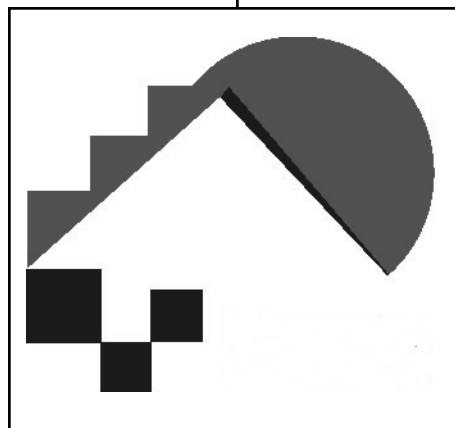


National  
Low  
Income  
Housing  
Coalition

2005  
Annual  
Report



## Dear NLIHC Members and Friends,

For the housing community, 2005 was marked by the death of our friend and mentor, Cushing Dolbeare, and by the single greatest destruction of low cost housing in the history of the United States, caused by Hurricane Katrina. Cushing's legacy obligates us to work that much harder to realize the goal of good housing for all. The devastation wrought by the hurricanes taught us that we must be ever more vigilant to protect the well-being of low income people. The board and staff of the National Low Income Housing Coalition remain committed to doing both, and we express our deepest gratitude to our members for your steadfast support and critical good works.

Sincerely,  
Sheila Crowley, MSW, Ph.D.  
President and CEO

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## In Memory: Cushing N. Dolbeare

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Cushing Niles Dolbeare, Founder and Chair Emeritus of the National Low Income Housing Coalition, died on March 17, 2005. She was 78.

Cushing organized the Ad Hoc Low Income Housing Coalition in 1974 in response to the Nixon Administration's moratorium on public housing programs. The Ad Hoc Coalition was incorporated as the National Low Income Housing Coalition and Cushing served as its Executive Director from 1977 to 1984 and again from 1993 to 1994. She remained active with NLIHC as a researcher, policy analyst, fundraiser and board member until her death.

Called the "dean" of the Washington corps of housing advocates and "the Rosa Parks of housing," Cushing was a mentor to countless advocates and researchers, an advisor to scores of officials, and an inspiration to anyone who knew her and shared her passion for fighting for housing justice. Her thorough and exhaustive research methods and her encyclopedic knowledge made her a trusted source of information, and her calm and persuasive manner made her a model for the best kind of lobbying.

"Cushing was both the conscience and the brains of the affordable housing movement,"

said NLIHC President Sheila Crowley. "There is no one else like her. Her passing is a great loss to the nation, but especially to low income people whose well-being was her life's work."

Her life-long commitment to ending the affordable housing crisis in America was celebrated at a memorial service during NLIHC's Annual Policy Conference on May 2, 2006. Senator Paul Sarbanes (D-MD), former Senator Edward Brooke (R-MA) and original members of NLIHC Florence Roisman and Moises Loza reflected on Cushing's many achievements and what she had meant to the cause of affordable housing.

### **The Cushing N. Dolbeare Endowment Fund**

In honor of Cushing's 50<sup>th</sup> anniversary as a low income housing advocate in 2002, the NLIHC Board of Directors established the Cushing N. Dolbeare Endowment Fund to help assure the financial stability of NLIHC for "as long as NLIHC is needed." The first gift to the Fund was from Cushing and Louis Dolbeare, who donated the \$250,000 Cushing received when she was awarded the Heinz Award for the Human Condition.

NLIHC completed the Endowment Campaign in 2005, having raised \$2 million.

The Dolbeare family asked that gifts in Cushing's memory be made to the Endowment Fund.

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# Highlights of NLIHC's 2005 Work

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## Housing Voucher Summit

In response to the continued threats to the housing voucher program from the Bush Administration, NLIHC convened the National Housing Voucher Summit to develop a consensus agenda on ways to improve the program. Sixty-six experts on the housing voucher program came together for two days in February 2005 in Seattle, Washington at Washington Mutual's Cedarbrook Center. Attendees included HUD and OMB officials, Senate and House staff, tenants, tenant advocates, low income housing advocates, city and state officials, representatives of PHAs and other voucher administering entities, lenders, developers, landlords, researchers, advocates for the homeless, advocates for people with disabilities, civil rights advocates and representatives of faith-based groups.

