to set voucher payment standards at varying and appropriate levels."

HUD has also provided a system for readers to view "hypothetical" small area demonstration rents for FY10. Readers can compare the hypothetical FY10 FMRs to the final FY10 FMRs published earlier and currently in effect.

Along with a request for general comments, the notice solicits comments in response to specific questions, including: Should HUD institute caps and floors on small area FMRs? Should the 50th percentile FMR policy be revised or eliminated? Is there a continued role for the exception payment standard? Are small area FMRs likely to increase the administrative burden on public housing authorities?

Comments will be due 60 days after publication in the Federal Register. The prepublication draft of the request for comments is available on the Huduser website's FMR page: <http://www.huduser.org/portal/datasets/fmr.html>. The final notice is scheduled to appear on Tuesday, May 18.

*****HUD to Survey Owners about LIHTC Program**

Prior to 1990, owners of Low Income Housing Tax Credit (LIHTC) properties were allowed to exit the program after 15 years and end the use restrictions that limited rents and assistance to households with incomes below 60% area median income (AMI). Now, HUD's Office of Policy Development and Research (PD&R) has commissioned a survey of 40 randomly sampled LIHTC property owners, to learn about the decisions owners made regarding their properties that had reached the 15-year mark.

PD&R will ask owners about their experiences with the LIHTC program and the factors that influenced their decisions to stay in the program or leave it. PD&R will also gather information to determine whether properties still in the program are performing well financially, and whether projects that were sold continue as affordable rental housing.

Answers to these surveys will be instructive as 1 million post-1990 LIHTC units will pass their 15-year compliance period over the next 10 years. These post-1990 units have an extended use period of at least another 15 years, for a total of 30 affordable years. During the 14th year of the 15-year compliance period, an owner can submit a request to the housing finance agency (HFA) to sell a project or convert it to market rate. Once that request is made, the HFA has one year to find a buyer willing to maintain the rent restrictions for the balance of the 30-year period. If the property can't be sold to a preservation purchaser, then the owner's obligation to maintain rent-restricted units is removed and lower income tenants receive enhanced vouchers enabling them to remain in their units for three years.

Copies of the proposed data collection may be obtained from Regina Gray at (202) 402-2876. Comments are due July 12. The May 11 Federal Register notice is at: <http://edocket.access.gpo.gov/2010/pdf/2010-11077.pdf>

TREASURY

*****NLIHC Comments on CMF**

6

NLIHC submitted comments on May 14 to the Community Development Financial Institutions Fund (CDFI Fund) on its March 15 proposed rule for the use of Capital Magnet Funds. The CDFI Fund has \$80 million to allocate for FY10 through its Capital Magnet Fund. The CDFI Fund is part of the Department of the Treasury.

The Capital Magnet Fund was authorized by the 2008 Housing and Economic Recovery Act (HERA) and was funded for the first time through the FY10 appropriations bill.

NLIHC's comments recommend deep income targeting for CMF resources, instead of the proposed rule's use of all CMF resources for households up to 120% or 80% of area median income. "NLIHC urges the CDFI Fund to target a portion of CMF assistance to those with very low incomes and those with extremely low incomes as it is our experience that specific targeting requirements are necessary to ensure that these populations are served," the comments state.

NLIHC also urges rents to be limited to 30% of a family's income, calls for the retention and reporting of a variety of data related to the properties assisted with CMF resources, and requests that applications that serve areas with the greatest need and have housing targeted to the lowest income residents for the longest periods of time be given preference by the CDFI Fund.

Link to NLIHC's comments at: <http://www.nlihc.org/doc/nlihc-cmf-comments5-14-2010.pdf>

DISASTER RECOVERY

*****NLIHC President Testifies at Senate Hearing on Stafford Act Reform**

The Senate Subcommittee on Disaster Recovery of the Committee on Homeland Security and Governmental Affairs held a hearing on May 12 titled "Stafford Act Reform: Sharper Tools for a Smarter Recovery." NLIHC President Sheila Crowley testified on the second panel of witnesses and spoke about the need for improved disaster housing assistance and case management. The Stafford Act governs the federal disaster response.

Ms. Crowley testified that the use of temporary housing units (THUs), such as mobile homes, may be a good fit for homeowners who are repairing their homes and can site a THU on their own property. But for displaced renters, THUs should be temporary housing of last resort. She advocated the use of disaster funds to directly repair existing rental housing following a disaster, which could help make transition from temporary to permanent housing much easier for many residents.

When asked by Chairwoman Mary Landrieu (D-LA) about FEMA's Rental Repair Pilot Programs, tested after disasters in Iowa and Texas in 2008, Ms. Crowley pointed out that the written testimony of FEMA Administrator Craig Fugate also called for rental housing repair to provide temporary housing. The outcome of the pilot study showed significant savings over the use of manufactured homes for temporary disaster housing. She called FEMA's decision after Hurricane Katrina to not repair damaged rental housing as a missed opportunity to help more residents to return quickly and increase the likelihood of a neighborhood rebounding from the devastation. Advocates maintained that FEMA did have the authority to fund such repairs in the aftermath of the 2005 hurricanes, but declined to do so.

Ms. Crowley also voiced support for HUD-run post-disaster rent assistance payment programs, like the Disaster Housing Assistance Program (DHAP) implemented after the 2005 and 2008 Gulf Coast hurricanes. She also said that a permanent feature of such a program should be the ultimate transition of eligible families to HUD's Housing Choice Voucher (HCV) program. Mayor Joseph Riley of Charleston, SC, testifying on behalf of the U.S. Conference of Mayors, echoed the need for increased involvement by HUD in housing recovery after a disaster.

Unified and community-based service delivery is paramount to adequate family recovery after a disaster, asserted Ms. Crowley, and any national disaster case management strategy triggered by the Stafford Act must

take that into account. Though the Administration for Children and Families (ACF) is currently finalizing a guide for a national strategy, Ms. Crowley expressed concern that housing does not receive the same emphasis as healthcare, mental health, and other human services. Case managers must be sufficiently experienced and trained to address housing needs.

Much of the hearing focused on the need for the Stafford Act to contain a special classification for catastrophic disasters to allow for proper federal response, with Senator Landrieu stating that while the current law may work well for certain disasters, it undoubtedly fell short in a disaster of the magnitude of Hurricane Katrina. She specifically raised the example of Community Disaster Loans (CDLs), which the federal government provides to affected areas struggling to keep essential services running after a disaster and which are currently capped at \$5 million per locality, as a problem Stafford Act revisions must address. As the services interrupted often far exceeded \$5 million, especially in major metropolitan areas, Congress had to create a Special CDL program in the aftermath of hurricanes Katrina and Rita in order to provide localities will enough funds.

Senator Landrieu also called into question the use of Community Development Block Grant (CDBG) funds as the vehicle for disaster recovery. Indicating her belief that catastrophic disaster can devastate communities of low, middle and high income alike, she appeared to suggest that income targeting in the CDBG program was a hindrance to some recovery efforts after Hurricane Katrina and wondered if a new program of disaster recovery block grants would be more appropriate. Mr. Fugate and Matt Jadacki, deputy inspector general of the Office of Emergency Management Oversight, both cautioned against creating new programs. They pointed out that the federal government already has a wealth of options to analyze and often times it is not the lack of an appropriate program that has been the problem, but the inability to identify the best existing program for the specific need in a timely fashion.

Ms. Crowley reminded the Subcommittee that government planning for disaster housing must focus on adequately providing assistance to those for whom overcoming the obstacles to recovery is mostly likely to be beyond their capacity, such as seniors, people with disabilities, and people with the lowest incomes. NLIHC believes that income targeting of disaster recovery funds is necessary and advocates for the use of HOME funds, instead of CDBG, for housing recovery.

