

FOIA MARKER

**This is not a textual record. This is used as an
administrative marker by the William J. Clinton
Presidential Library Staff.**

Collection/Record Group: Clinton Presidential Records
Subgroup/Office of Origin: National Economic Council
Series/Staff Member: Gene Sperling
Subseries:

OA/ID Number: 10095
FolderID:

Folder Title:
[National Low Income Housing Coalition]

Stack:	Row:	Section:	Shelf:	Position:
S	17	4	7	1

Campaign for Housing and Community Development Funding

November 12, 1996

Mr. Gene Sperling
National Economic Council
The White House
1600 Pennsylvania Avenue, NW
Washington, DC 20500

Dear Mr. Sperling,

On behalf of the Campaign for Housing and Community Development Funding I forward the enclosed ***Statement and Recommendations on Housing and Welfare Reform***.

While a stated priority of the welfare initiative was to "make work pay", very little attention has been given during the welfare debate to the grim realities faced by poor families as they struggle to make meager incomes pay for housing. The inadequate and unaffordable housing these families live in poses serious barriers for those making the transition from welfare to work.

The 50 national organizations endorsing the ***Statement and Recommendations on Housing and Welfare Reform*** represent over 10,000 state and local affiliates that are concerned about these issues.* We thank you in advance for your attention to our concerns and look forward to receiving your response.

Sincerely,



Deborah Austin
for
The Housing and Welfare Reform Task Force

****The papers attached to the Statement and Recommendations represent the positions of the organizations that prepared them. An endorsement of the Statement is not an endorsement of the positions taken in the attachments.***

For more information contact (202)662-1530 ext.227.

Campaign for Housing and Community Development Funding

***Organizations Endorsing
the
Statement and Recommendations on Housing and Welfare Reform***

Association of Community Organizations for Reform Now (ACORN)
Alliance to End Childhood Lead Poisoning
America Works Partnership
American Association of Homes & Services for the Aging
American Network of Community Options and Resources
American Planning Association
Association of Local Housing Finance Agencies
Center for Community Change
Center on Housing Rights and Evictions
Child Welfare League of America
Church of the Brethren, Washington Office
Church Women United
Coalition for Affordable Housing Preservation
Consortium for Services to Homeless Families
Economic Justice Office, Women's Division General Board of Global Ministries
Friends Committee on National Legislation
General Board of Church & Society of the United Methodist Church
Habitat International Coalition
Jesuit Conference, Office of Social Ministries
Judge Bazelon Center for Mental Health Law
Lutheran Office for Government Affairs
McAuley Institute
Mennonite Central Committee, Washington Office
National Alliance to End Homelessness
National Association of Protection & Advocacy Systems

National Association for County Community and Economic Development

National Association of Counties

National Association of Affordable Housing Lenders

National Law Center on Homeless & Poverty

National Coalition for Homeless Veterans

National Community Development Association

National Congress for Community Economic Development

National Council of Churches

National Council of La Raza

National Housing Law Project

National Housing Trust

National League of Cities

National Leased Housing Association

National Low Income Housing Coalition

National Neighborhood Coalition

National Urban League

NETWORK: A National Catholic Social Justice Lobby

North American Association for Jewish Homes & Housing for the Aging

SEEDCO

Single Room Occupancy Housing, Inc.

Surface Transportation Policy Project

The Schuyler Company

Unitarian Universalist Association

United Way of America

Wayne H. Sherwood

Campaign for Housing and Community Development Funding

Statement and Recommendations on Housing and Welfare Reform of the *Housing and Welfare Reform Task Force*

We the undersigned organizations and individuals believe that welfare reform will have a serious and largely unexamined impact on the housing needs of low income people, on low income housing, and on the economies of low income communities. We believe that welfare reform will exacerbate the existing affordable housing crisis for those families who are already the most vulnerable. We believe that no one should be forced from his or her home because of reductions in income brought on by welfare reform. Stable housing and economically healthy communities are essential for people to succeed in making the transition from welfare to work and maintaining self sufficiency. The following recommendations will protect low income people, their communities, and their housing, and will strengthen the likelihood that those on welfare will successfully make the transition to work. The first step in implementing these recommendations is the Administration's insistence upon and Congress' adoption of a FY98 budget level which assures these safeguards.

Welfare and Housing: Housing is the largest on-going monthly expenditure of most households, particularly for those receiving welfare. Due to the limited supply of federal housing assistance, few recipients of welfare receive the housing assistance they need. Almost four out of every five families who currently receive AFDC benefits do not receive housing assistance and most are forced to pay disproportionately high proportions of their monthly income for housing.

While some households may improve their economic lot by replacing welfare income with work income, we expect that millions of people will confront decreasing incomes. Lawful immigrants will be particularly hard hit by cuts in food stamps and SSI benefits. Reducing the incomes of those households currently on welfare, in addition to the loss of other benefits, will seriously impact their ability to obtain or retain housing. Even for those who successfully make the transition from welfare to work, their housing problems will not disappear. In most areas of the country, a full time worker needs to earn more than double the minimum wage in order to afford housing without crowding out other necessary expenses.

Impact on Those Who Are Housed But Do Not Receive Housing Assistance: According to a recent HUD study there are a record 5.3 million very low income families who currently pay over half of their incomes for rent or live in severely inadequate housing. None of these families receives housing assistance, almost 2 million are working and 1.2 million are elderly. These people are going to be hurt the most by welfare reform and have little hope of receiving housing assistance because there is virtually no new housing assistance available. As these families see their incomes drop and confront already unaffordable rents, they will face eviction and become even more vulnerable to homelessness.

Impact on Those Who Are Housed and Receive Housing Assistance: While reductions in welfare benefits for households receiving housing assistance will lower tenants' contribution toward rent, lower incomes and minimum rent requirements will put added pressure on their dwindling resources. Thirty percent of a greatly reduced welfare grant is too much to pay for rent when the cash that is left has to cover other essentials. For example, 30 percent of \$500 is \$150, leaving \$350 for other essentials; but 30 percent of \$200 is \$60, and

leaves only \$140 for those same essentials. In addition to the impact on the household are the overall fiscal costs. According to preliminary estimates, HUD's budget will need to increase by an additional \$2.3 billion in the next five years in order to cover the shortfall resulting from decreased tenant incomes.

HUD has no authority to decrease rents based on food stamp benefits or eligibility. Therefore, paying a subsidized rent will still be a burden for those that have to absorb food costs into limited household budgets. There is an additional concern that some states may count housing assistance as income, resulting in reduced cash income, deeper crisis and more difficult choices between buying food, medicine, clothing, health care, day care, or paying rent. Many households will face homelessness and eviction.

Impact on Those Who Are Not Housed: Housing assistance from the federal government (public housing or Section 8) is shrinking despite growing demand. Elimination of preference rules has lowered the likelihood that housing assistance available through turnover goes to homeless families. Homeless households will increasingly have to look to the private rental market for housing. With lower incomes, they will find it increasingly difficult to amass the funds needed for first and last months rents and deposits required for private sector housing. Without stable housing, they will continue to find it difficult to obtain and hold a job.

Impact on the Elderly: Many elderly residents who are legal immigrants but not citizens will lose not only food stamps benefits but Supplemental Security Income (SSI) benefits as well. These reductions in income will drastically affect their ability to meet their basic needs. Additionally, the reduction in income used to calculate rent will increase the burden on the already strained Section 8 account.

Impact on People with Disabilities: Assistance is essential for many people with disabilities and their families to secure decent, affordable and accessible housing. Welfare reform will result in significant reductions in children's eligibility for Supplemental Security Income (SSI), threatening the loss of benefits to 315,000 low income children with disabilities over the next six years. The loss of these benefits for children will result in many families suffering a dramatic reduction in the income that helps them obtain and maintain decent, affordable and accessible housing for their child with a disability.

Impact on Those Providing Housing: There will be a serious impact on public housing authorities and those who provide federally assisted housing. As incomes shrink and tenants pay lower rents, the subsidies needed to operate and maintain existing subsidized housing will grow. The government is unlikely to make up for the entire shortfall in rental income. Some housing providers will attempt to replace the lost rental revenues by renting to higher income tenants. Others housers will underfund maintenance and capital improvements, leading to a vicious cycle of deteriorating housing conditions. Either scenario will result in the loss of affordable housing stock to very low income people.

Housing providers, both public and private, will also be affected. As tenants lose benefits from Supplemental Security Income, food stamps, welfare and other assistance, they will be unable to pay their rents. Housing developers may face increased vacancy rates and foreclosures.

Impact on Low Income Communities: If welfare reform is to succeed, people need to live in stable communities, have access to employment in their communities or access to transportation to get to jobs in other communities and earn livable wages. However, loss of income to many residents in low income communities will negatively impact the economies in these communities. Reductions in household incomes and cuts in programs like food stamps will starve community economies of cash. The result could be a spiraling decline of lowering incomes and local economic failure.

Recommendations: For families and individuals to maintain stable employment, they must have stable housing in economically strong communities. If we are to make welfare work, we must make certain that no one loses their housing because of loss of income due to welfare reform. The following recommendations are offered to support these principles:

- ▶ The Office of Management and Budget should propose, and the Congress should approve, a HUD budget for fiscal year 1998 and beyond that is sufficient, not only to fund existing (FY1997) activities and renew expiring Section 8 contracts, but also to increase housing assistance to those whose incomes decline due to changes in welfare status; to those who are trying to leave welfare for work, to those who are homeless, and other eligible households.
- ▶ The Administration, specifically the Office of Management and Budget, should ensure that HUD funding is used to fund existing, core housing and community development activities, and that other federal agencies assume their proper responsibility for activities such as transportation, child care and employment assistance.
- ▶ The Administration should encourage HUD to coordinate with other government agencies to assure the availability of federal housing and community development resources necessary for persons affected by welfare reform and develop a plan for strategic placement of housing, services and jobs.
- ▶ Public housing authorities should receive funding for and implement existing rent reforms that protect public housing tenants from employment-related rent increases. Such provisions and funding should be extended to Section 8 assisted tenants.
- ▶ People who are homeless and receiving income assistance through Temporary Assistance for Needy Families should not have such assistance counted toward their sixty month lifetime limit during their period of homelessness. Neither should homeless families be counted toward a state's 20% exempted population.
- ▶ Providers of housing assistance should receive incentives and resources to train and find employment for individuals who are making the transition from welfare to work.
- ▶ Special attention should be given to the inability of elderly and disabled populations to compensate for losses incurred in these welfare reform initiatives. Legislative and administrative actions should be taken to ensure that the housing status of the elderly, disabled and other special populations are not adversely affected by welfare reform.



THE NATIONAL ALLIANCE TO END HOMELESSNESS, INC.

Homelessness and Welfare Reform¹

Changes in the welfare system will not automatically result in homelessness for every household whose benefits are affected. The changes will, however, increase the risk of homelessness for households that are already living on the brink. In fact, many people on welfare are already homeless. Approximately one third of homeless women with children currently receive AFDC but cannot afford housing. In a recent study in Massachusetts, 72% of homeless families received AFDC and/or food stamps.²

Changes in the welfare system (broadly defined) are likely to increase homelessness in several ways.

Households whose benefits are cut off because they failed to meet work requirements may become homeless. Eliminating assistance for a household can lead directly to homelessness. A study by the Michigan League of Human Services found that six months after the State of Michigan terminated General Assistance (GA) to single adults, 25% of the former recipients had become homeless.³ A study of people terminated from the Pennsylvania General Assistance program found that while only 2.8% were evicted while on GA, 9.9% were evicted in the six months after termination.⁴

Very poor people can become homeless when they lose income because they have no resources to fall back on. Recent research has indicated that shelter admission is most likely to occur following some household crisis (job loss, benefit termination, utility disconnection, etc.) and generally occurs among those who have the least amount of familial, social and public support. It is also most likely to occur among households that live in very poor neighborhoods characterized by a disproportionate number of female-headed households, African American residents, doubled up households, restricted access to the

¹Prepared by the National Alliance to End Homelessness and the National Law Center on Homelessness and Poverty.

²Bassuk, Ellen L., Linda F. Weinreb, John C. Buckner, Angela Browne, Amy Salomon and Shari S. Bassuk, "The Characteristics and Needs of Sheltered Homeless and Low-Income Housed Mothers." *Journal of the American Medical Association*, August 28, 1996, Vol. 276, No. 6, p. 640.

³Michigan League for Human Services, "Final Report: The Impact on Individuals and Communities of the Reductions in Social Services in Michigan in 1991-1992." May 10, 1993, p. 31.

⁴Commonwealth of Pennsylvania Department of Public Welfare and the Office of the Budget, "A Study of Act 75: The Impact of Welfare Reform," June, 1984.

labor market, rent burden and housing crowding.⁵ The residents of such neighborhoods are also most likely to have difficulty completing the transition to work and to have their benefits withdrawn.

Households will be affected when States run out of welfare money either at the end of the year, because of diverting funds to other accounts, because of replacing grants with other forms of assistance, or during recessions. States which run out of funds can either eliminate assistance (see above) or reduce assistance to stretch resources further. Either option can cause increased homelessness. In Ohio, homelessness increased by approximately 17% within six months of General Assistance program reductions in the state.⁶ The Massachusetts study also revealed that poorer families are more likely to become homeless. "Overall, economic resources and social support are the most critical factors distinguishing [homeless and housed mothers]." The difference in incomes between homeless and housed mothers, though small (a mean annual income of \$7,910 for the former versus \$9,988 for the latter) was significant enough to determine whether or not the household could obtain housing. "These data suggest that welfare remains a protective factor against family homelessness."⁷ A comparative study of women in high and low benefit states found that women in low benefit states were nearly twice as likely to become homeless (or experience one of ten other hardship experiences) as women in high-benefit states.⁸

Households consisting of legal or illegal immigrants will lose benefits. 500,000 elderly and disabled legal immigrants will lose SSI benefits and 900,000 will lose food stamps.⁹ Others will lose welfare, food stamp and other benefits and possibly medicare. Such households could become homeless when they are cut off from benefits.

Households receiving aid through the Emergency Assistance to Families with Children may no longer receive housing assistance. This program is used in some states to provide emergency shelter (including hotel vouchers) or to help prevent long term homelessness. It quickly cycles people back into housing by paying their first and last months rents. States will have the option to discontinue this activity.

Households receiving less in Food Stamps will be more at risk of homelessness. Households paying more than 50% of their incomes for housing but receiving substantial Food Stamp support may have this support reduced because of changes in the shelter deduction. Childless, non-disabled, unemployed individuals aged 18-50 who now receive Food Stamps will have this benefit eliminated after three months. Such changes will result in these households becoming even more precariously housed as they have to divert funds from housing to food.