To inform the summit deliberations, NLIHC commissioned six briefing papers on the most contentious issues facing the program and NLIHC's research department prepared a review of empirical literature on vouchers. The summit facilitators conducted pre-summit surveys and interviews with most of the participants.

In Seattle, five work groups were formed to develop recommendations to be brought back to the full group when the summit reconvened in April in Washington, DC. The final statement and recommendations from the summit were released in August.

The statement reaffirms that the basic goals of the program should be to "increase the ability of the poorest families and individuals to secure their right to decent and affordable housing" and to continue to serve extremely low income families. The statement emphasizes that the most urgent concern today is restoring credibility and predictability to the manner in which the program is funded.

## Housing Policy Conference

More than 400 advocates, including residents, and state coalition partners, attended NLIHC's Annual Housing Policy Conference and Lobby Day in May 2005.

The opening plenary focused on the federal budget. Budget expert and satirist Stan Collender, Senate Banking Committee staff person Diana Meredith and Center on Budget and Policy Priorities' Martha Coven discussed the latest news on the budget, including the budget resolution and what the budget meant for affordable housing.



*Stan Collender offered a humorous take on the federal budget at the Annual Conference in May.*

Political analyst and commentator Donna Brazile, Chair of the Democratic Voting Rights Institute and the lead organizer for the 1989 Housing Now March in Washington, inspired participants with her lunch keynote address in which she talked about growing up in poverty, the gentrification of her neighborhood and her commitment to electing policy makers who will be advocates for the lowest income citizens. Her advice to conference attendees was to use all means available to hold elected officials accountable to their constituents.

Representative Barney Frank (D-MA), Ranking Member on the House Financial Services Committee, spoke at the Congressional Breakfast. He addressed conference attendees before they spread out on Capitol Hill, urging them to make sure that Members of Congress understand that the lack of affordable housing is a serious problem that must be addressed.

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# Highlights of NLIHC's 2005 Work

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## Housing and the Hurricanes

In the immediate aftermath of Hurricanes Katrina and Rita hitting the Gulf Coast and creating one of the largest housing disasters the country has ever faced, NLIHC began working on the immediate, temporary and transitional housing needs of displaced low income people. NLIHC quickly established a section on the NLIHC website to post information on the federal response to the disasters.

In early September, NLIHC used Census data and maps provided by the Federal Emergency Management Agency (FEMA) to estimate the total damage to housing in the Gulf Coast. NLIHC found that 302,000 units were lost or damaged in the affected areas, 71% of which were affordable to low income individuals.

In collaboration with other national housing organizations, NLIHC formed the Katrina Housing Group to monitor and respond to all federal disaster related housing issues. Throughout the fall, the Katrina Housing Group hosted weekly national conference calls for evacuees and advocates alike, covering topics from flood insurance and mortgage forbearance to the rules and implementation of FEMA and HUD housing programs. The calls provided those on the ground with access to national leaders and experts, as well vital information about the status of federal policy decisions.

NLIHC advocated extensively for policies and practices to provide appropriate temporary and permanent housing relief for evacuees. NLIHC submitted numerous letters to Members of Congress and the Administration calling for specific improvements to disaster relief policy. NLIHC organized a Congressional briefing on the housing problems of evacuees, which prompted the first Congressional field hearing in the Gulf Coast on housing problems.

## National Housing Trust Fund Campaign

The 2005 strategy adopted by the National Housing Trust Fund (NHTF) Campaign to increase the federal investment in rental housing affordable for extremely low income people focused on expanding the affordable housing responsibilities of Fannie Mae and Freddie Mac in the context of regulatory reform of the two giant Government Sponsored Enterprises (GSEs).