Reform recommendations from the federal Long Term Disaster Recovery Working Group (see Memo, [10/30/09](#)), originally slated for submission to the President on April 1 and delayed until sometime in May, are expected to also influence Stafford Act reform legislation. Senator Landrieu plans to introduce a bill during the summer.

In recognition of its ability to inform Stafford Act revision, Ms. Crowley requested that the Subcommittee hold a hearing to examine the \$400 million alternative housing pilot program to build the so-called Katrina Cottages (see Memo, [1/12/07](#)). Currently, a report on that pilot program is not expected before the end of 2011.

Written testimony and archived footage of the hearing is available at: http://hsgac.senate.gov/public/index.cfm?FuseAction=Hearings.Hearing&Hearing_ID=b4351ef2-a017-4ea8-9492-36afc7caab81

*****DHAP-Ike Extended Through October**

HUD and FEMA announced on May 13 an extension of the Disaster Housing Assistance Program for hurricanes Ike and Gustav (DHAP-Ike), to give displaced families more time to secure permanent housing. This extends the assistance more than five months past the previously extended deadline of May 27 (see Memo, [2/5](#)). Advocates welcomed the news, but began to prepare for the need to extend the program again to ensure recipients in Texas and Louisiana have sufficient time to transition to more permanent housing solutions.

The extension will allow the estimated 9,200 current DHAP-Ike families to continue receiving housing assistance and case management services. HUD staff has indicated to NLIHC that it has taken steps to work with public housing agencies (PHAs) to ensure there will be no payment interruptions associated with this extension. The incremental rent payments of \$50 additional per month by recipients, which began in May 2009, will continue during this latest extension.

The HUD-FEMA joint press release that announced the DHAP-Ike extension highlighted the \$66 million in the President's proposed FY11 budget to transition eligible DHAP-Ike families to the Housing Choice Voucher program. If this funding is approved, families who are still receiving DHAP-Ike assistance when the October deadline approaches will have the opportunity to choose voucher assistance if they are financially eligible.

Advocates expect that if there is a DHAP-Ike conversion to voucher assistance, HUD and FEMA will need to communicate well in advance of the deadline not only with the PHAs administering the assistance, but also with advocates and the assisted families. Advocates believe this is needed to ensure that all eligible families who want to transition to HCV assistance are properly notified of their potential rights and obligations. An additional extension of DHAP-Ike, at least like that used for the DHAP-Katrina to voucher conversion (see Memo, 8/28/09), may be necessary to allow sufficient time to complete the transition.

The HUD and FEMA press release is available at: http://portal.hud.gov/portal/page/portal/HUD/press/press_releases_media_advisories/2010/HUDNo.10-100

*****Comments Requested Regarding Study Examining Use of Disaster CDBG Funds**
Advocates have the opportunity to submit comments on a proposed HUD study, titled "Tracking the Use of CDBG Homeowners and Small Landlords Disaster Assistance Grants," that will examine the role of disaster Community Development Block Grant (CDBG) funds for housing recovery in Louisiana, Mississippi, and Texas following hurricanes Katrina and Rita. The survey of 984 disaster CDBG recipients aims to determine what most contributes to property owners' willingness to rebuild.

Comments are due by June 7. Advocates are encouraged to comment; input on the study and the survey instrument will help reinforce the importance of the undertaking and ensure that methods used to gather information produce the best results possible. HUD has indicated that the study will help them both better use remaining Katrina/Rita CDBG funds and more effectively respond to future disasters.

The survey instrument is available at: <http://www.nlihc.org/doc/nlihc-cmf-comments5-14-2010.pdf>

Full details about submission of comments are available in the Federal Register notice at <http://edocket.access.gpo.gov/2010/pdf/2010-10747.pdf>

FROM THE FIELD

*****MN Advocates Win Tenant Bill of Rights**

HOME Line, a Minnesota statewide tenant advocacy group and NLIHC member, is celebrating the passage of a statewide Tenant Bill of Rights (see Memo, 2/19). Signed by Governor Tim Pawlenty (R) on May 11, the bill of rights will make Minnesota law more tenant-friendly and save tenants millions of dollars through revisions to policies on tenant screening fees, late fees, attorney fees, and security deposits.

"In time where there is no state money, I'm tickled pink that we can do something for low income renters," said Michael Dahl, HOME Line Policy Director. "This legislation will result in a significant shift in power for tenant-landlord relationships."

After several months of advocating and organizing the state around the bill of rights, HOME Line, in partnership with Legal Services Advocacy Project, got seven provisions passed into Minnesota law out of 27

provisions in the original bill of rights. HOME Line negotiated with the state landlord association to settle on the seven provisions, which won strong bipartisan support from the Minnesota House and Senate. The Tenant Bill of Rights passed 100-30 in the House and 56-6 in the Senate.

"We packaged the planks as reasonable improvements to Minnesota law. We constantly noted that good landlords already did most of what we were asking for and that several states already had similar legislation," Mr. Dahl said.

Several provisions in the law go into effect on August 1, 2010, that give tenants important protections and impose penalties on landlords if the law is violated. Minnesota tenants now have the right to a receipt if they pay rent in cash, a fair application process when being screened for tenancy, return of their application fee in some circumstances, and attorney fees if the tenant in a new lease agreement wins a case for an issue for which the lease already protects the landlord. Tenants in renewed leases who win in case for an issue where the lease already protects the landlord are entitled to attorney fees as of August 1, 2012.

Under the new law, landlords will be fined for not appropriately dividing utility costs among tenants, not disclosing the total utility costs to prospective tenants, and not returning security deposits in good faith.

The legislation also addresses foreclosures as they affect renters. In the event of a landlord's foreclosure, tenants have the right to finish their lease or 90 days beyond the redemption period, whichever is longer. In addition, landlords must hold onto property left by tenants for 28 days, or be fined.

Additional provisions go into effect next year. As of January 1, 2011, late fees for rents will be capped at 8%.

HOME Line will continue to advocate on behalf of low income renters in a multi-year strategy to pass into law the remaining 20 provisions, by conducting policy analysis, compiling demographic research, drafting a grassroots and direct lobbying strategy, and doing grassroots outreach.

To learn more about the Minnesota Tenant Bill of Rights, link to: <http://homelinemn.org/blog/act-now/tenants-bill-of-rights/>

For more information: Michael Dahl, HOME Line Policy Director, michaeld@homelinemn.org

RESOURCES

*****Report: Chicago Rental Foreclosures Exceed those of Owner-occupied Homes**

A recent study of foreclosures in 25 Chicago communities finds that there were 6,560 new apartment building foreclosures in 2009, totaling 20,691 apartment units. The report shows that new multifamily building foreclosures outpaced foreclosures of single-family homes and condominiums by a total of 4,000 units.

While all of the 25 communities studied lost more than 5% of their 2000 rental stock to foreclosure in 2009, most affected were low income, historically black communities where renters are concentrated. The authors cite a Woodstock Institute study that found that communities with a 80% or greater African-American population accounted for more than 64% of the city's inventory unsold, bank-owned (also known as real-estate owned or REO) properties.

Compounding the problem is that landlords, lenders, realtors, and new owners, as well as the renters themselves, often misunderstand their rights and responsibilities. According to the study, many tenants were unaware of their landlord's foreclosure until essential services were shut-off or until they received eviction threats. The study found that building owners often discontinue building maintenance and repairs once they know their properties face foreclosure, increasing tenants' risk of living in unsafe conditions. Further, lenders that acquire properties frequently fail to attend to them and often ask tenants to vacate without proper notice.