⁵Culhane, Dennis P., Chang-Moo Lee and Susan M. Wachter, "Where the Homeless Come From: A Study of the Prior Address Distribution of Families Admitted to Public Shelters in New York City and Philadelphia." *Housing Policy Debate*, Vol. 7, Issue 2, Fannie Mae Foundation, 1996. pp. 327-365.

⁶Coulton et al., "Who Are the GA Recipients in Cuyahoga County: An Analysis of the Characteristics and Patterns of Participation of the September, 1991 Caseload." March, 1992.

⁷Bassuk et al, op.cit., p. 644.

⁸DeParle, Jason, "Less Is More: Faith and Facts in Welfare Reform," *The New York Times*. December 3, 1995.

⁹Super, David, Sharon Parrott, Susan Steinmetz and Cindy Mann, "The New Welfare Law." Center on Budget and Policy Priorities, Washington, D.C., August 14, 1996.

National Low Income Housing Coalition

1012 14th Street, NW, #1200, Washington, DC 20005 • 202/662-1530 • 202/393-1973 (fax)

Karen V. Hill, *Chair*

Helen Dunlap, *President*

SECTION 8 HOUSING AND WELFARE REFORM

Changes in the welfare system will have a ripple effect on the broader economy of low income communities. Reductions in welfare grants, food stamps, and SSI will place a squeeze on all businesses that provide goods and services primarily to poor consumers. Rental housing providers that rely on rents from public assistance recipients in marginal rental markets can expect to see slim profit margins disappear and or increases in vacancy losses tightening operating budgets to the breaking point. Market rent reductions or disinvestment in neighborhoods where assisted housing predominates may well result.

As of 1995 HUD estimated that 47% of the households using Section 8 certificates or vouchers and 46% of those in project-based section 8 projects are receiving public assistance. While the long term goal and hopefully the impact of "real" welfare reform may be to improve the economic prospects and earnings of subsidy dependent populations, the near term budget implications are that more housing assistance may be needed to sustain currently assisted households. Moreover housing need among unsubsidized households can be expected to grow with the economic dislocation caused by the shredding of the traditional welfare safety net.

Section 8 Reengineering

HUD has launched into an effort to reduce the ongoing costs of renewing section 8, project based FHA insured contracts, by reducing the debt on the project and lowering section 8 subsidy obligation to market levels. Assumptions regarding the savings for this effort must be recalibrated to account for the fact that unsubsidized "market" comparable may be effected by welfare reform in some market areas. Additionally, housing represents a key linkage to increase self sufficiency and any changes in rents or services should be considered in light of overall welfare reform implementation. Older subsidized projects in marginal markets are going to require a larger degree of public investment so that these projects can operate safely and support the transition of families from welfare.

Appropriations for HUD's contract amendments account, which is used to handle changes in tenant contributions during the contract period will also need to increase to account for greater losses.

Rethinking portfolio reengineering in the context of welfare reform, may offer some new opportunities to invest the subsidy more directly into people. Providing owners with accessible financing, adequate rent increases or incentives to produce healthy environments that facilitate self sufficiency is essential such as incorporating job development, opportunities, child care or other facilities which support education and work into the housing and then paying for some or all of these services as part of the rent will result in a stable, quality community. This will not come without a commitment to the community and an investment that may in many instances be beyond what a market analysis would support.

Demand for New Section 8 Subsidies Increase With Worst Case Housing Need and Welfare Reform

Ignoring welfare reform, in all but two states, Vermont and Alaska, the maximum AFDC grant is less than the HUD fair market rent. In Vermont, a family receiving AFDC would have .63 per day left over to meet other needs after paying for housing. Currently only 36.5% of the families that qualify for housing assistance receive it. Despite the low level of welfare grants across the nation, (\$375.00/per month on average for a family of three) only 22.5% of active AFDC recipients are living in subsidized housing. * Too many of the rest of these families are living tripled up in overcrowded housing or paying enormous amounts of their cash assistance grants for housing. Problems among the poor grow as states clamp down on the access of the poor to all forms of public aid. Worst case housing need increased to 5.3 million households in 1993 (almost 13 million individuals) These households are very low income renters who receive no federal housing assistance and either pay more than half of their income for rent, live in severely substandard housing or both. Unfortunately, the private market is not responding to this housing need. In the private rental market there are 1.7 million fewer units affordable to extremely low income renters than there are renters at that income level.

The lack of housing assistance is a major factor in this growing housing need. Despite the enormity of the crisis, Congress has failed to appropriate funds for new Section 8 assistance to help the growing ranks of assisted households with worst case needs in the last three budget cycles. Welfare reform can be expected to exacerbate the crisis. A study done before the welfare reform legislation passed Congress reviewed the impacts of reducing welfare grants by 26% (a proposal announced by the Governor last year) in the state of New York. The study estimates that New York city as a whole would lose 1 billion dollars which translate into economic stress for New York's landlords and neighborhood retailers. More Section 8 rental assistance is paramount to a) prevent a rapid downward spiral of unsubsidized projects in high cost urban areas and a malignant spread of neighborhood distress in our communities and b) across the nation to avoid massive increases in homelessness and or overcrowding.



AMERICAN ASSOCIATION OF HOMES AND SERVICES FOR THE AGING
901 E STREET NW, SUITE 500, WASHINGTON, DC 20004-2037
202 • 783 • 2242 FAX 202 • 783 • 2255

ISSUE BRIEF: IMPACT OF THE WELFARE REFORM ACT ON ELDERLY HOUSING

The Welfare Reform Act, which would radically reform eligibility for federal assistance by legal and illegal immigrants and change the level of food stamp assistance to all Americans, has been signed into law by President Clinton. This new law, which is just beginning to be evaluated by many Federal agencies and affected constituencies for its potential impact, is very complex. The loss of assistance from one source may well impact the income used to determine assistance levels from another, resulting in unbudgeted-for demands on these other programs. And these new reforms will further exacerbate the difficult choices many elderly families are already facing between buying food, medicine and health care, clothing, and paying rent.

The Welfare Reform Act may have direct and indirect implications with regard to federally assisted housing. Upon enactment of the bill, legal immigrants currently receiving SSI or foodstamps would have to be recertified for eligibility within a year. With the exception of refugees in the country for less than five years, immigrants who are not naturalized citizens by the time of this recertification would be ineligible for these specified federal programs and would lose their benefits immediately. The loss of SSI and the reduction in other forms of welfare assistance would result in reduced resident income which is used to figure the amount of rental assistance subsidy and would increase the amount of Section 8 rental assistance required. The reduction or loss of foodstamps will compound difficulties for elderly with reduced options.

The section of the bill limiting the eligibility of qualified aliens is silent to housing; therefore, presumably, housing assistance would not be cut off or restricted for legal immigrants who are already in the United States receiving assistance. Odd as it seems, there is a special exemption in the bill for illegal aliens to continue receiving assistance to live in subsidized housing .

In initial examination of the welfare reform legislation, it appeared that immigrants who already are in this country and living in subsidized housing would be subject to the bill's "deeming" provisions, which attempt to make immigrants' sponsors more responsible for supporting those they help to immigrate. Although the language of the bill is not crystal clear on this point, it may be that only immigrants who come to the United States in the future will be affected by these provisions, and that the income of sponsors for immigrants already living in subsidized housing cannot be "deemed" available to current immigrants in determining rental assistance subsidies.

*Representing not-for-profit organizations dedicated to providing quality
health care, housing and services to the nation's elderly*
JAMES E. DEWHIRST, CHAIR SHELDON L. GOLDBERG, PRESIDENT
Regional Offices in Albany • Chicago • Denver • Orlando

Noncitizens arriving after enactment of the bill would be ineligible for any “federally means-tested benefit” (which may or may not, depending on interpretation, include housing) within 5 years of arriving in the country. After the first five years, legal immigrants would become eligible to apply but may (again, depending upon interpretation) be subject to the sponsor-to-alien deeming provisions. Refugees and asylees are excepted from restrictions for their first five years in the country. After that time, they will no longer be eligible for federal means-tested benefits until and unless they become U.S. citizens. (see table attached)

The welfare reform legislation not only cuts off immigrants’ access to food stamps, but also revises the benefits for other recipients (i.e. legal citizens) as well. It is estimated that half of the savings from the Welfare Reform Act come from changes in the food stamp program, and the aggregate level of assistance to the elderly may be cut by as much as one-quarter. What used to be the one benefit that all low-income persons could count on is now being drastically altered. Specifically, maximum benefit levels will be reduced, the deduction for excess shelter expenses will continue to be capped, and energy assistance will be counted as income for determining eligibility for food stamps.

AAHSA Recommendations

It is AAHSA’s position that special attention should be given to the inability of the elderly and certain disabled populations to compensate for losses incurred in these welfare reform initiatives. Legislative and administrative actions should be taken to ensure that the elderly, disabled and other special populations are not catastrophically affected by welfare reform.

It is AAHSA’s position that persons already in this country legally and who, prior to passage of this act, were receiving benefits should not be penalized by a change in the rules. States should be specifically encouraged to continue benefits to persons with limited income enhancing option, such as the elderly, who are currently receiving benefits.



RESTRICTIONS ON PUBLIC ASSISTANCE TO IMMIGRANTS* UNDER THE 1996 WELFARE REFORM LAW

Benefit	Alien not legally present in the U.S.	Legal alien arrived before August 22, 1996	Refugee	Legal alien arrived after August 22, 1996
Supplemental Security Income	Immediate cut-off	Cut off over the next year	Eligible for first five years after entry	Ineligible until naturalization
Food Stamps	Immediate cut-off	Cut off over the next year	Eligible for first five years after entry	Ineligible until naturalization
Medicaid	Immediate cut-off	State option to continue	Eligible for first five years after entry	Ineligible for first five years after entry, then subject to deeming
Housing Assistance	Continues, no cut-off	Continues, no cut-off	Eligible for first five years after entry	Ineligible for first five years after entry, then subject to deeming
State assistance	Immediate cut-off	State option whether to continue	Eligible for first five years after entry	State option whether to continue. State may require deeming

The term "alien" was used in the law .

Housing Law Bulletin

Published by the National Housing Law Project
2201 Broadway, Suite 815, Oakland, California, 94612
(510) 251-9400

Katherine Castro, Editor

©1996 National Housing Law Project, Inc.

ISSN 0277 8491

NEW WELFARE LAW'S EFFECT ON WELFARE RECIPIENTS AND ON HOUSING PROGRAMS AND THEIR PARTICIPANTS

On August 22, 1996, President Clinton signed the new welfare bill into law.¹ With its enactment, the Congress and the President have radically revised our nation's welfare law, replacing a safety net with a tangle of rules and regulatory sanctions that will, for many, lead to an abyss. In the name of responsibility, they have devised a system that disqualifies many categories of people, erases eligible people's entitlement to assistance, empowers states to cut benefit levels, and imposes sanctions on people who do not comply with the rules, even in cases when they cannot.

The fundamental premise of the new system is that people who do not meet their moral responsibilities can be, and probably will be, turned out on the streets. The Congress has reserved to itself the power to determine what those responsibilities will be. These include limiting reliance on welfare to five years during one's adult life; engaging in work after two years of welfare benefits; staying in school and making sure that one's children stay in school; for those who are not high school graduates, getting a high school equivalency degree; for unmarried minor parents, living at home, cooperating in

efforts to establish paternity and to secure child support; and participating in a community service program.

The second basic premise of the system was supposed to be that people who do meet their responsibilities would get the assistance they need to become self sufficient. That would include education, job training, assistance in looking for and keeping employment, measures to create jobs for all who need them, as well as decent child care and medical coverage. Unfortunately, the Congress and the President have not fulfilled *their* responsibilities on this end of the bargain. Although they have authorized some more funding for child care, job training and job creation, they have done so at levels far lower than will be necessary to get the job done.

The end result of this will be severe adverse effects upon poor people and their housing situations. Poor people who are not already receiving housing assistance will have an even greater need for it as their incomes fall. They will face even greater competition for the limited housing assistance that is available, as hundreds of thousands of other families fall into poverty and apply for housing. Those who are now participating in the housing programs will face difficulties paying their rent if their welfare income falls, even if they are able to secure rent reductions. In addition, the housing budgets of both the federal agencies and of local landlords will come under increasing pressure as tenants' rental contributions drop and the claims for housing subsidies increase.

Aside from the changes to the welfare program itself, the new law also makes certain changes that directly impact the housing programs. These changes will either make some categories of people ineligible for housing programs or reduce their assistance or will decrease tenants' assistance under other benefit programs, such as food stamps, because of their receipt of housing assistance.

This article is intended to help people wade through this confusion. Before providing the bad news, it begins with a brief recognition of the benefits that the act may bring to some people and the housing implications of those benefits. It next shifts to the more troubling points, starting with a description of the major changes that the new law makes in the welfare programs, and then suggesting what some of the impacts will be on people participating in the housing

¹H.R. 3734, Pub. L. No. 104-193, 110 Stat. 2105, 104th Cong., 2d Sess. (Aug. 22, 1996). In this article, unless otherwise noted, section references will be to the Public Law version of the Act.

TABLE OF CONTENTS

	Page
New Welfare Law's Effect on Welfare Recipients and on Housing Programs and Their Participants	117
New Welfare Law's Effect on Immigrants and Their Housing	125
HUD Housing Programs Funded for FY 1997 ..	129
 Announcements	
1996 HUD Manual Supplement Has Arrived! ..	121
Where Credit Is (Over)due	129
Publications List/Order Form	131

1996 SUPPLEMENT TO HUD MANUAL HAS ARRIVED!

See page 121 for details

Factors Leading to Lower Benefit Levels

Over the past five years, welfare grant levels have been dropping in real dollars. Most states have not raised grants to offset inflation for more than a decade. Many states have gone further and have cut the already inflation-eroded grant levels. With this new welfare law, there are four reasons why those cuts are likely to continue into the future.

First, under the new program, a state will be allowed to cut by 25 percent the state funds it puts into its program without losing any federal dollars.⁷ Up until now, if a state cut its funding, it would lose a corresponding amount of federal funding because federal dollars had to be matched with state dollars. The match varied from state to state in accordance with the economic conditions in each, but they ranged up to 50 percent of the total grant. In California, where the match was 50 percent, cutting each family's monthly welfare grant by \$100 saved the state only \$50 a month per family. Under the new system, a state like California can cut \$500 grants by \$60 and use the entire savings to cut the state contribution to welfare, dollar for dollar. When the deterrence of losing federal monies is lifted, many states will certainly be tempted to cut their contributions and grant levels to save state dollars.