As a result of NHTF Campaign advocacy, legislation (H.R. 1461) passed by the U.S. House of Representatives in October 2005 included the establishment of an Affordable Housing Fund. The bill would require the GSEs to use a portion of their profits to make grants to build, rehabilitate and preserve housing affordable to the lowest income individuals. The estimated value of the fund was \$500-700 million a year.

Unfortunately, some of the more conservative Members of the House were successful in inserting a provision that would disallow access to the fund by any non-profit organization that engaged in any non-partisan voting participation, even including helping residents register to vote. More than 690 national and local groups signed a letter to all Members of the House urging them to oppose the egregious provisions, to no avail. At the close of the first session of the 109<sup>th</sup> Congress, the Senate was at an impasse over its version of GSE regulatory reform, although the consensus was that if there would be a bill, it would include an Affordable Housing Fund.

Establishing a National Housing Trust Fund was endorsed by 5,577 national, state and local organizations by the end of 2005. The NHTF Campaign prepared to take up the fight again in 2006.



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# Highlights of NLIHC's 2005 Work

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## Research

NLIHC's *Out of Reach 2005*, an examination of the cost of housing in every jurisdiction in the country, found that the national housing wage — the amount a household must earn per hour, working 40 hours a week, 52 weeks a year, to afford a two-bedroom apartment — was \$15.78. In 2005, there was no county in the country where a full time minimum wage earner could afford a one-bedroom apartment.

A poll of likely voters commissioned by NLIHC in 2005 found that 25% had difficulty paying their housing expenses in the past year and 27% had difficulty paying for their health care, because their housing costs were too high.

In addition to *Out of Reach 2005* and the annual *Advocates' Guide to Housing and Community Development*, NLIHC reports published in 2005 include:

- *The Crisis in America's Housing: Confronting Myths and Promoting a Balanced Housing Policy*
- *Who's Bearing the Burden? Severely Unaffordable Housing: An Examination of National and State Affordable Housing Needs from the 2003 American Community Survey*
- *Research Note 05-01: An Initial Estimate of People with Housing Problems from the 2003 American Housing Survey*
- *Housing Vouchers: A Review of Empirical Literature between 2000 and 2004.*
- *Research Note 05-02: Hurricane Katrina's Impact on Low Income Housing*

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## Policy

In addition to our policy advocacy on the National Housing Trust Fund, vouchers and housing for hurricane evacuees, in 2005, NLIHC:

- Worked for the best possible FY06 HUD appropriations.
- Successfully opposed the Administration's plan to cut the CDBG program in half and move it to the Commerce Department.

- Testified on CDBG reform to the Subcommittee on Federalism and the Census of the House Government Reform Committee.
- Worked to defeat the Administration's State and Local Housing Flexibility Act of 2005 (SLHFA), which would give broad authority to Public Housing Authorities (PHAs) to change income targeting, 30% of income rent rules and other crucial protections for extremely low income people; testified in opposition to the SLHFA before the Housing and Community Opportunity Subcommittee of the House Financial Services Committee.
- Worked to improve PHA obligations to public housing residents in HOPE VI projects in HOPE VI reform legislation.
- Testified before the House Saving America's Cities Working Group and Advisory Committee.
- Advocated for full funding for the Census Bureau to continue to implement the American Community Survey.
- Initiated REGWATCH project to intervene in future losses of public and assisted housing.
- Submitted comments on proposed rules on: amending the regulations governing the Consolidated Plan; eliminating the investment and/or services tests from large thrifts' responsibilities under the Community Reinvestment Act; Rural Housing Service's interim final rule to reinvent each of its major programs; revising regulations for the demolition or disposition of public housing; the Public Housing operating subsidy; and changes to the 50th percentile FMR area designations.
- Opposed tax cuts that benefit the wealthy at the expense of low income people.
- Supported attempts to increase the Federal minimum wage and to protect and expand federal social safety net programs.

NLIHC published 48 issues of *Memo to Members* and issued 35 Calls to Action to provide NLIHC members with the most up-to-date information on federal housing policy developments.