The report explains in detail the various violations of the Protecting Tenants at Foreclosure Act (PTFA), which generally requires those acquiring title at foreclosure to provide a minimum 90-day notice before seeking to evict a tenant.

Specifically, the report cites “cash for keys” as a common practice that violates tenants’ rights. Under this practice, the lender gives the tenant a lump sum, typically \$1,000 to \$2,500, to vacate the property quickly, which results in tenants losing their legal rights to fight the case in court and their ability to stay in their homes for a longer period of time. Unfortunately, the report finds, many tenants are unaware of the law and stop paying rent once they learn that properties are being foreclosed, giving the owner the right to file a lawsuit for eviction.

The report cites the number of rental foreclosures as evidence of increased need for affordable housing units in Chicago. The authors cite a report by The Preservation Compact, which predicted that by 2020 more than 185,000 households will seek but be unable to find affordable rental housing in Cook County.

The report also includes a list of the lenders with the most units impacted by foreclosures; the top three were Citimortgage Inc. with 2,439 apartment units impacted, US Bank with 1,306, and Deutsche Bank with 1,303.

Chicago Apartment Building Foreclosures: Impact on Tenants was prepared by Lawyers’ Committee for Better Housing, a Chicago-based tenant advocacy group. To read the study, visit: <http://lcbh.org/wp-content/uploads/2010/05/LCBH-2009-REPORT-Chicago-Apartment-Building-Foreclosures-Impact-on-Tenants-RB.pdf>

FACT OF THE WEEK

***Number of Apartment Buildings Affected by Foreclosure in Chicago by Community Area
Rental Unit Foreclosure Rates in the 5 communities with the greatest number of apartment units in 2000

	% Minority Group	Median Income	No. of Apartment Units in Foreclosure, 2009	% of 2000 Rental Units in Foreclosure, 2009
South Shore	96% Black	\$30,948	1,370	6.95%
Austin	90% Black	\$33,663	1,289	6.41%
Humboldt Park	24% Black/ 74% Latino	\$28,728	923	8.30%
Englewood	98% Black	\$18,955	719	8.32%
Chatham	98% Black	\$37,809	711	7.70%

Sources: Swartz, Mark, & Blake, Rachel. (2010). *LCBH 2009 Report Chicago Apartment Building Foreclosures. Impact on Tenants*. Retrieved from www.lcbh.org and 2000 U.S. Census Data.

NLIHC NEWS

***NLIHC Honored for MS Hurricane Recovery Efforts

NLIHC was honored by the Mississippi Center for Justice, an NLIHC member, at the 2010 Mississippi on the Potomac Reception on May 11. Reilly Morse, Senior Attorney at the Mississippi Center for Justice, presented NLIHC with the award.

NLIHC was honored for its work to address the injustices suffered by Mississippi’s victims of Hurricane Katrina, while helping to correct disparities in Mississippi’s use of disaster recovery funds.

“In the wake of Hurricane Katrina, homeless Mississippians had something to be grateful for: an influential and powerful ally in the National Low Income Housing Coalition,” the event program read. “For the past four years,

NLIHC has lent crucial support, advice and access to efforts of the Center for Justice to secure fairness and equity in disaster housing recovery. Led by Sheila Crowley, NLIHC has closely worked with the Center on virtually every federal aspect of disaster housing.”

“The availability of affordable housing continues to plague far too many communities across the country, and Mississippi is no exception,” said Representative Bennie G. Thompson (D-MS), who also delivered the closing remarks at the event. “The National Low Income Housing Coalition has worked tirelessly to help those impacted by natural disasters like Hurricane Katrina and generally promote the implementation of sound housing policy. I look forward to the Coalition’s continued work in my home state and others.”

More information on the Mississippi Center for Justice is available at: www.mscenterforjustice.org

***NLIHC Welcomes New Members

Welcome to these new members who joined in late March and April 2010:

Pat Arnaudo, Alexandria, VA
 Cynthia Baker, Clinton, NJ
 Bella Communities, Los Angeles, CA
 Herman Bonner, Chicago, IL
 Boston Resident Advisory Board, Boston, MA
 Boston Tenants Coalition, Boston, MA
 Brooklyn South District Council of Presidents, Brooklyn, NY
 Brooklyn West District Council of Presidents, Brooklyn, NY
 Bronx South District Council of Presidents, Bronx, NY
 Clifford Beers Housing, Inc., Los Angeles, CA
 Leonene Crawford, New York, NY
 Terry Daniels, Buffalo, NY
 Robert DeBereaux, Buffalo, NY
 disAbility Resource Center a Center for Independent Living, Wilmington, NC
 Megan Donaghue, Washington, DC
 Doorways-Interfaith Residence, St. Louis, MO
 Family Service of the Piedmont, Greensboro, NC
 Florida Legal Justice, Fort Meyers, FL
 Genevieve Giaccardo, Albuquerque, NM
 Barbara Gibbs, Porterville, CA
 Lisa Graham, Portland, OR
 Rick Harrison, Seattle, WA
 Dania Heagney, Providence, RI
 Shawna Hogan-Moore, Burbank, CA
 Alan Hope, North Andover, MA
 Valorie Hoppenworth, Tallahassee, FL
 Interfaith Housing Center of the Northern Suburbs, Winnetka, IL
 Carlina Johnson, Cincinnati, OH
 Sharon Jones, Buffalo, NY
 Joanna Ladd, Claremont, CA
 Benita Legarza, Portland, OR
 Jerry Leonard, Buffalo, NY
 Ricky Leung, New York, NY
 Lone Star Legal Aid, Houston, TX
 Manhattan North District Council of Presidents, New York, NY
 Manhattan South District Council of Presidents, New York, NY

Marilyn Mayor, San Luis Obispo, CA
Clarissa McAadoo, Suffolk, VA
New Jersey Association of Public & Subsidized Housing Residents, Inc., Newark, NJ
North Carolina Housing Foundation, Winston-Salem, NC
Judith Payne, Meridian, ID
Queens District Council of Presidents, Woodside, NY
Laura Ramos, Clinton, NJ
Resident Council of Housing Authority City of Asheville, Asheville, NC
Maria Rodriguez, New York, NY
Quirandis Rundberg, Chicago, IL
Scott A. Redinger Inc., Wilmington, NC
Section 8 Resident Advisory Board-Atlantic City, Atlantic City, NJ
Susan Shannon, Los Angeles, CA
State of Wisconsin Bureau of Supportive Housing, Madison, WI
Staten Island District Council of Presidents, Staten Island, NY
Vincent Thomas, Rock Island, IL

*****NLIHC Seeking 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:

Communications Intern. Assists in the planning of NLIHC's annual media awards, the preparation and distribution of press materials, and on website and social media networking projects. Also responsible for daily maintenance of the media database and the tracking of press hits.

Policy Intern. Tracks new legislation, attends and summarizes Congressional hearings for weekly newsletter, participates in visits to Congressional offices and develops materials for use in lobbying the House and Senate to accomplish NLIHC's mission. Updates the Congressional database.

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
National Low Income Housing Coalition
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 khara@nlihc.org for details.

NLIHC STAFF

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Elizabeth Buck, Katrina Monitoring Intern
Linda Couch, Senior Vice President for Policy, x228
Sheila Crowley, President, x224
Megan DeCrappeo, Research Analyst, x245
Barbra Drake, Communications Intern
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Ivis Garcia Zambrana, Research Intern
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Kim Schaffer, Communications and Outreach Director, x222
Bill Shields, Vice President for Operations, x232
LaTeashia Sykes, Outreach Associate, x247

TELL YOUR FRIENDS!