Second, under the new program, states will not have to use all of their federal block grants to pay welfare benefits. States can use up to 30 percent of their federal funds to carry out programs under Title XX of the Social Security Act or under the Child Care and Development Block Grant Act.⁸ Given the child care needs that the new welfare act will create, it is likely that some of the federal funds will be diverted from welfare grants to child care assistance. In addition, under Title XX, funds may be also spent on other activities for the benefit of more powerful constituencies, including the elderly, people with disabilities and people with incomes up to 200 percent of the poverty level.⁹ Thus, additional funds could well be diverted to those activities.

Third, with the discretion granted states to devise their own welfare programs, they will be free to eliminate cash payments altogether or to combine some cash with in-kind assistance and vouchers for particular expenses.¹⁰ In doing so, the states may reduce the money that families have to pay their rent.

Fourth, even though the federal dollars that the new welfare law appropriates for welfare do not represent a cut, that level is now fixed for the next seven years.¹¹ As inflation gradually eats into the value of those dollars, the real value of the federal funds that have been appropriated will fall, and it is unlikely that a Congress driven to balance the budget will make adjustments for inflation later. In addition, except for a contingency fund that is widely recognized as inadequate, there

is no provision to increase federal funding when the welfare rolls rise during future recessions. As more people apply for welfare, the state will have to cut the amount available to each family, because increased federal funds will not be available to meet the needs of greater numbers of families. The only alternatives will be increased state funding, which is not likely, or waiting lists, which people in the housing world are used to, but which should shock the nation's conscience if they were applied to welfare applicants.

Because of these four factors, it is most likely that welfare grants as a whole will be reduced in the future. Those reductions will have severe consequences for poor families as far as their housing situations are concerned, and indirectly for the housing programs themselves.

Ineligibility of Different Categories of Families for Welfare

Beyond increasing the likelihood that welfare grant levels will be reduced across the board, the law will make certain categories of people ineligible altogether, both because it denies eligibility to some people and because it grants the states discretion to develop their own eligibility criteria that can disqualify even more people.

The federal disqualifications are numerous. First, any family that contains a person who has received assistance under this new program for a total of 60 months (five years) at any time during his or her adult life will be disqualified for any federal assistance.¹² This rule is prospective only, so no one will be disqualified under this provision until five years after August 1996, *i.e.*, September 2001 at the very earliest. In addition, states will be free to spend their own funds on people in this category if they wish to.¹³ And, of course, the rest of the family can kick the ineligible person out of the household in order to preserve their eligibility for federal funds. But if they do not, everyone in the family is disqualified from federal funding, even if they have not reached the five-year cutoff themselves and even if they are children.

As another article in this *Bulletin* explains in more detail,¹⁴ unqualified immigrants, *i.e.*, immigrants who have not been admitted for permanent residence or as refugees or been granted asylum or had their deportation withheld, are ineligible for federally and state-funded welfare assistance.¹⁵ In addition, new lawfully admitted immigrants are disqualified for the first five years after their arrival, and thereafter their sponsor's income must be counted in determining whether they are eligible for welfare.¹⁶

Unmarried minor parents are also made ineligible for federal welfare benefits if they do not have or do not pursue a high school diploma and do not live in their parents' home.¹⁷ The only exceptions are that the minor parent may live with

⁷Section 409(a)(7) of the Social Security Act (SSA), as rewritten by Section 103 of the Welfare Act. The changes to Title IV of the Social Security Act made by Section 103 are cited hereinafter as sections of the SSA.

⁸SSA § 404(d).

⁹42 U.S.C.A. § 1397 (West Supp. 1996).

¹⁰§ 104.

¹¹SSA § 403.

¹²SSA § 408(a)(7).

¹³SSA § 408(a)(7)(F).

¹⁴*Supra* note 2.

¹⁵§§ 401 and 411.

¹⁶§§ 403 and 421.

¹⁷SSA §§ 408(a)(4) and (5).

1996 SUPPLEMENT TO HUD HOUSING PROGRAMS MANUAL HAS ARRIVED!

As *Bulletin* readers are well aware, the landscape of federal housing policy and law is rapidly changing. In response to the pressing need for current information, the Project has prepared a 1996 Supplement to its HUD HOUSING PROGRAMS: TENANTS' RIGHTS (2d ed. 1994). The Supplement, to be used in conjunction with the Second Edition, is a "must" for practitioners and advocates who need to keep abreast of developments in the field. It covers hundreds of changes that have occurred in the law and administrative rulemaking, in addition to new federal and state court decisions, since publication of the Second Edition.

The 1996 Supplement to the Project's HUD HOUSING PROGRAMS manual (2d ed.) is now available. If you have already purchased it, you have not much longer to wait. If you have not, we encourage you to place your order now.

Special Price Break for Combined Orders

For those of you who have not yet bought the Second Edition, be sure to take advantage of the combined purchase offer. At \$200 (plus \$6 shipping and handling) for the two-volume set, that's a \$60 savings over purchasing the two separately.

And now, for just \$50 more, we are adding the 1995 volume *RHCDS (FmHA) Housing Programs: Tenants' and Purchasers' Rights*. Thus, for \$250 (plus \$9 shipping and handling), you can have the complete set of the Project's federal housing manuals.

Save staff hours of research time and frustration by purchasing this unique reference set for the federal housing programs. When used in conjunction with the monthly *Housing Law Bulletin*, you will have access to a broad range of legislative, administrative and judicial developments and expert analysis on affordable housing issues. ■

See the Publications List/Order Form on the last page of this issue for ordering details.

The Disqualification of People from Food Stamps and SSI

In addition to the changes in the welfare program, the act also makes changes to the food stamp and SSI programs that will reduce some people's benefits and make others ineligible. For example, all immigrants, both unqualified and lawfully admitted, are made ineligible for the food stamp and SSI programs.³⁶ The only exceptions are for refugees and asylees, permanent residents who have at least 40 quarters of Social Security-eligible employment, veterans and people on active duty. States may also disqualify lawful immigrants from Medicaid, with the same exceptions as for food stamps and SSI.³⁷

The new welfare law also modifies the standards for the SSI eligibility of children with disabilities, more narrowly limiting the categories of children who are eligible and restricting the methods for demonstrating eligibility.³⁸ Because of those more restrictive criteria, the law requires the Social Security Administration to reexamine within one year the eligibility of all children now receiving benefits.

As with welfare, fleeing felons, probation and parole violators and people who have fraudulently sought assistance from more than one state are disqualified from receiving SSI and food stamps.³⁹ Individuals sanctioned for not meeting responsibilities under the welfare program or any other means-tested public assistance program may also be disqualified for food stamps or have their food stamps reduced.⁴⁰

They also are not allowed to have their food stamps increased if they lose income or other benefits as a sanction.⁴¹

Unemployed individuals who are fit for employment, who have no children, and who are between the ages of 17 and 51 may not receive food stamps for more than three months every three years.⁴² Minor parents who live with their own parents no longer will be eligible to be treated as a separate household for purposes of establishing eligibility for and amount of food stamps.⁴³ All parents must cooperate in the establishment of paternity and the enforcement of child support obligations if they wish to receive food stamps. Parents not current on their own child support obligations are disqualified from food stamps.⁴⁴

Earned income of students between 17 and 21, which previously was exempt, will now be counted in calculating food stamp benefits.⁴⁵ The cap on the standard deduction for excessive housing expenses, which had been scheduled to be lifted, will now be retained.⁴⁶

These changes in the SSI and food stamp programs mean that more individuals will have less money available to pay for their housing expenses, either because their cash income drops or more of their income will be needed for other expenses, like food.

³⁶ SSA §§ 401 and 402(a).

³⁷ SSA § 402(b).

³⁸ § 211.

³⁹ §§ 202 and 821.

⁴⁰ § 819.

⁴¹ § 829.

⁴² § 824.

⁴³ § 803.

⁴⁴ § 823.

⁴⁵ § 807.

⁴⁶ 7 U.S.C.A. § 2014(a)(7), as amended by § 809(a).

welfare grant is too much to pay for rent when the cash that is left has to cover other essentials, like food. For example, 30 percent of \$500 is \$150, leaving \$350 for other essentials; but 30 percent of \$200 is \$60, and leaves only \$140 for those same essentials. If a family has also lost food stamps, its situation will be even more dire because more of the \$140 will have to go for food. The cash that such families have to pay the rent will also be called upon to pay for essentials that the \$140 cannot be stretched to cover. When there is no money for rent on the first, eviction follows.

Families that lose all of their cash income because of ineligibility or sanctions will even more quickly face eviction because of the minimum rent Congress imposed this year. That minimum is now set at \$25 but may be raised by PHAs to \$50. It used to be that families who lost all their income would be entitled to have their rents reduced to zero, so at least they would not be evicted. Now, their rent cannot be reduced below \$25. The only way to avoid eviction would be for the PHA or HUD to waive the \$25, but that can be done only for three months. If the family cannot get a waiver or the three months run out, it will be evicted.

➤ The Impact on the Housing Industry and the Housing Programs

The reduction or loss of welfare income will have consequences not only for the families but also for landlords and housing agencies. More landlord and PHA administrative time will have to be spent adjusting rents and subsidy levels, collecting rent from even poorer tenants, trying to help them through their financial difficulties, and securing evictions and terminating subsidies. Lower tenant incomes and lower rents will increase the demand for housing subsidies. In many situations, existing contracts will oblige the federal government to pay the increased subsidies without any further approval from Congress. For example, multi-year project-based Section 8 contracts and certificate and voucher Annual Contributions Contracts (ACCs) require HUD to pay the difference between the contract rent and 30 percent of the tenant's adjusted income, no matter how low it goes. The only cap is the total budget authority that was approved for the full life of the contract when it was first executed. Until that budget authority cap is reached, outlays will grow without additional appropriations.

In other cases, appropriations will be necessary to cover the additional subsidy needs. For example, when Section 8 contracts and ACCs reach their budget authority limit, amendments will be needed to continue to subsidize the tenants already participating in the programs. Those amendments will require congressional appropriations. Congress most likely will appropriate the funds to cover those amendments, but it will look for other places to cut outlays over which it has control. For example, in Fiscal Year 1996, Congress required PHAs to delay re-use of certificates and vouchers that became available when participating families left the program for any reason.⁵⁴ That reduced the Section 8 money HUD had to lay out under current Section 8 ACCs,

but also increased the time people on the waiting list had to wait before securing assistance.

Another situation where the demand for additional subsidies will have a significant impact involves public housing. As public housing tenants' incomes fall because of all of these changes in the welfare programs, the demand for operating subsidies will increase. Public housing operating subsidies are appropriated on a yearly basis, so the PHAs have no guarantee that Congress will make up the income they lose when tenants' rents drop.⁵⁵ Each year HUD, the PHAs and the tenants have to pressure Congress to appropriate the funds that PHAs need. Public housing operating subsidies were protected against cuts in the Fiscal Year 1995 rescission, were cut less than 4 percent in FY 1996, and are likely to be increased, in nominal dollars, a small amount in FY 1997. However, when inflation is considered, there is an increasing gap between what Congress appropriates and what PHAs need for operating subsidies. The price for keeping that gap from growing even wider has been cuts in public housing modernization funds. When the impact of welfare reductions hits, it will be very difficult to secure increases in operating subsidy appropriations from Congress to offset 100 percent of the lost PHA income.

Faced with that constraint, PHAs and their trade associations already are taking steps to save themselves and will take even more in the future. To enable them to rent to higher income applicants, they have gotten rid of federal preferences and the ban against skipping over applicants with lower incomes.⁵⁶ They have secured authority to take applicants with earned income before opening the doors to applicants who have only welfare income.⁵⁷ They are seeking authority not to rent to applicants with incomes beneath roughly \$10,000 per year until 60 percent of their tenants have incomes above that level, which they estimate will take at least five years.⁵⁸ The minimum rent will enable them to put the poorest tenants out on the street and replace them with higher income applicants. If they can get the Brooke Amendment repealed, they will be able to set flat rents that will be too high for even more tenants who also can be evicted and replaced. Finally, they are trying to demolish their worst projects, in which no one other than the poorest of the poor will live, to avoid losing money on them. Keeping them open to ensure the very poor a place to live is not part of the plan.

Additional Changes to the Housing Laws and Other Direct Effects Upon Housing

Beyond these indirect impacts upon housing that the changes in welfare will bring about, the welfare legislation has also made some changes more directly relating to housing. One of the major changes regards the eligibility of people who are not citizens for HUD, RHS and state and local

⁵⁴ 42 U.S.C.A. § 1437g (West 1994).

⁵⁵ Pub. L. No. 104-99, § 402(d), 110 Stat. 26, 41 (Jan. 26, 1996).

⁵⁷ 24 C.F.R. § 960.205(a) (1996).

⁵⁸ Council of Large Public Housing Authorities, *Targeting on New Admissions Impedes Goal of Broad Range of Incomes in Public Housing* (July 26, 1996).

⁵⁴ Pub. L. No. 104-99, § 403(c), 110 Stat. 26, 44 (Jan. 26, 1996).

with such organizations.⁷² It is quite possible that welfare departments may decide to provide smaller grants or reduced vouchers to tenants who are in public or assisted housing in comparison with tenants who are renting without subsidies on the private market.

Even if the state welfare departments do not go that far, the changes they make may create havoc with the rent formulas for the housing assistance programs that for the most part are based upon the family's cash income, either gross or adjusted. The housing statutes provide no direction on how vouchers or in-kind assistance should be treated. The one exception is the welfare rent provisions of the housing statutes. Under those provisions, assisted tenants who receive welfare grants that include a shelter component adjusted in accordance with actual housing costs must pay rent equal to that shelter component.⁷³ Possibly that provision would be read as requiring that the rent of a tenant who receives a housing voucher from a welfare department be set at the level of such a voucher.

Looking at it the other way, one beneficial provision of the Act is Section 404(h) which authorizes working welfare recipients to put some of their earnings into individual development accounts (IDAs). One of the purposes for which IDAs may be used is the purchase of a home. More importantly, funds placed in an IDA, including matching funds deposited by nonprofits or governments, and interest on those funds, cannot be counted as income when a person's rent is calculated under any federal housing assistance program.⁷⁴

With the enactment of this welfare legislation, we are at a crossroads. We can make changes in the housing programs so that they will assist large numbers of people in making a successful transition to work. We can expand the housing programs so that those who fail will at least not be evicted from their homes, even if the rest of their safety net has been torn apart. Or we can turn the housing assistance programs the other way, changing them as the welfare program was changed, so that they serve only those who have succeeded, not those who fail. As a nation, the choice is ours to make. ■

NEW WELFARE LAW'S EFFECT ON IMMIGRANTS AND THEIR HOUSING

The new welfare bill, H.R. 3734, which President Clinton signed on August 22, 1996, contains a number of provisions that will affect the eligibility of people who are not citizens for both the federal housing programs and comparable state

and local programs.¹ The provisions are complex. The article is intended to explain their intricacies as simply as is possible.