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# 23rd Annual Housing Leadership Awards

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NLIHC proudly presented the 2005 NLIHC National Housing Leadership Award to **Moises Loza**, Executive Director of the Housing Assistance Council (HAC), for his for three decades of service to affordable housing and to NLIHC. Mr. Loza has served on NLIHC's board since its founding. Mr. Loza was honored by colleagues past and present who praised him as an inspirational leader who has worked tirelessly to end the affordable housing crisis.



*NLIHC President Sheila Crowley presents leadership award to Moises Loza.*

NLIHC also honored **The Minneapolis Highrise Representative Council (MHRC)** with the *Community Housing Leadership Award* for their work registering, educating and mobilizing residents of Minneapolis Public Housing. During the 2004 election season, MHRC trained resident leaders as voter registrars, hosted presidential debate-watching parties, participated in National Low Income Voter Registration Day and organized get-out-the-vote activities.

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## NLIHC Supporters

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NLIHC thanks our many donors and members who provide the financial resources required to do our work. Major donors to the 2005 operating budget are:

**Donors of \$100,000 or more:** Fannie Mae Foundation • John D. and Catherine T. MacArthur Foundation • Melville Charitable Trust • Rockefeller Foundation

**Donors of \$10,000 to \$99,999:** Annie E. Casey Foundation • Bank of America • Butler Family Fund • Chicago Dwellings Association • Enterprise Foundation • Fannie Mae • Federal Home Loan Banks • Freddie Mac • Bill and Melinda Gates Foundation • Housing Assistance Council • Low Income Investment Fund • Mercy Housing • National Housing Trust • Neighborhood Reinvestment Corporation • Quadel Consulting Corporation • Charles and Helen Schwab Foundation • Surdna Foundation • Taconic Foundation • Technical Assistance Collaborative • Washington Mutual Bank

**Donors of \$1,000 to \$9,999:** AFL-CIO Housing Investment Trust • American Association of Homes and Services for the Aged • American Federation of State, County, and Municipal Employees. • American Friends Service Committee • Anonymous • BB&T • Janet Becker • Eric Belsky • Bond Market Association • Bonnie and Jim Caldwell • The Honorable Edward W. Brooke • Century Housing Corporation • Coalition on Housing and Homelessness in Ohio • Community Preservation Corporation • Compass Group, LLC • Corporation for Supportive Housing • Council of Federal Home Loan Banks • Sheila Crowley and Kent Willis • Larry Dale • Helen Dunlap • E\*TRADE Bank • Edgewood Management Corporation • Richard and Lois England • Bill Faith • Genworth Financial • Goulston & Storrs • HBSC North America. • Hawkins, Delafield & Wood, LLP • Hills and Company • Bill and Cynthia Kelly • Klein Hornig, LLP • JP Morgan Chase • Local Initiatives Support Corporation • Ludwig Family Foundation • Mercantile-Safe Deposit & Trust Company • Mid-City Financial Corporation • National Council of LaRaza • Mortgage Bankers Association of America • Mortgage Insurance Companies of America • National Affordable Housing Management Association • National Association of Realtors • National Cooperative Bank • National Equity Fund • National Housing and Rehabilitation Association • National Housing Conference • National Leased Housing Association • National Multi Housing Council • Nehemiah Corporation of America • Nixon Peabody LLP • Ohio Capital Corporation for Housing • The PMI Group • Pepper Hamilton, LLP • Service Employees International Union • Presbyterian Church (USA) • Related Capital Corporation • Reno & Cavanaugh, PLLC • Jaimie Ross • Patricia Rouse • Telesis Corporation • United States Conference of Catholic Bishops • Virginia Housing Development Authority • United States Conference of Mayors • Volunteers of America • Wachovia • Darren Walker • Barry Zigas and Jodie Levin-Epstein

Major gifts to the Cushing N. Dolbeare Endowment Fund received in 2005 are:

**\$100,000 or more:** Freddie Mac

**\$10,000 to \$99,999:** Century Housing Corporation • Chicago Dwellings Association • David and Diane Hill Family Fund of Homebuilding Community Foundation • Pugash Family Fund of Homebuilding Community Foundation