NLIHC membership is the best way to stay informed about low income 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 your outreach associate at 202-662-1530 to request membership materials to distribute at meetings and conferences.

Established in 1974 by Cushing N. Dolbear, 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.

National Low Income Housing Coalition
Memo to Members
May 14, 2010
Vol. 15, No. 19



MEMO OF MEMBERS

The Weekly Newsletter of the National Low Income Housing Coalition

May 7, 2010 | Volume 15, Issue No.18

NATIONAL HOUSING TRUST FUND

Campaign Will Send Letter to Congress Urging Immediate Funding

The National Housing Trust Fund Campaign will send its letter to every Member of Congress next week calling for the immediate funding of the National Housing Trust Fund. The letter has been signed by organizations in each of the 435 Congressional districts, plus the District of Columbia and Puerto Rico.

More than 2,200 national, state, and local organizations have signed the letter. The NHTF Campaign will continue to collect organizational sign-ons, which will be posted on the NHTF website. Sign on at: www.nlihc.org/sign.

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.

Thank you to all the organizations that have signed the letter to date, especially national and state member of the NHTF Campaign who reached out their networks.

CAPITOL HILL

Senate Appropriations Addresses Administration Collaboration on Sustainability

The Senate Appropriations Subcommittee on Transportation, Housing and Urban Development, and Related Agencies held a hearing on May 6 on the Interagency Partnership for Sustainable Communities, which would coordinate program funding between federal agencies in an effort to increase the impact of each department's programs. Both HUD and the Department of Transportation have included funds for sustainable community initiatives in their FY11 budget requests. The Secretaries of HUD and Department of Transportation (DOT) each testified at the hearing.

Subcommittee Chairwoman Patty Murray (D-WA) opened the hearing by saying that housing and transportation "are the most significant expenses for most families" and that these costs affect families' quality of life and the health of communities. "Efforts to create sustainable communities can be part of that solution," she said.

The Chairwoman expressed her concern, however, that relatively few program details were provided with HUD's and Transportation's FY11 budget requests. Subcommittee Ranking Member Christopher Bond (R-MO) said that funds for sustainable initiatives should not be taken from existing programs that are already pressed for funds.

Under the Interagency Partnership, each of three departments—the Environmental Protection Agency (EPA), in addition to HUD and DOT—provides resources to help build sustainable and livable communities, and will work together to deploy these resources in a coordinated fashion. In February, HUD launched its Office of Sustainable Communities to coordinate federal-level resources and support local planning initiatives in partnership with DOT and EPA (see Memo 2/12). The office's mission is to create strong communities by connecting housing to employment, fostering local innovation, and contributing to a clean energy economy.

In their testimonies, both DOT Secretary Ray LaHood and HUD Secretary Shaun Donovan touted the unique approach HUD, DOT, and EPA have taken in working together. "I don't know if there has been another time when three agencies sat down and said they are going to collaborate and share resources,"



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Secretary LaHood said. "It is time that the federal government spoke with one voice," Secretary Donovan said.

Secretary LaHood shared his findings from grassroots listening sessions and visits that he conducted in 80 cities in 35 states over the last 16 months, saying that the people he spoke to want more public transportation, more walkability, and less sprawl in their communities. The government needs a new approach to providing transportation options, he said, and must employ livable and smart growth principles in that planning.

Secretary Donovan said that low income people served in HUD's programs often have trouble accessing health care, grocery stores, and other services. He said he believes sustainable community initiatives can help to address those barriers.

Secretary Donovan discussed recent successes the departments have had in reaching their shared goals, including eliminating duplicative rules that prevented Weatherization program funding from reaching the maximum number of households possible, developing joint regional planning grants (see Memo 4/30), and bringing an energy-efficient mortgage product to scale through an innovation fund. HUD also worked with EPA on replacing outdated environmental reviews, which slowed or prevented the development of multifamily buildings, with an updated, state-of-the-art review, the Secretary said.

Senator Bond stressed the importance of communities having a say in the planning process, and expressed concern that highway trust funds could be used for purposes other than highways. In response, Secretary LaHood reiterated the extensive feedback process that DOT has engaged in to find out exactly what communities desire. Some communities want road improvement and expansion, but others seek buses, trains, light rails, trolley cars, walking paths and biking paths. "People are sick of being in their cars and we are obliged to provide these [options]," Secretary LaHood said.

Secretary LaHood said further that the highway trust fund is currently funded in part through DOT general funds, not exclusively from the gas tax, and so all taxpayers have a vested interest in how those funds are applied, both to roads and other uses.

The Senate and House have not yet agreed to an FY11 budget resolution, the first step in the FY11 appropriations process. While the Senate Budget Committee passed an FY11 budget resolution (see Memo, 4/26), the House has not yet acted. Congress may begin considering appropriations bills after May 15 even if there is no final budget resolution at that time.

LIHTC Bill Introduced in Senate

Senator Maria Cantwell (D-WA) introduced legislation on May 6 to improve the low income housing tax credit (LIHTC)

program. The bill, S. 3326, the Job Creation and Housing Act of 2010, would provide an exchange program for the 4% tax credit and expand the ability of investors to carry back tax credits. Both of these provisions have been sought by housing advocates, including NLIHC, as a way to reinvigorate the program, which has stalled during the financial crisis.

The 4% exchange provision is similar to the one included in H.R. 4687 and the carryback provisions are similar to provisions in H.R. 4109 and S. 3141 (see Memo, 3/18). A more limited 4% program was included in the House-passed Small Business and Infrastructure Jobs Tax Act of 2010. The 4% exchange program in S. 3326 differs from the one in the Jobs Act. The provisions in the jobs bill would not be available to nonprofit developers and would require that projects be placed in service by the end of 2010; these limitations are not in S. 3326. Thus, advocates are seeking to have language similar to that in S. 3326 and H.R. 4687 included in any final legislation (see Memo, 4/2).

S. 3326 was referred to the Senate Finance Committee. Senators Barbara Boxer (D-CA) and John Kerry (D-MA) have cosponsored the bill.

Clarification

Last week's Memo reported on testimony of the Council of Large Public Housing Authorities (CLPHA) at the House hearing on public housing preservation (see Memo, 4/30). CLPHA would like to clarify its position on one-for-one replacement: CLPHA supports the goal of one-for-one replacement housing that utilizes local flexibility for hard units and vouchers, as long as there are sufficient funds to provide one-for-one replacement.

DISASTER RECOVERY

NLIHC President Sheila Crowley to Testify on Stafford Act Reform

Disaster Recovery Subcommittee Chairwoman Mary Landrieu (D-LA) of the Senate Homeland Security and Governmental Affairs Committee will hold a hearing titled "Stafford Act Reform: Sharper Tools for a Smarter Recovery." NLIHC President Sheila Crowley is among those testifying; she will focus on the need for federal disaster recovery efforts to better address temporary housing and case management needs.

The hearing will consist of two panels, with the first panel to include testimony from FEMA Administrator Craig Fugate and Deputy Inspector General of the Office of Emergency Management Oversight Matt Jadacki. Testifying with Ms. Crowley on the second panel will be David Maxwell, president



of National Emergency Management Association on behalf of the Stafford Act Coalition, and Charleston, SC, Mayor Joseph Riley, Jr., representing the United States Conference of Mayors.

The Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act) was last revised in 2006. Since then, advocates have called for additional reform to deal with problems that legislation did not address. Senator Landrieu is expected to hold additional hearings this summer to further examine disaster recovery reform efforts.

The hearing will take place at 2:30 pm on May 12 in room 342 of the Dirksen Senate office building.

RESOURCES

Report: Likely Rise in Elderly Homeless Requires Greater Federal Commitment

Homelessness among the elderly will likely increase by 33% over the next 10 years, and more than double over the next 40 years, according to a recent projection released by the Homelessness Research Institute. This projection is part of a paper examining the impact that elderly homeless will have on homeless providers and housing organizations. The paper also finds that the primary "pathway" toward homelessness for the elderly is from stable housing to a loss of housing due to job loss, health problems, and the disintegration of relationships, as well as the generally decreasing availability of public assistance programs.

The report concludes that because older Americans are economically vulnerable to homelessness, they require more preventive action, including the support that comes from federal programs. "Federal housing programs are fundamental in reducing the economic hardship experienced by the elderly whose only income is often Social Security and/or Supplemental Security Income," the authors note. The increase in the elderly population will require additional federal resources and programs to increase the supply of affordable housing; create permanent housing with supportive services for the chronically homeless; and conduct further research to better understand homelessness among the elderly.

Nationwide, the number of homeless senior citizens is currently 44,172; the authors estimate that this number will grow to 58,772 by 2020 and to 92,572 by 2050. The authors base their projection of increasing homelessness among the elderly on the Census Bureau's projection of the increase in the elderly population through 2050 and the assumption that the percentage of those over 65 living in households earning half of the poverty level or less will remain at roughly 2%, as it has since 1975. They reach their projected number of homeless seniors by

applying the current proportion of elderly individuals in deep poverty who are homeless, 1 out of 22, to the projected increase in elderly people in deep poverty.

This article is part of a larger series on the demographics of homelessness from the Homelessness Research Institute, the research and education arm of the National Alliance to End Homelessness.

The report, Demographics of Homelessness Series: The Rising Elderly Population is available at www.endhomelessness.org/content/general/detail/2698

Updated Legislative Fact Sheets Available

NLIHC has updated many of its "current issues" fact sheets and its priority legislation chart, based on recent legislative activity and policy outlooks. NLIHC fact sheets track legislation related to the Coalition'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. Access the updated information at: <http://www.nlihc.org/template/page.cfm?id=228>

NLIHC NEWS

NLIHC Welcomes Research Intern

Ivis Garcia Zambrana has joined NLIHC as a summer research intern. Ivis has graduated with dual master's degrees in community and regional planning and Latin American studies from the University of New Mexico. This fall she will begin her doctoral studies with the Urban Planning and Policy department at University of Illinois at Chicago. Her interest in affordable housing largely stems from her work as a city planner in the San Francisco Bay Area and from growing up in Puerto Rico, where nearly half of the population lives below the poverty line.

NLIHC Seeking 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:



Communications Intern. Assists in the planning of NLIHC's annual media awards, the preparation and distribution of press materials, and on website and social media networking projects. Also responsible for daily maintenance of the media database and the tracking of press hits.

Policy Intern. Tracks new legislation, attends and summarizes Congressional hearings for weekly newsletter, participates in visits to Congressional offices and develops materials for use in lobbying the House and Senate to accomplish NLIHC's mission. Updates the Congressional database.

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

Bill Shields, Vice President for Operations
National Low Income Housing Coalition
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 khara@nlihc.org for details.



FACT OF THE WEEK

Historical and Projected Elderly Population Growth and Rates Of Homelessness

Year	Number of Elderly* People	Number of Elderly People Homeless	Proportion of Elderly Homeless
2000	35,061,000	40,563	1/864
2010	40,243,000	44,172	1/911
2020	54,632,000	58,772	1/930
2030	71,453,000	76,072	1/930
2040	80,049,000	85,172	1/940
2050	86,705,000	92,572	1/937

* The term "elderly" is defined as those aged 65 or over.

Source: M William, Sermons, & Meghan, Henry. (2010). *Demographics of homelessness series: the rising elderly population*. Washington, D.C.: National Alliance to End Homelessness.

NLIHC STAFF

- Kimberly Bates* Outreach Associate
- Sarah Brundage* Administrative Assistant, x224
- Elizabeth Buck* Katrina Monitoring Intern
- 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
- Ivis Garcia Zambrana* Research Intern
- Ed Gramlich* Regulatory Director/State Partner Liaison, x314
- Elisha Harig-Blaine* Outreach Associate, x316
- Jake Kirsch* Outreach Associate, x 244
- Rebekah Mason* Katrina Housing Fellow, x233
- Taylor Materio* Communications Associate, x223
- Brandt Mercurio* Development Coordinator, x234
- Khara Norris*, Director of Administration, x242
- Samantha Pedreiro* Policy Intern
- Danilo Pelletiere* Research Director, x237
- Melissa Quirk* Policy Analyst, x230
- Kim Schaffer* Director of Communications & Outreach, x222
- Bill Shields* Vice President of Operations, x232
- La'Teashia Sykes* Outreach Associate, x247

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.

PUBLICATIONS/WORKSHOPS

Commission on Aging

NEWSLETTER

Did You Know...

The Orlando-Kissimmee metro area had the 5th highest rate of "food hardship" in the U.S. in FY 08/09 for all age groups. And, seniors are currently facing hunger according to the Meals on Wheels Assoc. of America. Locally, this translates to more than 600 Orange County seniors currently on wait lists for Seniors First's nutrition programs.

Partner Profile

The Florida Council on Aging is *the* statewide agency on aging. And, you can learn more them and the statewide conference coming to Orlando this August! Vendor and volunteer opportunities are available at www.fcoa.org. They also have e-blasts and a monthly newsletter on Florida aging news.

News in Central Florida

May 2010

- **Counsel for Caregivers Seminar** – Learn about America's most popular living will, the "Five Wishes", which is written in everyday language and helps start and structure important conversations about care in times of serious illness – May 20 @ 12:10 @ downtown Orange County Library-3rd Floor, Albertson Room, 101 E. Central Blvd. It's FREE. Lunch is provided to the first 50 who RSVP to 407.836.7446 or officeonaging@ocfl.net!
- **Seniors vs. Crime**— There is now a Seniors vs. Crime office in Orlando at 440 S. Semoran Blvd – south of Lake Underhill and adjacent to Denny's Restaurant. For info call 407-219-5542 or visit www.seniorsvscrime.com.
- **Senior Expo 2010**— The annual Expo is May 5th & 6th from 9 am to 3 pm at the Central Florida Fairgrounds. Not only is admission and parking free – but, a free Olive Garden lunch will be given to the first 500 people attending each day. Visit www.SRAFlorida.org for the flyer.
- **Empowering the Aging Woman Seminar**— Visit www.flaagururse.org for information about this May 13th seminar being held at the Clarion Inn in Atamonte. CEUs for nurses and social workers.
- **Florida Discount Drug Card** - This card, initially offered to qualifying seniors and low-income families, is now available to all Floridians regardless of age or income. Visit www.FloridaDiscountDrugCard.com!
- **Quality Senior Living Award** – If you know a person / group making a big impact on the lives of older Floridians, now's the time to nomination them for one of four awards, valued at \$400. Visit www.fcoa.org for info.