In summary, the bill would:

- Make ineligible for most federal, state and local housing assistance programs immigrants who are not permanent residents or who have not been admitted as refugees or granted asylum or had their deportation withheld (unqualified immigrants), unless they are already receiving assistance;
- Possibly make new qualified immigrants ineligible for most federal housing assistance for the first five years after they come to this country;
- Make many qualified immigrants ineligible for housing assistance even after the five years are up, by requiring their sponsors' income to be included when calculating eligibility for housing;
- Require housing providers to verify applicants' and tenants' eligibility and require HUD and PHAs, but not others, to report to INS the name, address and other identification of people they know are residing in the country unlawfully; and
- Extend to Rural Housing Services (RHS, formerly the Farmers Home Administration) housing programs the provisions of current federal law that make some undocumented people ineligible for some of HUD's programs.

In addition, and possibly of wider impact, the welfare bill will also make undocumented immigrants and many legal immigrants ineligible for Supplemental Security Income (SSI) and food stamps and, at the state's option, for most welfare programs. Even if they retain their eligibility for housing assistance, immigrants who lose all or part of their income and food stamps will have severe problems relating to housing.

Unqualified Immigrants

The new law first separates out unqualified immigrants from qualified immigrants.² Immigrants are deemed unqualified unless they have:

1. Been lawfully admitted for permanent residence;
2. Been granted asylum;
3. Been admitted as a refugee;
4. Been paroled into the United States for at least one year;
5. Had their deportation withheld; or
6. Been granted conditional entry prior to April 1, 1980.³

Immigrants who do not fit into one of those six categories are not eligible for admission to federal public and assisted housing. These categories of ineligible undocumented people are virtually the same as the categories of people

⁷² § 104(a)(1).

⁷³ 42 U.S.C.A. § 1437a(a)(1)(C) (West 1994).

⁷⁴ § 404(h)(4).

¹ Pub. L. No. 104-193, 110 Stat. 2105, 104th Cong., 2d Sess. (Aug. 22, 1996). Unless otherwise indicated, section citations refer to this newly enacted law. For a summary of the wider impact of this legislation on poor people in general and on the housing programs themselves, see *New Welfare Law's Effect on Welfare Recipients and on Housing Programs and Their Recipients*, elsewhere in this issue.

² § 401.

³ § 431.

pass a statute. There are also questions about whether this restraint on state power is constitutional.

Section 214. At the same time that the welfare bill makes unqualified immigrants ineligible for federal public and assisted housing, it also would amend Section 214 of the 1980 Housing Act.¹³ Those amendments would add several more housing programs to the ones from which undocumented people are excluded. One is HUD's National Homeownership Trust Demonstration that was enacted in 1990 under the sponsorship of Representative Henry Gonzalez. The others are all administered by RHS in rural areas. They include the Section 502 homeownership program, the Section 504 program of loans and grants for home repairs, the interest credit program that is used both with Section 502 home loans and Section 515 rental housing, the program that provides rental assistance to public agencies and nonprofits that are preserving Section 515 projects, and the rural voucher program. These changes may not be too significant, because RHS has already limited the Section 502 and 504 programs to citizens and permanent residents.

Qualified Immigrants Here Less Than Five Years

The bill may also make some otherwise qualified immigrants ineligible for public and assisted housing for the first five years after they lawfully enter the country.¹⁴ Qualified immigrants are people who fit into one of the six immigration categories described above. The disqualification applies only to people who enter the country after the welfare law was enacted. Thus qualified immigrants who are already here and either already receive housing assistance or subsequently apply for it will not be made ineligible by this provision. Nor will new qualified immigrants be made ineligible during the five-year waiting period for either the disaster assistance or the short-term assistance for homeless people described above for which unqualified immigrants are eligible.

Exceptions. This five-year waiting period also does not apply to people admitted as refugees or granted asylum or whose deportation is being withheld or to veterans, people on active duty or their spouses and children. Obviously it would make no sense to impose a waiting period on a refugee or someone who has been granted asylum, since they had little choice but to emigrate. Similarly, it would seem ungrateful to deny assistance to veterans and people on active duty and their families.

It is also quite possible that the five-year waiting period will not apply to any federal housing assistance program. The bill imposes the five-year waiting period on "federal means tested public benefits." The bill has no definition of that term, because the definition that the bill originally contained violated a Senate rule, known as the Byrd rule. For somewhat technical reasons, it is possible that housing assistance may not be interpreted to be a federal means-tested public benefit. If it is so interpreted, qualified aliens will not have to wait five years to be eligible for the federal housing programs.

State and local programs. States and local governments are authorized, but not required, to observe a five-year waiting period for qualified immigrants who want to participate in state or local housing assistance programs.¹⁵ As with the federal programs, the state and local programs cannot make refugees, people granted asylum, veterans, or people on active duty and their families wait five years. States and local governments, however, may also establish other eligibility requirements for their housing programs that would altogether disqualify legal immigrants, other than refugees, veterans, their families and people with 40 quarters of employment in this country.

Deeming Sponsors' Income to Be the Immigrant's Income

Even after the five-year waiting period is over, qualified immigrants may still not qualify for public or assisted housing if they entered the country with the support of a sponsor whose income is high enough to meet the person's housing costs. This may result because of a provision that requires that the income of people who sponsored the immigrant be counted along with the immigrant's income in determining the immigrant's eligibility and level of assistance.¹⁶ This deeming requirement does not apply to immigrants who entered the country before the welfare bill was enacted, nor does it apply to immigrants who have 40 quarters of employment that qualify them for Social Security coverage.

For the most part, this provision will not have a widespread immediate impact. Most of the people who eventually will be affected will be those who are not eligible during the first five years after enactment because of the five-year waiting period. One class of people exempt from this waiting period — refugees and asylees — will not be affected by deeming because they do not need sponsors to enter. The other class of people exempt from the five-year waiting period — sponsored immigrants who are United States military veterans or people on active duty and their families — are not likely to be in large enough numbers for anyone to apply the deeming requirement to them immediately.

Disqualification of Immigrants from the Income Programs

In addition, and possibly of wider impact, the welfare bill will also make undocumented immigrants and many legal immigrants ineligible for most welfare programs, SSI and food stamps. Even if they retain their eligibility for housing assistance, immigrants who lose part or all of their income and food stamps will have severe problems relating to housing.

From what are they disqualified? The provisions that make immigrants ineligible for the income and other benefit programs are the same ones that make them ineligible for housing assistance, with variations in the details. Unqualified immigrants, many of whom are in the country lawfully, are made ineligible for the new welfare program and for SSI, unemployment benefits, food stamps and other nutrition programs, and Medicaid and other health programs.¹⁷ No

¹³ § 441.

¹⁴ § 403.

¹⁵ § 412.

¹⁶ § 421.

¹⁷ § 401.



Center for Community Change

Jobs and Affordable Housing in Low-Income Communities

by Jerry Jones

The passage of welfare reform this past August has focused renewed attention on the need for greater employment opportunities in low-income communities. Of central importance in this debate, particularly for housing and homeless advocates, is the ability of people with low wages or declining welfare benefits to afford adequate housing and the extent to which the nonprofit housing sector can be utilized as a job producer.

The Impact of Welfare Reform

While Congress and the White House have responded to broad popular support for welfare reform by abolishing Aid to Families with Dependent Children (AFDC), the question of how to replace welfare with work in areas of high unemployment remains unclear. The interconnection between income subsidies and access to affordable housing suggests the need for a more comprehensive approach to urban poverty, if welfare reform is to succeed.

There are at least two immediate implications of welfare reform that will affect low-income residents. First, the reduction of welfare benefits for residents of public housing will also impose a significant reduction in operating income for the public housing complexes in which they live. Rents in public housing and other rental programs are typically collected as a percentage of income. As household incomes are reduced through a loss of welfare benefits, public housing officials will see a corresponding drop in operating resources. The consequence of these lowered rent collections will be less maintenance and fewer services in housing complexes that are already seriously underfunded. Reductions in rent will be especially severe in the case of the estimated 100,000 legal immigrants who now live in federally assisted housing, for whom virtually all income assistance will be terminated under the new welfare law.

Secondly, the cost of housing will also become a greater burden for those welfare recipients who do not live in subsidized housing. Only one in five low-income families actually receive federal housing assistance, given the limited resources allocated by Congress for those programs. For the millions of low-income families living in unsubsidized housing, welfare benefits are

already too low to guarantee a decent place to live. In 1994 for instance, the monthly AFDC benefit for a family of three was about \$420.¹ If one assumes a thirty-percent-of-income affordability standard for housing costs, then a family at poverty level could expect to pay \$247 a month in rent, representing more than half of this AFDC subsidy amount.² In reality, however, average rents in metropolitan areas were much higher. The "fair market rent" for a modestly priced rental unit averaged \$529 in 1994, well above the total AFDC amount and twice as high as the affordability level for poor families.³

Under the new welfare law, assistance will be reduced even further. The Urban Institute estimates that welfare reform will reduce benefits by an average \$108 a month for low-income families.⁴ This loss of income will mean that housing which was barely affordable under the old system will now be out of reach for many families in the future.

Job Availability in Urban Communities

Jobs are in extremely short supply in many low-income communities. At present, there are about four and a half million families on welfare. At the same time, there is a national jobs gap of 7.7 million positions — the difference between the total number of people who need employment and the number of people who have jobs.⁵ This national jobs gap means that the families who will soon be forced off welfare face tremendous competition in their search for work. A recent study of the labor market in Chicago, for instance, found that six job seekers exist for every entry-level job opening.⁶ In the state of Minnesota, about three applicants contend for each opening.⁷

As these statistics reveal, there is simply not enough work for everyone. Most urban neighborhoods continue to experience very high rates of unemployment despite a strong economy elsewhere. Jobless rates in the central neighborhoods of Detroit and Camden exceed 20 percent, for example, some four times higher than the national average.⁸

The shortfall in jobs has created tremendous competition within the entry-level labor market for those positions which do exist, especially in low-income communities with high concentrations of welfare dependency. Researchers Newman and Lennon spent three years tracking 200 employees of the fast food industry in central Harlem.⁹ These fast food outlets were found to have ratios of applicants to hires of an astonishing 14:1, while offering only minimum wage jobs with few prospects for promotion.

The Need for Community Job Creation

The passage of welfare reform this year, despite the lack of adequate jobs and the absence of a specific job creation plan, suggests the need for a comprehensive national strategy to increase employment opportunities in low-income neighborhoods. Since the private sector has been unable to create enough entry-level jobs even during this time of strong economic growth, the federal government must ensure that jobs are there for the people who need them.

One practical solution is for Congress to create community jobs for welfare recipients in the nonprofit and small business sectors. Nonprofit agencies are addressing overwhelming housing and social needs in inner city communities but typically cannot afford enough staff to meet these challenges, while small businesses are the anchors to economic revitalization. Congress should consider a community jobs initiative that would provide employment opportunities for welfare recipients through these two sectors. Funding would come from the federal level to support livable wages for individuals willing to work in these jobs, while planning and administration would be coordinated on the local level through public-private partnerships.

The cost of community jobs could well be afforded by redirecting a fraction of the \$62.3 billion that Congress already spends annually to support the business sector through corporate subsidy programs.¹⁰ These business subsidies have been justified by the argument that they will expand the economy and create jobs, but all too often are awarded to the very companies that are laying off thousands of workers and destabilizing communities. Congress should instead apply a portion of these limited resources towards a real job creation strategy for urban communities.

End Notes

1. William P. O'Hare, "A New Look at Poverty in America," *Population Bulletin* (Vol. 51, No. 2), September 1996, p. 34.

2. Joint Center for Housing Studies of Harvard University, *State of the Nation's Housing 1994*, p. 15.

3. Averages based on metropolitan FMR areas for FY 94, as published in the *Federal Register* on April 6, 1994 (59 FR 16407-16467).

4. Sheila Zedlewski, Sandra Clark, Eric Meier, and Keith Watson, "Potential Effects of Congressional Welfare Reform Legislation on Family Incomes," (Washington, D.C.: The Urban Institute Press, 1996).

5. Jerry Jones, "Federal Revenue Policies that Work," unpublished draft, October 6, 1996, Center for Community Change.

6. Virginia L. Carlson and Nikolas C. Theodore, "Are There Enough Jobs?," Illinois Jobs Gap Project/The Woods Funds of Chicago, December 1995.

7. JOBS NOW Coalition, "The Jobs Gap: Are We Creating Enough Jobs That Pay a Livable Wage?" *Northwest Report*, No. 18 (June 1995).

8. For Detroit, see Chris Kelley, "Detroit Program Tackles Inner-City Renewal from Within," *Dallas Morning News*, December 5, 1995; for Camden, see Brett Pulley, "While a Dying City Languishes, A State Battles to Take Control," *New York Times*, May 19, 1996.

9. Katherine Newman and Chauncy Lennon, "The Job Ghetto," *The American Prospect*, Summer 1995, pp. 66-67.

10. Congressional Budget Office, *Federal Financial Support of Business*, July 1995.

ACORN
Center for Community Change
National Housing Law Project
National Low-Income Housing Coalition

New Draft of Public Housing Bill Still Unacceptable

Background

A new draft of public housing legislation dated 8/30/96 purports to strike middle ground between House-passed and Senate-passed legislation. In fact, the draft leaves major policy questions unresolved in some cases, and adopts the unacceptable House-passed provisions in nearly all others.

The bill makes virtually no progress with respect to problems with the House-passed bill identified by public housing residents, housing advocates, and civil rights groups. In the short time left before Congress adjourns, it is highly unlikely that these problems can be fixed.

Unacceptable Provisions

Listed below are only a few of the many unacceptable provisions in the draft conference report.

Repeal of the 1937 Housing Act: Like the House bill, the draft assumes the repeal of the U.S. Housing Act of 1937, a radical move which threatens many unintended consequences by upending 60 years of federal housing policy.

Minimum Rents: The draft adopts the House-passed minimum rent provisions, which require public housing and Section 8 residents to pay a minimum rent of between \$25 and \$50 per month.