**\$1,000 to \$9,999:** Ophelia Basgal • Beyond Shelter • Jeffrey Brodsky • Helen Dunlap • John Wesley Edwards • Federal Home Loan Bank of Chicago • Federal Home Loan Bank of Topeka • Samuel Gary • Bart Harvey • J. Roderick Heller • Karen Hiller • Lynne Ide • Brian Maney • McCormack Baron Salazar • Mortgage Bankers Association • National Council of State Housing Agencies • National Fair Housing Alliance • National Housing Conference • Kathryn Nelson • Nixon Peabody LLP • Carol Parry and John Fox • David Reznick • Ian Roach • Irene Basloe Saraf and Tal Saraf • Matthew Thall • Charles Warner

# NLIHC Statement of Financial Position

## Year Ending December 31, 2005

ASSETS	December 31	
Current Assets	<u>2005</u>	<u>2004</u>
Cash and cash equivalents	\$ 323,126	\$ 415,128
Investments in marketable securities	1,614,134	1,239,745
Promises to give	25,500	63,200
Grants receivable	-	50,000
Receivable from remainder trust	183,000	119,000
Other receivable	138,757	7,475
Prepaid expenses	14,536	12,235
<b>Total Current assets</b>	<b>\$ 2,299,053</b>	<b>\$ 1,906,783</b>
Furniture and equipment, net of accumulated Depreciation of \$182,420 and \$170,162	38,915	16,991
<b>Total Assets</b>	<b>\$ 2,337,968</b>	<b>\$ 1,923,774</b>

### LIABILITIES AND NET ASSETS

Liabilities		
Current liabilities		
Accounts payable	\$ 15,292	\$ 2,034
Accrued expenses	78,182	65,944
Refundable advances and deferred revenue	18,600	80,390
<b>Total liabilities</b>	<b>\$ 112,074</b>	<b>\$ 148,368</b>
Net assets		
Unrestricted		
Board designated for Endowment Fund	1,818,055	1,428,854
Undesignated	208,608	246,552
<b>Total unrestricted</b>	<b>2,026,663</b>	<b>1,675,406</b>
Temporarily restricted	199,231	100,000
<b>Total net assets</b>	<b>2,225,894</b>	<b>1,775,406</b>
<b>Total liabilities and net assets</b>	<b>\$ 2,337,968</b>	<b>\$ 1,923,774</b>

### STATEMENT OF ACTIVITIES AND CHANGE IN NET ASSETS

	<u>Year Ending December 31, 2005</u>			<u>Year Ending December 31, 2004</u>		
	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
<b>Support and Revenue</b>						
Contribution	\$ 304,244	\$ 45,000	\$ 349,244	\$ 352,261	\$ 25,000	\$ 377,261
Grant	243,200	1,025,000	1,268,200	168,950	740,000	908,950
Membership	304,505	-	304,505	275,591	-	275,591
Special events	201,912	-	201,912	236,825	-	236,825
Other revenue	103,225	-	103,225	28,324	-	28,324
Interest, dividends, gains & (losses)	87,006	-	87,006	35,106	-	35,106
Net assets released from restrictions	970,769	(970,769)	-	1,075,000	(1,075,000)	-
	<b>\$ 2,214,861</b>	<b>\$ 99,231</b>	<b>\$ 2,314,092</b>	<b>\$ 2,172,057</b>	<b>\$ (310,000)</b>	<b>\$ 1,862,057</b>
<b>Expenses</b>						
Program services						
Education	(1,479,550)	-	(1,479,550)	(1,233,805)	-	(1,233,805)
Support services						
General administrative services	(243,228)	-	(243,228)	(196,609)	-	(196,609)
Fundraising	(140,826)	-	(140,826)	(133,161)	-	(133,161)
<b>Total expenses</b>	<b>\$ (1,863,604)</b>	<b>\$ -</b>	<b>\$ (1,863,604)</b>	<b>\$ (1,563,575)</b>	<b>\$ -</b>	<b>\$ (1,563,575)</b>
Correction of prior year balances						
Change in Net assets	351,257	99,231	450,488	608,482	(310,000)	298,482
Net assets, January 1, 2005	1,675,406	100,000	1,775,406	1,066,924	410,000	1,476,924
<b>Net assets, December 31, 2005</b>	<b>\$ 2,026,663</b>	<b>\$ 199,231</b>	<b>\$ 2,225,894</b>	<b>\$ 1,675,406</b>	<b>\$ 100,000</b>	<b>\$ 1,775,406</b>