News Elsewhere

- **Cool website** - www.helpguide.org/elder/caring_for_caregivers.htm
- **Exercise Tips** - The National Institutes of Health has a new webpage to help older adults start or restart an exercise program. Visit <http://nlnseniorhealth.gov/exercise10c.html>.
- **Health Literacy Training** - The CDC has launched a new online training program: "Health Literacy for Public Health Professionals." Limited health literacy affects nine out of ten adults and impacts their capacity to fully manage their health. It's FREE at www.cdc.gov/Features/OnlineTraining.
- **Health Stats** - Statehealthfacts.org provides free, up-to-date, and easy-to-use health data on 500 topics in all 50 states. Visit www.statehealthfacts.kff.org.
- **Medicare Primer** - Visit www.kff.org/medicare/7615.cfm to learn about the key elements of Medicare, including costs and benefits.



Orange County Office on Aging
 2100 East Michigan Street, 2nd Floor, Orlando, FL 32806
 Phone: (407) 836-5563 Fax: (407) 836-7683 Web: www.ocfl.net/seniors
 Email: OfficeonAging@OCFL.net to subscribe

PARTICIPATING LENDERS

APPROVED

ONLY OCHFA APPROVED local lenders and loan officers are eligible to qualify consumers for OCHFA's mortgage products. The following is a list of our current approved lenders:

- Bank of America
- Branch Bank & Trust (BB&T)
- DHI Mortgage
- Fidelity Funding Mortgage Corp.
- HomeBanc Mortgage
- Shelter Mortgage
- Urban Trust Bank
- Universal American Mortgage
- Watson Mortgage

OCHFA does not lend money directly to consumers. The Authority uses approved, private lenders to qualify consumers and to make all mortgage loans. The Authority purchases closed loans that meet OCHFA requirements. The fees consumers pay may be different depending upon the lender.

To contact approved Loan Officers, call us at 407-894-0014 or go to: www.ochfa.com

ORANGE COUNTY HOUSING FINANCE AUTHORITY
2211 E. Hillcrest St. | Orlando 32803

ORANGE COUNTY HFA
2211 E. HILLCREST ST.
ORLANDO, FL 32803

ORANGE COUNTY HOUSING FINANCE AUTHORITY



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- ✓ 5.15 %
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407-894-0014

Opening doors...

OCHFA
...to affordable homeownership.



Orange County HFA has over 30-yr's of experience in assisting first-time homebuyers, financing 30-year mortgages, at competitive rates. We've helped more than 16,000 Central Florida, first-time homebuyers save thousands of Dollars \$\$\$ on closing cost, as compared to other Mortgage Loan products.

WHO QUALIFIES

First-Time Homebuyer(s) may not have owned a home in the previous three years; either individually or jointly and plan to occupy the home as their primary residence.

OPTION

Exempt from this requirement are TARGETED

INCOME LIMITS

Consumers combined household income does not exceed limits of:

HOUSEHOLD	MAX. INCOME
1-2 Person(s)	72,840
3 or More Persons	84,980

PURCHASE PRICE LIMITS

Home contract price can not exceed limits of:

NON-TARGETED	TARGETED
\$309,109	\$377,791

QUALIFYING HOMES

- New or existing, residential homes located in Orange, Lake, Osceola or Seminole Counties are eligible areas only.
- Single-Family, Town-Home, Condominium, Duplex, PUD or Manufactured homes are eligible.
- Mobile homes are ineligible.

CREDIT SCORE

Consumer must meet the credit requirement of a FICO mid-credit score GREATER than 599.

HOMEBUYER EDUCATION COURSE

Consumers must complete an OCHFA approved homebuyer educational course; and are offered either online or in a classroom setting—more details at www.ochfa.com.

FINANCING PRODUCTS

LOW-RATE MORTGAGE

- ☑ 5.00% Interest Rate Mortgage
- ☑ 30-year, fixed interest rate
- ☑ 96.5% financing is available
- ☑ 1% Origination Fees
- ☑ NO Discount Points
- ☑ NO Intangible Tax
- ☑ NO Doc Stamp Fee

ZERO-POINT MORTGAGE

- ☑ 5.15% Interest Rate Mortgage
- ☑ 30-year, fixed interest rate
- ☑ 96.5% financing is available
- ☑ No Origination Fees
- ☑ NO Discount Points
- ☑ NO Intangible Tax
- ☑ NO Doc Stamp Fee
- ☑ Downpayment Assistance (DPA)

• Qualified applicants can receive 3.5% of DPA, up to a maximum of \$6,000, of assistance. The DPA borrowed is included in the monthly mortgage payments and is amortized at 5% for 15-yr's.

• OCHFA's DPA may be combined with other DPA Programs—ask lender for more details.



407-894-0014



<http://www.ochfa.com>

MISCELLANEOUS INFORMATION

5153 Hercules Court
Sunford, FL 32773

Phone 407-797-6548
E-mail WEMills3@aol.com

William E. Mills, III

Objective

To administer my marketing and management capabilities in an uplifting environment that allows for creativity and has potential for growth.

Professional Experience

1995-Present **SunTrust Banks, Inc.**

Vice President

Regional Community Development Manager

- Work with various nonprofit and government agencies on the bank's behalf, in relation to the Community Reinvestment Act (CRA)
- Federal Reserve Reporting
- Employee Training
- Financial Education Instructor
- Keep CEO informed of all activities related to CRA

SunTrust Mortgage, Inc.

Assistant Vice President

Loan Officer Team Lead

- Hire, train, and manage mortgage loan officers in thirty-four bank branches, covering the majority of Orange and Osceola counties
- Largest retail sales team in region
- Sales team production in excess of \$160 Million
- Awarded Top Sales Producer four years in a row

1995-1999

Rhodes Furniture

Regional Advertising/Merchandising Manager

- Re-buying
- Inventory control
- Merchandised nine showroom floors
- Competitive Shopping
- Vendor and Media Relations
- Created Advertisements

Operations Manager

- Managed front office, accounting, warehouse, and deliveries for a remotely located store
- Budgeting, reporting, and auditing

Store Manager

- Managed sales, front office, and warehouse

Sales Manager

- Assisted Store Manager

Education

University of Central Florida

Bachelor of Science in Business Administration

- Marketing Major 3.4 GPA
- American Marketing Association
- Phi Kappa Phi and Phi Theta Kappa National Honor Fraternities
- Mu Kappa Tau National Marketing Honor Society

Rollins College

Certificate in Volunteer Management

Federal Deposit Insurance Corporation

Money Smart Financial Education Training Instructor

Technical Expertise

Microsoft Office Products, Panasonic DVX100A, Sony Vegas Movie Studio, Sony Sound Forge Audio Studio, Sony Acid Music Pro, Sony DVD Architect Studio, Serious Magic Ultra 2 Keying Software, Adobe Photoshop Elements, Windows Movie Maker, 16 Channel Sound Board, et al

Community Involvement

- Solid Gives Back Volunteer Advisory Board Central Florida Representative
- Campaign for Working Families' 2010 Teach Children to Save Program Chair
- Apolka Family Learning Center Board
- Florida Prosperity Partnership's Positive Financial Practices Committee Co-Chair
- Campaign for Working Families Steering Committee
- UNCF Central Florida Advisory Board
- Federation of Congregations United to Serve Business Advisory Committee
- Heart of Florida United Way's Prosperity Campaign Community Advisory Committee
- Habitat for Humanity Orlando's Financial Advisory Board
- Orlando Regional Corporate Volunteer Council
- Osceola County's Neighborhood Stabilization Program Advisory Council
- United Way of Volusia/Flagler's Assets For Independence Oversight Committee and Allocation Advisory Committees
- Non-Profit Housing Roundtable of Central Florida
- Florida Housing Finance Corporation's Lender Advisory Board

Sean M. Flanagan

PERSONAL

Address: 1230 N. Lake Sybilla Drive
Maitland, FL 32751
Telephone: Home 407.539.1560
Cell 407.719.7212

SUMMARY

Over 11 years experience as a team leader developing luxury multifamily rental and for-sale projects on time and under budget as well as 9-years of proven success in the single family residential arena building for nationally recognized builders.