Occupancy Standards: The draft preserves the noxious House provision which guts federal fair housing law. Although the draft changes the 'two person per bedroom' standard to a 'two person plus infant' standard, it would still result in hardship, discrimination, and even eviction for thousands of families in public and private rental housing, especially families with children, minorities, and members of other protected classes.

Grievance Procedures: Like the House bill, the draft guts current law protections for tenants. Under the draft, residents would have access to an administrative grievance procedure only if they gave up their right to a hearing before a court. This removes totally the incentive for PHAs to deal fairly with residents during

the grievance process.

Demolitions: The draft contains vague criteria with respect to which buildings would be demolished, and weakens current law with respect to resident input into PHA decisions regarding demolitions of public housing units.

Vouchers: Like the House bill, the draft allows for wholesale voluntary vouchering out of public housing, and imposes insufficient and imprecise conditions on this conversion.

Income Targeting for HOME/CDBG: The draft adopts the House provisions which would dramatically loosen targeting of these programs to low-income families in dozens of communities.

TOP Program: The draft effectively guts the Tenant Opportunity Program (TOP), by combining it with a program to provide services to residents. The program would no longer support resident empowerment activities by resident councils.

Key Unresolved Issues

Brooke Amendment: The draft does not preserve Brooke amendment protections for very poor families, leaving this issue to be resolved later.

Income Targeting: The draft does not ensure that a sufficient number of public housing and Section 8 units go to households in need, leaving this issue to be decided later.

Moving-to-Work Demonstration: The number of sites for the vast 'moving-to-work' deregulation program contained in the bill is unclear. In these sites, virtually all federal rules, including rent and targeting protections, would be repealed. It appears that New York City is still designated as a demonstration site.

FOR FURTHER INFORMATION CONTACT:

Deborah Austin, National Low-Income Housing Coalition: 202/662-1530
Nancy Bernstine, National Housing Law Project: 202/783-5140
Deepak Bhargava, Center for Community Change: 202/342-0567
Lisa Donner, ACORN: 202/547-2500

9/11/96

National Low Income Housing Coalition

1012 14th Street, NW, #1200, Washington, DC 20005 • 202/662-1530 • 202/393-1973 (fax)

Karen V. Hill, *Chair*

Robert J. Adams, *President*

Mr. Gene Sperling
Deputy Asst. to the President, National Economic Council
White House
1600 Pennsylvania Ave, NW
Washington, DC 20500

November 10, 1995

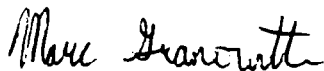
Dear Mr. Sperling:

I thought you would be interested in the enclosed letter from the California House Democratic Delegation to President Clinton.

The letter expresses the California delegation's strong support for sufficient FY 96 funding for the Low Income Housing Preservation and Resident Homeownership Act (LIHPRHA). The Preservation program preserves the affordability of 140,000 low-cost apartments, nationwide. There are about 27,000 such units in California, by far the most in the nation.

If you or your staff have any questions or need additional information, please feel free to contact me at (202) 662-1530, xt.246.

Sincerely,



Marc Granowitter
Director of Field Services

Congress of the United States
House of Representatives
Washington, DC 20515

November 8, 1995

President William J. Clinton
1600 Pennsylvania Avenue, NW
Washington, D.C. 20500

Dear President Clinton:

We are writing to express our strong support for the Low Income Housing Preservation and Resident Homeownership Act ("LIHPRHA") adopted by the Senate in 1990, and to urge you to place priority on assuring that the preservation program receives sufficient funding. Nearly 500,000 residents in over 150,000 low cost apartments all over the country are at risk of displacement. More specifically, we urge you to take the following concerns into account:

Budget Authority and Outlays for a Re-designed Program: We support the appropriation levels of \$624 million in Budget Authority and \$440 million in outlays for FY '96 identified by the Congressional Budget Office as necessary to carry out the reformed program. In the alternative, we urge that there be adequate continued funding of the present LIHPRHA program until the authorizing committee can re-design the program. Failure to adequately fund either a re-designed program or the current program will result in prepayments, tenant displacement and the loss of a stock of housing that is considered the best in HUD's portfolio. The owner of one development in Los Angeles served tenants notices of rent increase ranging from 117% to 144% based on his assumption that Congress would not adequately fund the preservation program by the November 1, 1995 deadline imposed by LIHPRHA for this particular development.

Program Re-Design: With regard to the re-design of the LIHPRHA Program, we have recommended the following changes in the Senate bill: 1) Retain the mandatory nature of the LIHPRHA program; 2) Make funding for projects with approved Plans of Action mandatory under the current LIHPRHA program and in particular require HUD to use current law to fund sales to priority purchasers; 3) Retain existing LIHPRHA tenant protections in the event of displacement; 4) Provide an internal rent subsidy as long as the total cost of the Capital Grant remains within the Federal Cost Limits; and 5) Allow local governments to address prepayment by removing the federal pre-emption provision in LIHPRHA.

President William J. Clinton

November 8, 1995

Page 2

Section 8 Contract Renewals: Many of the developments that are eligible for LIHPRHA funding also have Project Based, Loan Management Set Aside, Section 8. In addition, many of our constituents are concerned about the threatened loss of other affordable housing developments in the event that insufficient funds are appropriated to renew Section 8 contracts. The Senate version of the bill calls for renewal of Loan Management Set Aside Section 8 contracts for one year after which HUD and the owner can agree to convert the project based Section 8 assistance to tenant based Section 8. Tenant participation in decision-making has been an important element during the current administration and the past two administrations. Tenant input in the decision to eliminate project based subsidies is essential. Nonetheless, we prefer the Senate version to the House version in that it does not allow HUD to unilaterally convert the project based subsidy to vouchers. We urge the following: 1) Assure outlay funding for project-based Section 8 contract renewals and eliminate restrictions which disallow renewals based upon a comparison with HUD established Fair Market Rents; 2) Eliminate Report language which limits project-based Section 8 renewals to one year and allows or requires conversion of project-based Section 8 into vouchers at contract expiration; and 3) Restore the rent standard for Section 8 Fair Market Rents to 45% rather than the proposed 40% of area rent.

Oppose Section 8 Rent Increases and Restore funds for the LIHEAP Program:

We wish to register our opposition to proposed Section 8 rent increases to 32% of tenant income and to the "minimum rent" of \$50/month regardless of tenant income in the House Bill. The Senate version of the appropriations bill does not have either of these provisions. We further feel it is important to circumvent any attempts to repeal the Brooke Amendment which caps rents at 30% of tenant income for public housing residents. Finally, we support the restoration of funds to the LIHEAP program.

Property Disposition Program: We support language in the Senate version of the bill recommending appropriations of \$261 million for the property disposition program. We oppose language in the Senate bill allowing HUD to sell approximately 71,000 units of HUD-owned or HUD-held properties "regardless of any other provisions of law." This language seemingly eliminates protections that currently exist for tenants in this housing.

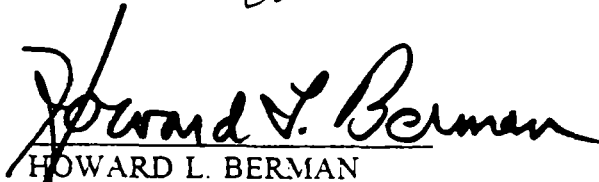
President William J. Clinton
November 8, 1995
Page 3

Conclusion: This housing, and the tenants that reside in this housing need your support and the support of your Administration. We thank you in advance for taking our concerns into account.

Sincerely,


LUCILLE ROYBAL-ALLARD

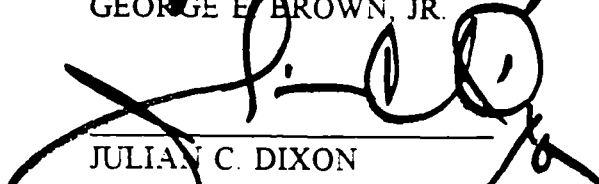

MAXINE WATERS

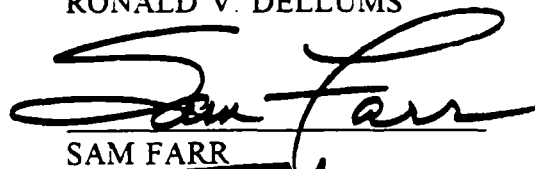

HOWARD L. BERMAN


ANTHONY C. BEILENSEN


GEORGE E. BROWN, JR.


RONALD V. DELLUMS

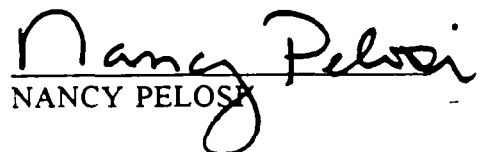

JULIAN C. DIXON


SAM FARR


BOB FILNER


TOM LANTOS


GEORGE MILLER

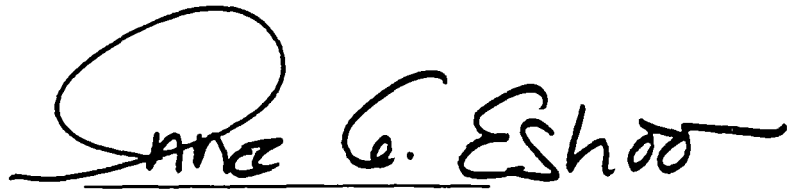

NANCY PELOSI


ESTEBAN E. TORRES


WALTER TUCKER


HENRY A. WAXMAN


XAVIER BECERRA


ANNA ESHOO


VIC FAZIO


MATTHEW G. MARTINEZ


ROBERT T. MATSUI


LYNN WOOLSEY

National Low Income Housing Coalition

1012 14th Street, NW, #1200, Washington, DC 20005 • 202/662-1530 • 202/393-1973 (fax)

Karen V. Hill, *Chair*

Robert J. Adams, *President*

Mr. Gene Sperling
Deputy Asst. to the President, National Economic Council
White House
1600 Pennsylvania Ave, NW
Washington, DC 20500

October 16, 1995

Dear Mr. Sperling:

We thought you would be interested in the enclosed letter to President Clinton.

If you or your staff have any questions or need additional information, please contact Marc Granowitter at the National Low Income Housing Coalition at (202) 662-1530, xt.246.

Sincerely,



Marc Granowitter
Director of Field Services

National Low Income Housing Coalition

1012 14th Street, NW, #1200, Washington, DC 20005 • 202/662-1530 • 202/393-1973 (fax)

Karen V. Hill, *Chair*

Robert J. Adams, *President*

October 16, 1995

President William J. Clinton
The White House
1600 Pennsylvania Avenue, NW
Washington, D.C. 20500

Dear President Clinton,

On behalf of the 1,101 endorsing local, state, and national organizations, we are forwarding you the attached letter to demonstrate the housing community's broad opposition to Congress' proposed cuts to HUD's FY 1996 budget. These organizations ask you to demonstrate your support for decent housing for all Americans and to take a strong stand to restore fairness and equity to the housing budget for next year.

While many areas of the HUD budget will be devastated, we have three areas of special emphasis and priority. First, given the urgency of the needs of homeless families and individuals, we ask you to restore Congress' cuts to funding for homeless programs. Even last year's level of \$1.12 billion was insufficient to adequately address these needs. Accordingly, we hope you will reject Congress' attempt to cut these funds by over 30%. Second, the new Congress also proposes to eliminate new or "incremental" Section 8 tenant rental assistance for unassisted low-income Americans and break Congress' 20 year bipartisan commitment to reducing America's housing needs. You should speak out against their proposal and stand on the same side with our last five Presidents. We support 50,000 incremental Section 8 units. Finally, we also ask you to restore public housing operating subsidies and capital funding since these reductions will harm public housing residents, who earn an average of \$6,300.

These disproportionate attacks on the homes of impoverished Americans stand in sharp contrast to Congress' proposed tax breaks for wealthy individuals. We believe that the HUD/VA/IA Appropriations bill provides an opportunity to call attention to the unfairness of Congress' overall budget approach and to clearly illustrate your differences with Congress. We look forward to working with you and your White House staff on these issues.

Sincerely,

A handwritten signature in black ink, appearing to read 'R. Adams', with a long horizontal line extending to the right.

Robert J. Adams

National Low Income Housing Coalition

1012 14th Street, NW, #1200, Washington, DC 20005 • 202/662-1530 • 202/393-1973 (fax)

Karen V. Hill, *Chair*

Robert J. Adams, *President*

President William J. Clinton
The White House
1600 Pennsylvania Avenue, NW
Washington, D.C. 20500

October 13, 1995

Dear President Clinton,

We oppose Congress' deep cuts to the fiscal year 1996 low-income housing budget. If Congress' proposed cuts to the HUD-VA-IA Appropriations Subcommittee were shared equally across the Subcommittee's agencies and not targeted disproportionately at HUD, HUD's budget would increase an estimated \$2.5 billion.

In the interest of the millions of low income and homeless families and individuals that need housing assistance, we therefore urge you to veto Congress' Fiscal Year (FY) 1996 VA-HUD-IA appropriations bill. Further, we hope that in your subsequent negotiations with Congress, you will make housing a top priority and sign a bill that reduces these inequitable housing cuts and restores housing funding.

Like community service, affordable housing helps to stabilize and strengthen healthy families, safe neighborhoods, and livable communities. We hope you will move our nation one step closer to achieving a safe, decent, affordable home for all Americans.

Sincerely,

The undersigned organizations

ALABAMA

EPES

Federation of Southern Cooperatives and Assistance Fund

ARKANSAS

LITTLE ROCK

Arkansas Association of Community Development Corporations

Arkansas Fair Housing Council

Arkansas Fairness Council

Arkansas Low Income Housing Coalition

Christian Accounting Services

Cumberland Towers Resident Council

Family Service Agency/CCCS

L.I.S.C.

Little Rock Housing Authority - Technical Assistance Organization

LRHA- Technical Assistance Organization

Sunset Terrace Resident Council

FORREST CITY

Arkansas Delta Self Help Construction Corporation

INDIVIDUALS

Cheryl Clayborn, Board Member, Arkansas Low Income Housing Coalition

Richard Elliot, Board Member, Arkansas Low Income Housing Coalition

CALIFORNIA

ARCATA

The HOPE Coalition

BAYSIDE

Social Concerns Committee. Humboldt Unitarians-Universalist Fellowship

BERKELEY

Berkeley Emergency Food and Housing Project

Berkeley Oakland Support Services

Oakland Support Services

Resources for Community Development

BEVERLY
CoHousing Company

BOONVILLE
Anderson Valley Housing Associates

BRAWLEY
Imperial Valley Housing Authority

CARLSBAD
City of Carlsbad

CARMICHAEL
Renee Franken & Associates

CHOCO
CHIP

CITRUS HEIGHTS
Laurin Associates

CONCORD
SHELTER, Inc. of Contra Costa

CULVER CITY
Westside Regional Center for the Developmentally Disabled

DAVIS
Community Housing Opportunities Corp.
Solar Community Housing Association

EL CERITO
Gray Panthers of Contra Costa County
West Contra Costa Conservation

EURKEA
Humbolt Women for Shelter

FONTANA
Oldtimers Foundation

FRESNO

Central California Legal Service
Fresno Housing Authority
Housing Authority of the City of Fresno
Housing Authority of Fresno County

FRAZIER PARK

Housing Trust Fund Project

FREMONT

Shelter Against Violent Environments, Inc.