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## Board of Directors

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**Nancy Andrews**, Low Income Investment Fund, San Francisco, CA  
**Nancy Bernstine**, National AIDS Housing Coalition, Washington, DC  
**Jan Breidenbach**, Southern California Association for Non-Profit Housing, Los Angeles, CA  
**Patty Campbell**, Michigan Resident Leadership Network, River Rouge, MI  
**DeDe Carney**, Carney & Company Team, Greenville, NC\*  
**Donald Chamberlain**, AIDS Housing of Washington, Seattle, WA  
**Telissa Dowling**, New Jersey Department of Community Affairs, Resident Advisory Board, Guttenberg, NJ  
**Charles Elsesser, Jr.**, Florida Legal Services, Miami, FL  
**Bill Faith**, Coalition on Housing and Homelessness in Ohio, Columbus, OH  
**Tim Funk**, Crossroads Urban Center, Salt Lake City, UT  
**Charles Gardner**, Affordable Housing Coalition of South Carolina, Greenville, SC  
**Chip Halbach**, Minnesota Housing Partnership, St. Paul, MN  
**Dushaw Hockett**, Center for Community Change, Washington, DC

**Lynne Ide**, Connecticut Housing Coalition, Wethersfield, CT  
**Joy Johnson**, Public Housing Association of Residents, Charlottesville, VA  
**Moises Loza**, Housing Assistance Council, Washington, DC  
**Tim Moran**, Northgate Residents Association, Burlington, VT  
**Regina Morgan**, Peoria Housing Authority, Peoria, IL  
**George Moses**, Housing Alliance of Pennsylvania, Pittsburgh, PA  
**Ann Norton**, Housing Preservation Project, Los Alamos, NM  
**Rey Ocañas**, Texas Association of Community Development Corporations, Austin, TX  
**Nicolas Retsinas**, Joint Center for Housing Studies, Harvard University, Cambridge, MA\*\*  
**Patricia Rouse**, Enterprise Foundation, Columbia, MD  
**Barbara Sard**, Center on Budget and Policy Priorities, Brookline, MA  
**Lydia Tom**, Enterprise Foundation, New York, NY  
**Sheila Crowley**, National Low Income Housing Coalition, Washington, DC, (Ex-officio)

\*elected for first term in May 2005

\*\*second term ended in May 2005

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## State Coalition Partners

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NLIHC's state partners are central to our success. They keep NLIHC informed about how federal programs and problems are experienced in communities and make sure Congress knows how best to set federal policy on low income housing. NLIHC helps the state coalitions collaborate and communicate with one another. Our 2005 state partners were:

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

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## Staff (as of December 31, 2005)

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**Matt Achhammer**, Organizer  
**Bonnie Caldwell**, Senior Legislative Director  
**Linda Couch**, Deputy Director  
**Sheila Crowley**, President  
**Amrit Dhillon**, Media Coordinator  
**Ed Gramlich**, Housing Policy Analyst  
**Melissa Higuchi**, Membership Associate  
**Khara Norris**, Executive Assistant

**Danilo Pelletiere**, Research Director  
**Winton Pitcoff**, Publications Manager  
**Kim Schaffer**, State Coalitions Director  
**Konstantina Soureli**, Research Fellow  
**Michelle Goodwin Thompson**, Office Manager  
**Carol Vance**, Receptionist/Office Assistant  
**Keith Wardrip**, Research Analyst  
**Diane Yentel**, Policy Analyst