EDUCATION

MARQUETTE UNIVERSITY, Milwaukee, Wisconsin
Bachelor of Arts 1988, Psychology/Business Administration
Florida State Residential Contractors License: CR C056202

EXPERIENCE

THE MORGAN GROUP, INC

Orlando, Florida (April '07 - Present)

- Direct the due diligence and entitlement processes for the development of over 250-million dollars in apartment communities in Jacksonville and Orlando, Florida.
- Manage design professionals from the conceptual site plan through product development, permitting, as well as working with construction consultants to value engineer owner change orders.
- Oversee the construction process to ensure development obligations are being met and facilitate turnover of units to management company
- Responsible for budgets and monthly cost management reports, as well as assist in the preparation of bank draws.
- Used construction background to contribute to the estimating effort and contract negotiations of key project components.
- Regularly attend City Council Meetings and work as liaison between company and local government agencies

TARRAGON CORPORATION

Orlando, Florida (May '05 - April '07)

- Vice President of Development
- Directed the due diligence and entitlement process for the conversion of apartment communities to condominiums for projects in Jacksonville and Orlando, Florida.
- Oversew the sales process for 7 communities between Orlando, Jacksonville and Charleston, South Carolina.
- Implemented appropriate development strategies and plans to meet the changing nature of competitive conditions in the real estate market as well as continuously searched for other conversion and new development opportunities.
- Created "Hacking Reporting System" which improved monthly closing accuracy by 60% and enhanced communication between multiple departments.

- Coordinated the efforts for a smooth transition from property management, in construction and sales to condominium owners association.
- Developed proforma analysis for new projects and managed monthly budgets.

PRITZKER RESIDENTIAL / CLASSIC RESIDENCE BY HYATT

Orlando, Florida (May '98 - May '05)

Assistant Vice President of Development

- Manage due diligence and entitlement process for continuous care retirement communities for projects in Chicago, Dallas, New York, and Orlando.
- Coordinated the interfaced of attorneys, city staff, contractors, architects, engineers, and other design consultants for project feasibility analysis, planning, and approval.

Developmental Project Manager

- Managed the development and construction of following luxury multi-family rental communities with project costs totaling \$195,000,000:
 - 280 unit Windsor at Lansbrook Village, Palm Harbor, Florida
 - 232 unit Centergate Doral, Miami, Florida
 - 180 unit Centergate Aventura, Aventura Florida
 - 414 unit Centergate Miramar Phase I, Miramar, Florida
 - 434 unit Centergate Miramar Phase II, Miramar Florida
 - 220 unit Centergate Baldwin Park - Bennett, Orlando, Florida
 - 196 unit Centergate Baldwin Park Town Center I, Orlando, Florida, (Currently under construction)
- Project Management responsibilities include all facets of development and construction, including market research, site planning, proforma preparation and analysis, coordination of design professionals and consultants; obtain federal, state and local municipality approvals and entitlements, contract review and negotiation, budgeting, and coordinate transition to management team.
- Obtained timely development approvals and built quality projects on time and exceeded proforma expectations.

ADDITIONAL EXPERIENCE

9-Years Single Family Residential, Orlando, Florida

(February '89 - May '98)

- Production Coordinator / Director of Construction - MI Homes
- Responsible for Drafting, Permitting, Accounts Payable, Purchasing & Estimating, Departments for the Orlando Division. Elevated internal audit performance from 62% to 98% within 12 month period.
- Production Manager - Ryland Homes
- Directed the construction and architectural services operation of the Orlando Division encompassing 12 subdivisions with a 1.6 million dollar budget
- Project Manager - Centex Real Estate Corporation
- Coordinated sales, construction, mortgage and accounting activities in a team effort for prototype community to improve customer satisfaction and company profitability
- Construction Manager - General Homes

REFERENCES

Excellent personal and professional references available upon request.

Kevin Christopher Miller

5704 Cape Harbour Drive #306 Cape Coral, FL 33914
407-625-4181 - Kevin@KmillInvestments.com

EXPERIENCE

Smith Equities Real Estate Investment Advisors
Multifamily Investment Advisor, Orlando, FL

2005-2009

- Commercial Real Estate Broker providing acquisition, disposition, and mortgage brokerage services to buyers, sellers, and owners of multifamily real estate assets and multifamily land.
- Sourced, negotiated, and closed over \$70,000,000 in multifamily transactions, including market rate, affordable housing, and distressed multifamily properties.
- Secured exclusive representation agreements on over \$125,000,000 in commercial real estate assets.
- Develop and Maintained strong relationships with property owners, management companies and industry contacts
- Provided acquisition functions, including deal sourcing, financial analysis, market and tenant analysis, Letter of Intent and contract negotiations, and due diligence services for Private Equity funds, Institutional Investors, High Net Worth individuals, and private real estate companies.
- Extensive experience with various affordable housing programs including LIHTC, HUD Sec. 8, Tax-Exempt Bond Financed transaction, Section 202/236 Senior Housing assets and Rural Development 515 properties.
- Completed detailed financial analysis of assets operating statements and compiled pro forma models to estimate the assets future operating cash flow and return projections.
- Additional financial modeling and analysis include Internal Rate of Return, Discounted Cash Flow and debt and financial structuring.
- Assessed the equity requirements for potential acquisitions and evaluated long-term returns on required capital investment.
- Directed full service sales and marketing efforts for each exclusive real estate offering.

KMX Consulting Services

2009 - Present

Principal, Cape Coral, FL

- Provide sales, marketing, and business development consulting services to companies offering products and services to the real estate industry.
- Develop sales and marketing strategies to fit client's sales objective and help clients navigate sales process to meet sales goals.
- Leverage strong personal relationships with real estate companies and executives to introduce my clients and their potential opportunities and help facilitate and negotiate sales contracts for the services or products rendered.

EDUCATION

Master of Business Administration
University of Central Florida
Focus: Finance

2005-2006

Bachelor of Science in Business Administration

2001-2005

University of Central Florida
Major in Management Entrepreneurship, Minor in Marketing

PROFESSIONAL LICENSES

Florida Real Estate Broker, Florida Mortgage Broker, Florida Community Association Manager (In Progress)

Kevin Christopher Miller

5704 Cape Harbour Drive #306 Cape Coral, FL 33914
407-625-4181 - Kevin@KmillInvestments.com

Dear Prospective Employer,

It is with great interest that I exploring a full time employment opportunity with your firm. I have spent the past five years as a Multifamily Investment Advisor for Smith Equities Real Estate Investment Advisors in Orlando, FL. Most recently, I have worked as an independent commercial real estate broker and business development consultant. Throughout my career I have been involved in the brokerage and financing of multifamily assets in the state of Florida and throughout the Southeast. My relationships range from small, non-profit affordable housing owners to large institutional investors, REIT's, and private equity funds. Most of my effort has been on the sale and refinancing of affordable housing properties with a focus on long-term preservation.

My experience operating as an independent broker and business development consultant has given me the skills and discipline needed to fulfill the responsibilities for a position with your firm. I am self motivated and experienced in analyzing and modeling multifamily projects, including operating and pro forma projections, debt structure, and equity returns. I have extensive experience in affordable housing properties and I have been involved in projects using Florida Housing Finance assistance as well as tax credits, agency debt, and HUD rental subsidies. I have the ability to source and negotiate acquisition opportunities and overcome all obstacles to ensure a successful closing.