GILROY

South County Housing

HAYWARD

ECHO Housing
Eden Housing, Inc.
WINGS/SAVE Transitional Housing

HOLLYWOOD

Hollywood Community Housing Corporation

IMPERIAL VALLEY

Housing CA Imperial Valley Housing Authority

INDIO

Coachella Valley Housing Coalition

JACKSON

Amador-Twolumne Community Action Agency

KEENE

United Farm Workers of America

LOS ANGELES

A Community of Shelter
A Community of Friends
AIDS Foundation of San Diego Barton Hills Neighborhood Organization
Arter & Hadden
Beyond Shelter, Los Angeles
Beyond Shelter
Beyond Shelter
California Mutual Housing Association

Catholic Charities Communities Development Corp.
Childrens Advocacy Institute
Community Build, Inc.
El Pueblo Community Development Corporation
Esperanza Community Housing Corp
Fiesta Educativa
Fountain of Love Community Development Center
Gramercy Place Family Shelter Homeless Health Care
Homeless Writers Coalition
Inner City Law Center
Inquilinos Unidos (United Tenants)
Interfaith Hunger Coalition Jewish Family Service
Korean Youth and Community Center
L.A. Family Housing
Little Tokyo Service Center, CDC
Los Angeles Community Design Center
Los Angeles House of Ruth
Los Angeles Coalition to End Homelessness
MultiCultural Collaborative
National Council of Jewish Women
Paul, Hastings, Janofsky & Walker
People in Progress
Pillsburg, Madison, & Sutro
Project New Hope
Proyecto Pastoral at Dolores Mission
Saint Francis Center
Shelter Partnership
Shelter Partnership
Side by Side
Single Room Occupancy Housing Corp.
Skid Row Housing Trust Property Management Company
Skid Row Housing Trust
Southern California Association of Non-Profit Housing
Testimonial Community Love Center
Thomas Safran & Associates
Union of the Unemployed and Homeless
Vermont Slow Economic Development Corp.

LAKE VIEW TERRACE

Hillview Mental Health Center, Inc.

LONG BEACH

Long Beach Homeless Coalition

MODESTO

ReDev, Inc.

NAPA

Housing Association for NAPA Development
NAPA County Rental Information: Mediation Service

NEVADA CITY

Nevada County Housing and Community Services

OAKLAND

David Paul Rosen & Associates
East Bay Housing Organizations
Emergency Services Network of Alameda County
National Housing Law Project

OXNARD

Habitat for Humanity of Ventura County

QUINCY

Plumas County Community Development Commission

ORANGE

Flory/Olson Assoc. Inc.

PACOIMA

H.O.M.E. America

PALO ALTO

Palo Alto Housing Corporation

PASADENA

Fair Housing Council/San Gabriel Valley

RANCHO CORDOVA

Harbor Interfaith Shelter
Mercy Charities Housing CA

REDWOOD CITY

Mid-Penninsula Housing Coalition

RIVERSIDE

Consumer Credit Counseling Service of Inland Empire
Fair Housing Council of Riverside County, Inc.

Inland Counties Legal Services, Inc.

SACRAMENTO

CA Association of Local Housing Finance Agencies
California Fair Share Network
California Association of Local Housing Finance Agencies
California Homeless & Housing Coalition
California Housing Authorities Association
California Coalition for Rural Housing
California Church Impact
California Rural Legal Assistance
Capitol of California Council of UAW Retirees
Catholic Charities of California
Gray Panthers of Sacramento
Housing California
Jericho: A Voice for Justice
Legal Services of Northern California
Lutheran Office of Public Policy - California
Rural California Housing Corp.
Sacramento Housing Alliance
Sacramento Housing and Redevelopment Agency
Sacramento Mutual Housing Association
Statewide Alliance of Tenants

SAN BERNADINO

San Bernadino Department of Aging and Adult Services-Senior Affairs Commission

SAN DIEGO

Brqwley Interaith Shelter Network
Catholic Charities
Chicano Federation
Ecumencial Conference
Golden Hill CDC
HOPE CDC
MAAC Project
MAAC Project
Neighborhood House
Neighborhood House Association
Nonprofit Federation for Housing and Community Dev.
North County Housing Foundation
San Diego Neighborhood Housing Services, Inc.
Self-Reliance House of San Diego
SER/Johts for Progress
UPAC

SAN FERNANDO

San Fernando Valley Homeless Coalition

SAN FRANCISCO

Asian Law Caucus

Bernal Heights Housing Corp.

California Legislative Council for Older Americans

Devine & Gary, Inc.

Dolores Street Baptist Church

Grubb and Barchay

Independent Living Resource Council

John Stewart Company

Lead Safe California

Mental Health Association of San Francisco

NonProfit Housing Association of Northern California

San Francisco Neighborhood Legal Assistance

Social Work Dept. of California Pacific Medical Center

The Housing Committee

SAN JOSE

Catholic Charities-Housing

Council of Churches of Santa Clara County

First San Jose Housing

Housing for Independent People, Inc.

Housing Authority of the County of Santa Clara

Project Match

SAN LUIS OBISPO

C-Court, Inc.

Peoples Self-Help Housing Corp

South Bay Improvement Assoc.

SAN PEDRO

Harbor Interfaith Shelter

SAN RAFAEL

Marin Housing Center

SANTA ANA

Orange County Community Housing Corp

Public Law Center

SANTA CRUZ

Cabrillo Economic Development Corp
Community Action Board/Santa Cruz City

SANTA MONICA

Ocean Park Community Center
Santa Monicans for Renters' Rights
Sober Housing Network

SANTA ROSA

Burbank Housing Development Corporation

SATICOY

Cabrillo Economic Development Corporation

SOLANA BEACH

The Center for Politics, Ethics, and Public Policy

SOUTH LAGUNA

Human Options, Inc.

THOUSAND OAKS

Many Mansions, A California Nonprofit Corporation

UKIAH

Ford Street Project

UNIVERSAL CITY

Hamilton, Rabinovitz & Alschuler, Inc

VENICE

Lincoln Place Tenants Association
Venice Community Housing Corp.

WATSONVILLE

Pajaro Valley Housing Corporation

WEST HOLLYWOOD

Pacific Clinics Pajaro Valley Housing Corporation
West Hollywood Housing Corporation

WESTSIDE

Westside Center for Independent Living
Westside Shelter and Hunger Coalition

WOODLAND

Legal Services of No Cal Yolo Office

WATSONVILLE

Pajaro Valley Housing Corporation
TECHO, Inc.

WOODLAND

Legal Services of Northern California - Yolo Office
Yolo Housing Alliance

OTHER

Esperanza Housing and Community Development
Unitarian Universalist Service Committee, So. CA Unit
Womens Council of the CA Chapter of the NASW

INDIVIDUALS

Tim Stroshane	Albany
Susan Levenson-Palmer	Sacramento

COLORADO

ALAMOSA

La Puente Home

BECKENRIDGE

Summit County Housing Authority

BOULDER

Center for People with Disabilities
Thistle Community Housing

CASTLE ROCK

Castle Country Assisted Living, Inc.

COLORADO SPRINGS

Aspen Diversifies Industries, Inc.
Colorado Springs Independence Center
Greccio Housing Unlimited, Inc.
Independence Center
Pikes Peak Mental Health Center

COMMERCE CITY

Alternatives to Family Violence

DELTA

West Central Housing Rehab Program

DENVER

AFDC CoalitionCO

Archdiocesan housing Com. Inc.

CO Coalition for the Homeless

Colorado Division of Housing

Colorado Domestic Violence Coalition

Colorado Housing & Finance Authority

Colorado Rural Housing Development Corp.

Columbine Homeowners Assoc.

Daniel Morgan and Associates , Inc.

Enterprise Foundation

Lease Associates

Lutheran Office of Governmental Ministry in Colorado

Mercy Housing Colorado

Rocky Mountain Mutual Housing Association

Senior Housing Options

The Empowerment Program

The Mercy Loan Fund

The Uptown Partnership

Volunteers of America

Women's Bean Project

FORT COLLINS

CARE Housing

Catholic Charities Northern

Martin Luther Homes, Inc.

Neighbor to Neighbor

The Resource Assistance Ctr.

GRAND JUNCTION

The Energy Office

GREELY

Catholic Charities Northern

Montrose Resource Center

Northern CO Social Legislative N/W

The Center for Mental Health

Weld Info. & Referral Services

LA JUNTA

La Junta/Otero Housing Authorities

LONGMONT

Longmont Housing Development Corp.

MONTROSE

Montrose Resource Center
The Center for Mental Health

PAGOSA SPRINGS

Colorado Housing, Inc.

PUEBLO

Posada
Pueblo Housing Authority

WESTMINSTER

Wikaru PCBH

CONNECTICUT

BETHANY

New Samaritan Corporation

BRISTOL

Bristol Community Organization, Inc
Bristol Housing Authority

DANBURY

Community Action Committee of Danbury
Housing Mediation Program of Great
Salvation Army Homeless Prevention

DANIELSON

Northeastern CT CDC/Rural Homes

FAIRFIELD

Price & Associates

HARTFORD

Capitol Region Conference of Church
Co-Op Initiatives
Co-Opportunity, Inc.
Connecticut Fair Housing Center
Connecticut Housing Investment Fund
Connecticut Conference of the United Church of Christ
Connecticut Interfaith Housing & Human Services Corp
El Hogar del Futuro
Family Housing Alternatives
Hartford Areas Rally Together
Housing Education Resource Center
Immaculate Conception Shelter & Ho
Institute for Community Research
Legal Assistance Resource Center
LISC
Mercy Housing & Shelter Corp.
Mutual Housing Association of Greater H
My Sister's Place
Neighborhood Legal Services
ONE-CHANE
People for Change
Southside Institutions Neighborhood
Trinity College/Community Relation
United Church of Christ
YWCA of Hartford Region

HEBRON

Connecticut Coalition on Aging, Inc

MERIDEN

Community Development Services

MIDDLETOWN

New St. Luke's Housing Corp.

MYSTIC

H.O.P.E.

NEW BRITAIN

Neighborhood Housing Service / New Britain
New Britain Resident Housing Coalition

NEW CANAAN

Becker and Becker Associates, Inc.

NEW HAVEN

Christian Community Action
Columbus House
Connecticut Urban Reinvestment End
Continuum of Care, Inc.
Fair Haven Housing Initiative
Greater New Haven Community Loan Fund
HOME, Inc.
League of Women Voters of CT
Life Haven
Magnum Opus
Mutual Housing Association of South
Neighborhood Housing Services of New Haven, Inc.
New Haven Home Recovery
Office of Housing & Neighborhood Development
Office of Urban Affairs/Archdioces
Rock Development Corp
Sage Services of Connecticut
The Community Builders, Inc.

NEW LONDON

Eastern Conn. Housing Opportunities
Women's Center/Phoenix House

NORTH GROSVEN

Town of Thompson Comm. Dev. Office

NORWALK

Former Mayor, Norwalk
Smith House Residence
Stamford Community Housing Coalition

NORWICH

Department of Social Services

ROCKY HILL

National Association of Social Workers
United Way of Connecticut

STAMFORD

Housing Development Fund
Mutual Housing Association
Neighborhood Housing Services of Stamford
St. Luke's Community Services, Inc

WATERBURY

Green Community Services, Inc.
Neighborhood Housing Services of Waterbury
Waterbury Affordable Housing Alliance

WEST HARTFORD

Connecticut Citizen Action Group
West Hartford Interfaith Coalition

WETHERSFIELD

Connecticut Association of Residents
Connecticut Coalition to End Homelessness
Connecticut Housing Coalition
Corporation for Independent Living
Mayo, Gilligan & Zito
Mental Health Association of CT, Inc.

WILLIMANTIC

Connecticut Legal Services / Willimantic

ELECTED OFFICIALS

Hartford City Councilwoman Elizabeth Horton Sheff
State Rep. Patrick Flaherty, Co-Chair of the Select Committee on Housing
State Rep. Jefferson Davis, Co-Chair of the Planning and Development Committee

FLORIDA

TALAHASSEE

Florida Housing Coalition

GEORGIA

ATHENS

Northeast Georgia Homeless Coalition
Project Safe

ATLANTA

- Aid Atlanta
- Atlanta Task Force for the Homeless
- Atlanta Union of the Homeless
- Bright Beginings
- Corporation for Supportive Housing
- Empty the Shelters
- Fulton County Department of Human Services
- Genesis Shelter
- Georgia Coalition to End Homelessness
- Georgia Huger Coalition
- Georgia Welfare Rights Union
- Project Connect of Jewish Family Services
- The Sullivan Center
- Traveler's Aid of Metro Atlanta, Inc.

AUGUSTA

- Augusta Task Force for the Homeless

COLUMBUS

- Chattahoochee Valley Episcopal Ministry
- Columbus Alliance for Battered Women
- Columbus Task Force for the Homeless
- Goodwill Industries of the Chattahoochee Valley

CONYERS

- Rockdale Count Emergency Relief Fund

CLARKESVILLE

- Habersham Resource Coalition

DOUGLASVILLE

- SHARE House

MONROE

- The Alcove

VALDOSTA

- Lowndes Associated Ministries to People, Inc.
- Lowndes Drug Action Council
- New Horizons Development Center
- South Georgia Coalition to End Homelessness

HAWAII

HONOLULU

Catholic Charities/Services to the Elderly
Cmty Action Program
Hale Kipa Youth Services
Hawaii Ctr for Independent Living
Ho'omana'olana, HIV/AIDS Hsg
Kalihi-Palama Health Ctr
Legal Aid Society of Hawaii
Ofc of Hawaiian Affairs, Housing Division
Waikiki Health Center

IDAHO

BOISE

Boise City Housing Authority
Idaho Housing Coalition
Mercy Services Corporation

KELLOGG

People's Action Coalition

LEWISTON

Project Idaho

MT. HOME

Military Family Housing

POCATELLO

SEICAA

ILLINOIS

CHAMPAIGN-URBANA

Champaign-Urbana Tenants Union

CHICAGO

8th Day Center for Justice
Access Living
Armor Square Senior Center
Chicago Coalition for the Homeless
Community Action Group
Council for Jewish Elderly
H.O.M.E. - Homeless On The Move for Equality

Housing Resource Center
Lakefront SRO
Metropolitan Tenants Org
Metropolitan Housing Development Corp.
Statewide Housing Action Coal.
Travelers & Imigrants Aid

HARRISBURG

Southern Illinois Coalition for the Homeless
Anna Bixby Women's Center

HOMEWOOD

South Suburban PADS

MURPHYSBORO

New Horizons Residents Council

NAPERVILLE

Illinois Independent Living Center

OAK PARK

Suburban Area Agency on Aging

PEORIA

Central IL. Center for Independent Living

PINKNEYVILLE

Victory Addition Tenants Assoc.

RED BUD

ASC Peace & Justice Office

ROCK ISLAND

Project Now

SPRINGFIELD

Coalition for Citizens with Disabilities
The Springfield Urban League

STEELVILLE

Western Egyptian Economic Opportunity Corp.

WHEATON

DuPage PADS
Hope fair Housing Center

WINNETKA

Interfaith Housing Center of the Northern Suburbs

INDIANA

ANDERSON

Women's Alternatives, Inc.

BLOOMINGTON

Citizens Acting Together for Cooperative Housing,
City of Bloomington Redevelopment
Coalition of Low Income & Homeless Citizens
Middle Way House, Inc.

COLUMBUS

Housing Partnerships, Inc.

ELKHART

Family Services of Elkhart County, Inc.
Oaklawn Community Mental Health Center

EVANSVILLE

Echo Housing Corporation

FORT WAYNE

AIDS Task Force of Northeast Indiana
Vincent House, Inc.

INDIANAPOLIS

Agnes' Inn Between
CICOA The Access Network
Community Action of Greater Indianapolis
Concord Community Development Corp.
Dayspring Center
Eastside Community Investments, Inc.
Homeless Initiative Program
Homeless Network of Indianapolis
Horizon House for the Homeless
IACED

Indiana Cares
Indiana Coalition on Housing & Homeless Issues
King Park Area Development Corp.
Midtown Community Health Center
Midtown Homeless Unit
Midtown Mental Health
Partners in Housing Development
Rural Opportunities, Inc.
The Arc of Indiana
Voices of the Homeless Congress

JEFFERSONVILLE

Hoosier Valley Economic Opportunity Council

LAFAYETTE

Area IV Agency on Aging & Community Service

MADISON

Ohio Valley Opportunities, Inc.

MARION

The Housing Authority of City of Marion

MICHIGAN CITY

North Central Community Action Agencies, Inc.

MUNCIE

Open Door Community Services

SOUTH BEND

A to Z Plastics, Inc.
Housing Assistance Office, Inc.

VALPRAISO

The Caring Place, Inc.
Visiting Nurse Association

IOWA

DES MOINES

Iowa Coalition for Housing and the Homeless

KANSAS

TOPEKA

Housing & Credit Counseling, Inc.

KENTUCKY

LOUISVILLE

Metro Housing Coalition
Coalition for the Homeless Inc

LOUISIANA

LAKE CHARLES

LA ACORN

LA Coalition for Tax Justice

METAIRIE

People's Org./Social Equality

NEW ORLEANS

Advocacy Center/Elderly/Disabled
Louisiana for Low Income Housing Today

MARYLAND

BALTIMORE

Baltimore Housing Roundtable
Catholic Charities
Coalition Against Childhood Lead Poisoning
Coalition for a Lead Safe Environment
Greater Homeward Community Corp, Inc.
Latrobe Resident Council, Inc.
Maryland Low Income Housing Coalition
MD Low Income Housing Coalition
Parents Against Lead
Patterson Park Neighborhood Initiative
St. Pius V Housing
The Redevelopment Corporation of Northwest Baltimore
Women's Housing Coalition

BETHESDA

American Association of University affiliated Programs for Persons with Developmental Disabilities

Community Preservation and Development Corp.

COCKEYSVILLE

Baltimore County Housing Coalition

HYATTSVILLE

Housing Initiative Partnership, Inc

ROCKVILLE

National Community Mental Healthcare Council (NCMHC)

SILVER SPRING

McAuley Institute

MASSACHUSETTS

BARNSTABLE

Barnstable County HOME Consortium Advisory Council

BOSTON

Citizens' Housing & Planning Associate

Department of Mental Retardation

MAHA

Massachusetts Coalition for the Homeless

Massachusetts Tenants Organization

Sloane Associates

DORCHESTER

MA ACORN

KINGSTON

South Shore Housing Development Corp.

SPRINGFIELD

The Kitchen, Inc.

INDIVIDUALS

Hedwig Pocius

MICHIGAN

GRAND RAPIDS

Capitol Lunch, Meals on Wheels

Community Rebuilders

LANSING
MI Coal Against Homelessness

MINNESOTA

CAMBRIDGE
HRA of Cambridge

FRIDLY
A Sign of Class

HOPKINS
W. Hennepin Community Builders

MANKATO
Overcoming Poverty Together

MINNEAPOLIS
Alliance of the Streets
Cmry Psychologists of MN, Inc.
Elim Transitional Hsg, Inc.
Legal Aid Society of MN
Minneapolis Hsg Partnership
MN Coalition for the Homeless
Right to Housing Campaign

MORA
Housing & Redevelopment Authority of Mora

ST. CLOUS
Central MN Housing Partnership

WHITE BEAR LAKE
Metropolitan Coal./Affordable Housing

MISSISSIPPI

MARKS
Big River Housing Development Corporation

MISSOURI

JEFFERSON CITY

MO Association Social Welfare/ LIHTF

MONTANA

HELENA

Montana People's Action

NEW HAMPSHIRE

CLAREMONT

South Western Community Services

CONCORD

New Hampshire Affordable Housing Network

New Hampshire Coalition for the Homeless

New Start Program

Unite To Help

GREENLAND

New Grenerations Inc.

LANCASTER

Lynsey House Homeless Shelter

LANCONIA

New Beginnings Shelter

LEBANON

Headrest

LITTLETON

Tri County Community Action Program

MANCHESTER

New Horizons Shelter

Security Deposit Loan Fund

NASHUA

Greater Nashua Council on Alchoholism

Rape and Assault Support Services

NEW JERSEY

BRIDGEWATER

Home Sharing Program of Somerset County

CAMDEN

Camden Lutheran Housing Corporation

Camden County Council on Economic Opportunity

Church Coalition for New Providence Affordable Housing Corporation

EAST BRUNSWICK

East Brunswick Community Housing

EAST ORANGE

Cerebral Palsy of North Jersey, Inc.

EAST WINDSOR

Community Grants & Planning, D.A.

EATONTOWN

Mammoth Housing Alliance

Mental Health Association of Monmouth County

EDISON

NJ Head Injury Association

ELIZABETH

Elizabeth Coalition to House the Homeless

St. Joseph's Social Service Center

EMERSON

Welfare & Social Services

HAZLET

Women's Center of Manmouth County, Inc.

JERSEY CITY

Astor Place Neighborhood Assn

QB Associates

YWCA of Hudson County

LONG BRACH

Epiphany House

MARLBORO

Monmouth & Ocean, NAACP President

MILLBURN

American Jewish Committee

MORRISTOWN

AIDS Residence Coalition of Morris County

NEWARK

Aspen River Park Tenants Assoc.
Catholic Community Services Housing Corp.
Corinthian Housing Development Corp.
HUD Tenants Coalition
La Casa de Don Pedro, Inc.
Metropolitan Ecumenical Ministry
Newark Emergency Services for Families, Inc.

NORTH BRUNSWICK

NJ Association of Community Providers

PATERSON

Paterson Coalition for Housing
St. Paul's Community Development Corp.

PRINCETON

Kinsey & Hand
Plainsboro Non-Profit Housing Corp.

RAHWAY

Concerned Citizens of Union County

SOMERVILLE

Alternatives, Inc.

STATEWIDE

Collaborative Support Programs of New Jersey, Inc.
NNJAC-United Methodist Church Board of Churches & Society

TRENTON

CAPEDA of NJ
Lutheran Office Governmental Ministry
New Jersey Community Loan
NJ Association on Corrections

NJ Association of Mental Health Agencies

UNION

The Salvation Army

NEW MEXICO

ALBUQUERQUE

New Mexico Alliance to End Homelessness

NEW YORK

ALBANY

Albany Area Housing Opportunities

Albany Community Land Trust

Albany County Opportunity

Albany Housing Coalition, Inc.

Alliance for Consumer Rights

Barn Raisers

Capitol Hill Improvement Corp.

Catholic Charities Housing Office

Central Towers Tenants Association

Citizen Action of New York

Hispanic Outreach Services

Hunger Action Network of N.Y.S.

Neighborhood Preservation Corporation

New York State Tenants & Neighbors Coalition

NY State Coal/Homeless

SENSES

Solidarity Committee of the Capital District

St. Joseph Housing Corp.

Statewide Emergency Network for Social and Economic Security (SENSES).

Tenant Leadership Council of Albany

United Tenants of Albany

AMSTERDAM

The Valley Neighborhood Pres. Corp.

ASHEVILLE

Citizens' Opportunity for Development and Equality (C.O.D.E.), Inc.

AUBURN

Homesite Fund Inc.

BEMUS POINT

Citizens' Opportunity for Development and Equality (C.O.D.E.), Inc.

BLACK RIVER

Briarwood Meadow Tenants Association

BROOKLYN

Astella Development Corp
Brooklyn Neighborhood Improvement Association
Bushwick Information, Coordinating & Action Committee
East New York Urban Youth Corps
Elva McZeal Houses Tenants Association
Erasmus Neighborhood Federation
Greater Sheepshead Bay Development Corporation
Midwood Development Corporation
New Perspectives Development Corporation
North Brooklyn Development Corp.
Northeast Brooklyn Housing Development Corp.
Oceanside Brownsville Tenants Association, Inc.
Pratt Area Community Council
St. Nicholas NPC

BRONX

Bronx Independent Living Services
Bronx Legal Services
Citizens Advice Bureau
Displaced Homemaker Program
Interfaith Assembly on Homeless and Housing
Jose de Diego Beekman Houses
MBD Community Housing Corp.
Morrisania Revitalization Corporation
Neighborhood Initiatives Development Corp.
NHS of Williamsbridge/Olinville/Wakefield
South Bronx 20 Local Development Corp.
The Housing Workshop
United Welfare League, Inc.

BUFFALO

Citizens Alliance, Inc.
Ellicott District Community Development, Inc.
Filmore-Leroy Area Residents, Inc (FLARE, Inc.)
Lower West Side Development Corp.
Old 1st Ward Community Association, Inc.
Polish Community Center of Buffalo

DELEVAN

Citizens' Opportunity for Development and Equality (C.O.D.E.), Inc.

FAR ROCKAWAY

Rockaway Development and Revitalization Corp.

GREENPORT

North Fork Housing Alliance

HAVERSTRAW

Housing Opportunity for Growth, Advancement, & Revitalization

HEMPSTEAD

Progressive Tenants Association

JAMESTOWN

Citizens' Opportunity for Development and Equality (C.O.D.E.), Inc.

KINGSTON

Broadway East Tenants Association

LACKAWANNA

Lackawanna Housing Development Corporation

MT. VERNON

Greater Centennial Homes Tenants Association

Mt. Vernon Council of Community Service

Mt. Vernon United Tenants

Mt. Vernon YMCA

NEW YORK

Action for Community Empowerment

Asian Americans for Equality, Inc.

Association for Neighborhood and Housing Development (ANHD)

Calvert Associates

Clinton Housing Development Corporation

Commonwealth Management Systems, Ltd.

Community Food Resources Center

Community League of W. 159 St. Inc.

Community Service Society

Ecumenical Community Development Organization

Gay Men's Health Crisis

Goddard Riverside Community Center

Harborview Tenants Association

Harlem Independent Living Center
Harlem Restoration Project
Housing Conservation Coordinators
Institute for the Puerto Rican/Hispanic Elderly
Interfaith Assembly on Homelessness and Housing
Iris House, Marie Saint Cyr
Legal Services Housing Advocates Task Force
Manhattan Valley Development Corporation
Mitchell-Lama Residents Coalition
New Amsterdam Tenants Association
Parodneck Fdtn.
Phipps Plaza East Tenants Association
PR Legal Defense & Ed Fund
Sinergia, Inc
The Association of Legal Aid Attorneys
United Cerebral Palsy
West Harlem Group Assistance, Inc.
West Side Federation for Senior Housing

NIAGRA FALLS

Center City Neighborhood Development Corp.

ONEIDA

Liberty Resources

OSSING

Interfaith Council for Action, Inc.

PORT CHESTER

Human Development Services of Port Chester, Inc.

POUGHKEEPSIE

Hudson River Housing, Inc.
Poughkeepsie Housing Authority's Joint Tenants Council

QUEENS

Queens Center for Independent Living, Jamaica
Queens Community Civic Corporation, Flushing

ROCHESTER

Baden Street Settlement House
Charlotte Lakeview River Homes Tenant Association
Coalition of the North East Association, Inc (CONEA)

Eastside Community Center
FIGHT Village Tenant Association
Genesee Settlement, Clara Chandler
Group 14621 Community Association
Marketview Heights Association
Neighborhood Based Alliance
Neighborhood Housing Services of Rochester
North East Block Club Alliance, Inc. (NEBCA)
Northwest Community Services
Partners Through Food
Rochester Chapter of the New York State Tenant & Neighborhood Coalition
Spanish Action Coalition

ROCKVILLE CENTER

Hispanic Brotherhood of RVC

SARATOGA SPRINGS

Jefferson and Vanderbilt Terrace Residents Organization
Saratoga County Economic County Opportunity Council

SCHENECTADY

Better Neighborhoods, Inc.
Hill & Vale Affordable Housing, Inc.
Yates Village Tenants Association

STATEN ISLAND

Neighborhood Housing Services of Staten Island, Inc.
New Brighton, L.D.C.
Richmond Senior Services
Urban League of New York
West Brighton Neighborhood Housing Services

SYRACUSE

ARISE, Inc.
Fairmount Gardens Tenant Association
Greater Syracuse Tenants Network
Harrison House Tenants Association
Kennedy Square Tenant Association
NEHDA, Inc.
Rolling Green/Sunset Terrace Resident Association
Spanish Action League, Inc.
Syracuse United Neighbors
Townsend Towers Tenant Association
Valley Vista Tenants Organization

TROY

Corliss Park Tenants Association
Grand Street Tenants Association
Griswald Heights Tenants Association
Phelan Court Tenants Association
Troy Rehabilitation and Improvement Program, Inc.