Affordable Housing Knowledge and Experience

I have extensive experience and understanding of the various affordable housing programs, including LIHTC, HUD Section 8, Acquisition/Rehab and Bond Financed transactions, and Florida Housing Finance Corporation programs and application processes.

Significant Affordable Housing Transaction Experience

- Currently representing a not-for-profit affordable housing owner on the \$3,700,000 acquisition of an 88-unit HUD project-based Section 8 complex in North Florida.
- Currently representing a for-profit owner of a HUD project-based Section 8 complex on the \$2,650,000 refinancing of their in-place debt.
- Represented a for-profit affordable housing owner and operator on the \$3,100,000 acquisition of 101-unit HUD project-based Section 8 complex in Leesburg, FL in October 2008.
- Exclusively represented a for-profit affordable housing seller and for-profit affordable housing buyer in the \$1,600,000 sale of a 72-unit distressed HUD project-based Section 8 complex in Leesburg, FL in March 2006.
- Exclusive listing agent for a for-profit affordable housing owner and operator of a 64-unit HUD project-based Section 8 complex in Haines City, FL, January- July 2009
- Exclusive listing agent of a large LIHTC property in Orlando, FL.
- Represented multiple affordable housing investors on the potential acquisition of multifamily assets fit for acquisition rehab using 9% tax credits and 4% tax credits and tax-exempt bond financing.
- Represented buyer in the potential general partnership acquisition of a 5 property Rural Development 515 portfolio

Financial and Quantitative Analysis

Financial knowledge and understanding is the backbone of my experience and efforts in the real estate business. Asset valuation and return analysis is the main focus in my investment analysis. The following are some of the financial analysis that I have performed:

- Financial structure analysis and comparisons including Debt, Equity and Mezzanine financing
- Detailed understanding of the Operating Expenses of multifamily properties
- Operating statement, Profit and Loss statement, and Income and Expense and pro-forma analysis
- Discounted Cash Flow, Internal Rate of Return, and Return on Investment analysis
- 5, 7 and 10 year hold pro-forma analysis
- Regression Analysis and other various quantitative analysis

Due Diligence and Market Analysis

- Extensive negotiation experience including Purchase and Sale Agreements, Letters of Intent to purchase asset(s), Exclusive Listing Agreements, and Internal commission split negotiations and Independent Contractor agreements.
- Ability to analyze market rental rates and conditions to determine short-term and long-term income projections.
- Comprehensive understanding of financial rates, term, underwriting process, and loan negotiations.
- Experienced in property evaluation, including potential construction issues, rehab needs and costs, and overall asset assessment experience.
- Detailed understanding of property insurance pricing, coverage and bid process.
- Understanding of land acquisition, zoning, and permitting and other new construction development issues.

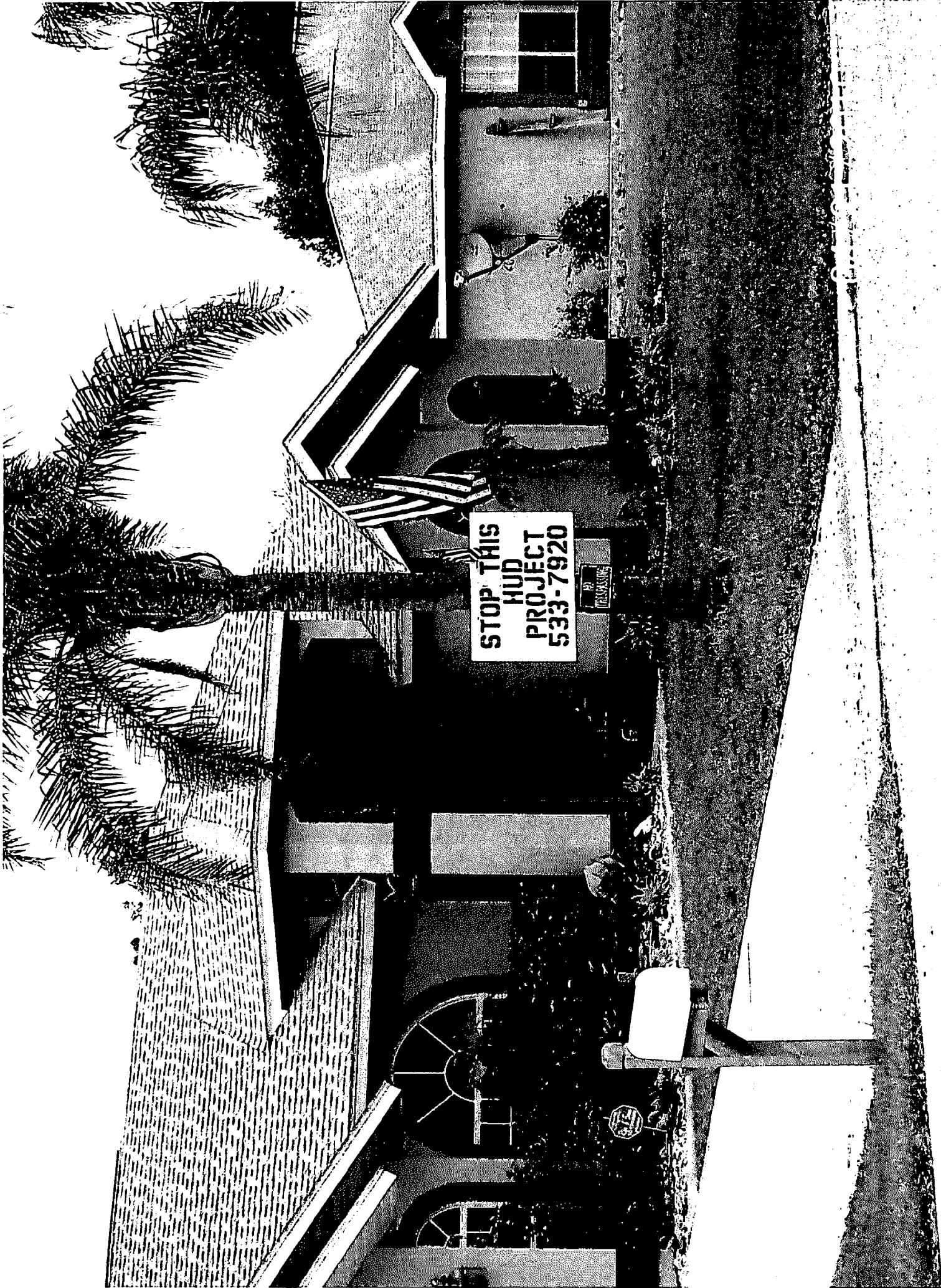
Significant Market Rate and Distressed Transaction Experience

- Represented a foreign buyer on the **\$38,000,000** acquisition of a 3-property, 1,081-unit, bank owned fractured condo portfolio in Orlando, FL in October 2009.
- Represented foreign buyer on the **\$15,800,000** bankruptcy court acquisition of a 256-unit fractured condo complex in Orlando Florida in February 2008.
- Currently representing investment group with a **\$3,000,000** fund on the purchase of multiple distressed townhome communities with built townhomes and developed lots for future development in the Central Florida market.

The first real estate transaction I sold was a distressed affordable housing property and since then I have had a deep passion for affordable housing. I have made this a focus of my career and I am very excited about the future of the affordable housing industry. I look forward to discussing this employment opportunity with you in more detail and moving forward in my career with you company.

Warmest Regards,

Kevin C. Miller



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