WYANDACH

Wyandanch Community Development Corporation

ELECTED OFFICIALS

Assemblyman Scott Stringer
Senator Franz Leichter
Senator Catherine Abbate
Assemblyman Jefferey Dinowitz, Bronx, NY

NORTH CAROLINA

ASHEVILLE

Community Credit Counseling Service
Consumer Credit Counseling Services of WNC, Inc.

BEAUFORT

Carteret Community Action

BELMONT

Catherine's House, Inc.

BOONE

Northwestern Regional Housing Authority

BURLINGTON

Burlington Housing Authority

CARRBORO

Orange Community Housing Corp

CHARLOTTE

Charlotte Housing Authority
Low Income HDC

CONCORD

Cabarius County CDC

DURHAM

Durham Affordable Housing Coalition

GREENSBORO

Housing and Community Development

HENDERSONVILLE

Housing Assistance Corp.

JACKSONVILLE

Jacksonville's Community Development Dept

MORGANTOWN

Blue Ridge Community Action, Inc.

RALEIGH

CASA

Downtown Housing Improvement

Mental Health Association in NC

NC Community Action

North Carolina Low Income Housing Coalition

Wake County Mental Health/Developmental Disability/Substance Abuse Services

WASHINGTON

Metro Low Income Housing & CDC, Inc.

WILMINGTON

New Hanover County Planning Dept

WINSTON-SALEM

City of Winston-Salem

INDIVIDUALS

David Meachem Statesville

OHIO

AKRON

ACCESS, Inc.

Community Drug Board

H.M. Life Opportunity Services

Humility of Mary Housing

TECHNO, Inc.

ALLIANCE

Alliance Housing Task Force
Rural Opportunities, Inc.

ATHENS

Corp. for Ohio Appalachian Development

BOWLING GREEN

City of Bowling Green

CANTON

Stark County Community Action Agency
Stark County Community Support Consortium

CINCINNATI

Cancer Family Care
Caracole, Inc.
Central Clinic
Cincinnati Development Fund
Cincinnatians for Affordable Housing
Contact Center
Drop Inn Center Shelter
Greater Cincinnati Coalition for the Homeless
Neighborhood Development Corporation Association of Cincinnati
No. Fairmount Community Center
Over the Rhine Cmty Council
RESTOC
Vols. of America, Ohio River Valley

CLEVELAND

Buhl & Associates
CSJ Justice Spirituality
Famicos Foundation
Family Transitional Housing
Living in Cleveland Center
Mead House Shared Living Center
New Life Community
Spanish American Committee
Time Shares Exchange
Transitional Housing, Inc.
University Settlement

CLEVELAND HEIGHTS

Metro Strategy Group

COLUMBUS

Berardi-Plaisted, Inc.

Coalition on Housing and Homelessness in Ohio

Columbus Coalition for the Homeless

Crittenton Family Services

Dayspring Christian CDC

FirstLink

Hunger Network in Ohio

Legal Aid Society of Columbus

National Affordable Housing Trust

Northside Development Corp.

OH Chapter, National Association of Social Workers

OH Assoc of Alcohol, Drug Addiction & Mental Health Services

OH Council of Community Mental Health & Recovery Organizations

Ohio CDC Association

Ohio Capital Corp/Housing

Ohio Advocates for Mental Health

Ohio Hunger Task Force

Public Children Services Assoc of Ohio

Showe Management Corp.

South Side Settlement

South Side Development

St. Stephen's Community House

The Wallick Companies

Together Home, Inc.

YWCA of Columbus

DAYTON

Ecumenical Neighborhood Development Corp.

Emergency Housing Coalition

Old No. Dayton Development Corp.

St. Mary Development Corp.

YWCA of Dayton

DEFIANCE

Defiance Co. Residential Housing Inc

Northwestern Ohio Community Action Commission

EAST CLEVELAND

Page-Wymore Properties

FOSTORIA

Bureau of Concern

GROVE CITY

Franklin County Services

HILLSORO

Highland County Community Action Org.

KENT

Family & Community Services
Kevin Coleman Mental Health Center

LANCASTER

Southern Ohio Synod, Evan. Lutheran Church Outreach Cmte.

LEBANON

New Housing Opportunities, Inc.

LIMA

Lima/Allen Council on Community Affairs
Mental Health & Recovery Svcs of Allen, Auglaize & Hardin Counties

MARYSVILLE

Community Action Org/Delaware, Madison, & Union Cntys

MENTOR

Pathways

MIDDLETOWN

Hop House

PIKETON

Community Action Committee of Pike Co.

PIQUA

Community Housing, Inc.

RAVENNA

Portage Area Transitional Housing

SHAKER HEIGHTS

Natl. Council of Jewish Women, Cleveland Section

SPRINGFIELD

McKinley Hall
Project Woman
Springfield Metropolitan Housing Authority
Springfield Urban League

TOLEDO

Catholic Charities
Fair Housing Center
Neighborhoods in Partnership
Toledo Metropolitan Mission

WESTERVILLE

ALCA Associates

WICKLIFFE

Project Hope for the Homeless

XENIA

Greene County Domestic Violence Project

YOUNGSTOWN

Youngstown Area Community Action Council Homeless Program
YWCA of Youngstown

OREGON

PORTLAND

Central City Concern

SALEM

Oregon Shelter Network

PENNSYLVANIA

CARLISLE

Redevelopment & Housing Authorities of Cumberland Co.

COATESVILLE

Coatesville YWCA

GLENSIDE

Diana T. Myers Associates
Pennsylvania Low Income Housing Coalition

HARRISBURG

Affordable Housing Group
Harrisburg Community & Economic Affairs
PA Coalition of Citizens With Disabilities
PA Coalition to End Homelessness

LANCASTER

PA Man Home Owners of America
Sunnyside Housing Corporation

LEMOYNE

Rural Opportunities Incorporated, PA Division

MORRISTOWN

Community Action Development Commission
Montgomery County Housing Coalition

PHILADELPHIA

Catharine Street Close Tenants Association
Deleware Valley Fair Housing Coalition
Deleware Valley Housing Coalition
Economic Justice Alliance
Greater Germantown Hsg Dev Corp
Housing Association of Delaware Valley
Housing Consortium for Disabled
Kensington Joint Action Council
NESC Business Forum
Pavilion Tenants Association
Philadelphia Community Reinvestment Alliance
Philadelphia Association of CDC's
Tenants Action Group

PITTSBURGH

Action Housing
Nazareth Housing Services
Supportive Housing Management Services

SCRANTON

Catherine McAuley Center
Housing Coalition for Scranton Families
United Neighborhood Centers

Texas Community Reinvestment Coalition
Texas Consumer Organization
Texas Freedom Alliance
Texas Gray Panthers
Texas Homeless Network
Texas Low Income Housing Coalition
Texas State Employees Union
The ARC of Texas
Tom Hatch Architects
Travis County Housing Authority

BROWNSVILLE

Cameron County Housing Authority

COLEMAN

Central Texas Opportunities, Inc.

CROSDBYTON

Caprock Community Action Assn., Inc

DALLAS

Arthello's Gallery
Beck Property Management
Black Coal. of Concerned Citizens for Child Care
Casa Shelter YMCA
Center for Housing Resources
Dallas County Community Action Committee, Inc.
Housing Crisis Center
North Texas Low Income Housing Coalition
Oak Cliff Development Corporation
Saner Ave. Children's Center, Inc.
TX United Housing Program

DEL RIO

Del Rio Housing Authority

DEL VALLE

Bergstrom Arms Tenants' Association

EL CENZIO

La Gloria Development Corporation

EL PASO

Southside Low Income Housing Dev. Corp.

Southwest AIDS Community, Inc.
Sparks Housing Development Corp.

FABENS

Lower Valley Housing Corporation

GEORGETOWN

Williamson-Burnet County Opportunities, Inc.

HENDERSON

Rusk Cherokee C.A.P. Inc.

HOUSTON

Acres Homes CDC
Advocates for Housing
Allen Parkway Village Residents Council
Freedman's Town/Fourth Ward Neighborhood Assn.
Greater Park Place CDC
Heights CDC
Housing Opportunities for Houston
Houston Chapter of the Association Black Psychologists
Houston Center for Independent Living
Houston Habitat for Humanity
Houston, Our House
Neartown CDC
Northside CDC
San Jose Clinic
Shed Self Help Through Economic Development
Student Psychological Association
Sunnyside Up
Texas Housing Residents Network

LA FERIA

Las Americas CDC

LAREDO

Asocacion Pro Servicios Sociales
Azteca Economic Development & Preservation Corp.
Laredo Housing Coalition

LUBBOCK

Community Housing Resource Board
Lubbock Area Client Council

NAACP

MCALLEN

Texas Enterprise For Housing Dev.

MISSION

Amigos del Valle, Inc., Program for Older Americans

NACOGDOCHES

Women's Shelter of East Texas, Inc.

PASEDNA

The Bridge Over Troubled Waters
Womens Inc.

RIO GRANDE CITY

Colonias Unidas

SAN ANTONIO

Alamo Area Mutual Housing Association
Consumer Credit Counseling Service of Greater San Antonio
National Rural Development and Finance Corp.
National Council of La Raza
Our Casas Resident Council
Renters Guild
San Antonio Reinvestment Coalition
Visitation House

SAN JUAN

Proyecto Azteca
United Farmworkers of Texas

TYLER

The East Texas Sickle Cell Project

INDIVIDUALS:

John Henneberger	Austin
Karen Paupp	Austin
Joel Martinez	Austin
Kay Toebe	Arlington
Keyonise Johnson	Dallas
Mashariki Beck	Dallas
Darwin Huff	Houston
Paul Cusissass	Houston

Delfina Silva	La Feria
Raul Barrera	Laredo
Lee Huebel	Pasadena
Ofelia V. Yzaguirre	Santa Maria

UTAH

SALT LAKE CITY

Coalition of Religious Communities
Community Coalition of Utah
Crossroads Urban Center
J.E.D.I. Women

VERMONT

BARRE

Good Samaritan Haven
Highgate Residents Association

BELLOWS FALLS

Health Care and Rehabilitative Services

BRATTLEBORO

Brattleboro Area Community Land Trust
Brattleboro Drop In Center
Vermont Alliance for the Mentally Ill

BURLINGTON

Homeless Healthcare Project
SHARE
The Women's Union

CUTTINGSVILLE

Spring Lake Ranch Cuttingsville

MIDDLEBURY

Addison County Community Action Group

MONTPELIER

Central Vermont Community Land Trust
Green Mountain Support Group
Vermont Affordable Housing Coalition

RUTLAND

Rutland Community Land Trust
Rutland Area Community Center
Rutland West Neighborhood Housing Services West

WATERBURY

Department of Mental Health Waterbury

LEBANON, NH

Twin Pines Housing Trust

VIRGINIA

RICHMOND

Virginia Coalition for the Homeless

WASHINGTON

ABERDEEN

Creative Community Solutions

BELLEVUE

Saint Andrew's Housing

BELLINGHAM

Whatcom County Rainbow Coalition

CLARKSTON

YWCA of Lewston-Clarkston

COLVILLE

Colville Confederated Tribes
Dominican Sisters

EVERETT

Cocoon House
Everett Housing Authority
Housing Hope
North Snohomish County Association of Churches

KENT

South King County Multi-Service Center
South King County YWCA

MOSES LAKE

Grant Co. Community Action Council

MOUNT VERNON

Skagit Affordable Housing Consortium

OLYMPIA

Child Care Action Council, Olympia
Office of Mobile and Manufactured Housing

PASCO

Carondelet Psych. Care Center

PORT ANGELES

Serenity House of Clallam Cnty

PUYALLUP

Lutheran Public Policy Office WA State

RENTON

Mobile Home Owners of Washington

SEATTLE

AIDS Housing of Washington
Bertha Capen Reynolds Society
Catholic Community Services of Western Washington
City Shoe Company
Common Ground
Compass Center
Dita Boutique
Express One Hour Photo
Fair Budget Action Campaign
Intercommunity Housing
Janett, Inc.
Low Income Housing Institute
Lutheran Alliance to Create Housing
Mount Baker Housing Association
Mt. Baker Housing Association
Oxford Apartments
Pacific Development Concepts
Salvation Army William Booth Center
Seattle Chinatown International District PDA
Seattle Emergency Housing Service
Seattle Human Services Coalition

Seattle-King Co. Housing Development Consortium
South King County Housing Forum
Southeast Effective Development
SPACE Foundation
Tenants Union
The Alexis Hotel
WA Community Reinvestment Association
Washington Low Income Housing Network
Washington Reinvestment Alliance
WA State Housing Finance Commission
Welfare Rights Organizing Coalition

SEQUIM

Alliance for the Mentally Ill of Washington State

SPOKANE

Aging and Long Term Care of Eastern WA
Inland Empire Residential Resources
Northwest Regional Facilitators
Parsons Tenant Association
Provincial Admin., Sisters of the Holy Names, Washington Province
Spokane Low Income Housing Consortium
Spokane Housing Authority
Spokane Neighborhood Action Programs
Transitional Living Center

SUMMER

Northwest Housing Development

TACOMA

L'Arche Tahoma Hope
Pierce County AIDS Foundation
Washington State Coalition for the Homeless
VA Medical Center, Tacoma

WENATCHEE

Wenatchee Housing Authority

YAKIMA

Washington Low Income Housing Congress

INDIVIDUALS

Dave Donaldson	Seattle
James Enman	Seattle
Jason Hide	Seattle
Richard Klatsky	Seattle
Eugena Michaels	Seattle
Harold Murphy	Seattle
Prudence Sope	Seattle
Ruth Wilde	Seattle
Duban Zuhar	Seattle
Jason Null	Spokane
Lisa Dor Plain	Spokane
Juliet Ress	Spokane
Kris Summons	Spokane

WASHINGTON, DC

District of Columbia

ACORN
Bazelon Center for Mental Health Law (BCMHL)
Gray Panthers
National Association of Developmental Disabilities
The Arc
The National Low Income Housing Coalition
United Cerebral Palsy Associations, Inc.
Wider Opportunities For Women
Women in Poverty Project

WEST VIRGINIA

HUNTINGTON

Cabell-Huntington Coalition for the Homeless
Huntington City Mission
SW Community Action Council

MORGANTOWN

Mon County HDC

WISCONSIN

MONONA

WI Coalition/End Homelessness