Massachusetts Advances Its Community Preservation Program

The Massachusetts Community Preservation Coalition has won another milestone in its campaign to give communities across the state the tools they need to preserve their communities and enhance their quality of life. The Community Preservation Act was passed in 2000 and has now been amended through passage of An Act to Sustain Community Preservation and received an additional $25 million. The bill was signed into law in the summer of 2012 as part of the FY2013 state budget.

The Community Preservation Act has enabled 148 communities (42% of the municipalities in the state) to adopt the Community Preservation Act by locally passing a surcharge of up to three percent on real property in order to create a local dedicated fund for the four community Preservation Act purposes: affordable housing, open space preservation, historic preservation, and outdoor recreation.

Adoption of CPA triggers annual distributions from the statewide Community Preservation Act Trust Fund, which derives its revenues from fee collected at the state registries of deeds. Funds from the CPA Trust Fund are distributed each year to participating communities; however, distribution amounts have declined precipitously in recent years due to the decline of the real estate market. Communities have continued to adopt the program, resulting in the average CPA match falling from the goal of 100 percent to this year’s projected 22 percent.
Community Preservation Coalition, Executive Director Stuart Saginor expressed thanks to CPA supporters and said, “These changes to the CPA program, and the additional funding for the statewide CPA Trust Fund, will help preserve the quality of life in our 148 CPA communities, encourage additional cities and towns to join the program, while at the same time create much needed jobs across the Commonwealth.”

In addition to a welcomed financial boost for the trust fund, the legislation changes eight different sections of the CPA statute, including some clarifying language and administrative changes. The Act allows communities that pass CPA with a minimum one percent real property surcharge to dedicate other sources of municipal revenue (such as hotel/motel excise taxes) up to the full 3% of the real estate levy against real property. In addition communities that have already accepted the CPA at a surcharge level above the 1% , have the option of reducing their CPA surcharge to 1% and committing additional municipal revenues to their Community Preservation Fund. The Act also allows communities to use CPA funds to rehabilitate recreational assets that were not created or purchased with CPA funds. This provision is especially important to more densely developed communities that lack open space but have outdoor recreation assets in need of capital improvements.

The Community Preservation Coalition is comprised of municipalities that have adopted CPA as well as statewide nonprofit organizations, including: Citizens’ Housing and Planning Association, Massachusetts Affordable Housing Alliance, The Trust for Public Land and The Conservation Campaign, Mass Audubon, The National Trust for Historic Preservation, The Trustees of Reservations, and Preservation Massachusetts.

This November, nine additional CPA programs will be before the voters in in their communities.

Since the CPA was passed, participating communities, using a combination of local and trust fund dollars, have developed 5,080 affordable homes, preserved 14,900 acres of open space, made more than 2,500 appropriations to protect historic resources, and funded 730 outdoor recreation projects.

Contact: Becky Gallagher, Community Preservation Coalition, 10 Milk Street, Suite 810, Boston, MA 02108 (617-371-0505) www.communitypreservation.org

Thirty-eight affordable rental homes were built on vacant land in Easthampton, Massachusetts. Total development costs were $9,200,000 including $200,000 from Easthampton’s Community Preservation Act funds.
Louisville Affordable Housing Trust Fund Secures Funds to Initiate Activities

A busy and productive summer for the Louisville Affordable Housing Trust Fund Board culminated in a meeting with Louisville Mayor Greg Fischer during which the Board identified an increase to an existing insurance premium tax as the preferred source of dedicated funding for the Louisville Affordable Housing Trust Fund (LAHTF). In July the LAHTF received $250,000 from part of the National Mortgage Settlement Funds awarded to the State of Kentucky. The LAHTF Board also met a June deadline to match the Mayor’s $100,000 FY 2011-2012 general fund allocation. The general fund allocation was contingent on raising the match.

Increasing the insurance premium tax has been on the top of possible revenue sources for Louisville housing trust fund advocates. This spring, the housing committee of CLOUT (Citizens of Louisville Organized and United Together) targeted the increase as the most appropriate revenue source for the LAHTF both because it generates sufficient revenue and because the Mayor and Metro Council have the power to act on the increase as part of the FY2013-14 budget, a process that culminates in March 2013.

Metro Louisville levies a 5% license tax on the amount of premiums written by insurance companies doing business within Metro Louisville. Under state law (KRS 91A.080) Metro Louisville could increase the tax up to 7%. An increase of 1% would generate nearly $10 million annually—meeting the annual goal for dedicated public revenue established by advocates for the LAHTF.

Currently housing advocates with CLOUT’s sister organization within the DART Network, BUILD, are working with the Lexington City Council to secure an increase to the insurance premium for the Lexington Affordable Housing Trust Fund. Advocates from both CLOUT and BUILD point to Owensboro, Kentucky, a city that opted to raise its insurance premium tax by 3% in the height of the recession—a move widely credited with generating significant local economic activity and spurring job growth.

“I Investing in the Affordable Housing Trust Fund with an increase to the insurance premium is absolutely the right move for Louisville,” says Chris Kolb, a leader with CLOUT, “Not only would the investment allow us to house Louisville families, seniors and veterans, but the Affordable Housing Trust Fund is also a job creator. We need the Metro Council to step up and take action now.”

CLOUT renewed its efforts to build public pressure for the Metro Council to take action on the LAHTF in winter 2012, that included a strategic messaging training for CLOUT leaders. In March, CLOUT launched a media advocacy campaign generating significant coverage in the print and television media. Securing dedicated funding for the LAHTF was also a focus of CLOUT’s annual Nehemiah Assembly in April, attended by 1,600 CLOUT members. In June, CLOUT’s annual outreach to business leaders in Metro Louisville included a request that they write letters to Mayor and Council President King, urging them to secure funding for the LAHTF.

The LAHTF Board is also ramping up its capacity to advocate for the dedicated revenue source. Though the fund was established in 2006, the LAHTF was not in a position to have staff until hiring director Rachel Hurst in May 2012. Hurst was a leader in the Open the Door campaign, bringing with her a wealth of experience and relationships. With Hurst at the helm, the LAHTF Board is beginning a series of visits with members of the Metro Council, as well as exploring ways to reinvigorate the Open the Door campaign.

Continued on page 4
The timing is urgent because the Metro Council and Mayor Fischer must act by March 2013, the upcoming fiscal year budget deliberations, for the LAHTF to begin to create affordable housing projects before 2014,” said Hurst. “While securing $250,000 in National Mortgage Settlement funds and $100,000 in matching funds was a great step towards our goal of a larger, more flexible housing fund, Louisville must commit a lot more resources if we are serious about solving the housing crisis facing our hardworking families.”

The National Mortgage Settlement, approved on April 4, 2012, is the result of a state-federal agreement settling charges that the five largest loan servicers (Ally/GMAC, Bank of America, Citi, JPMorgan Chase, and Wells Fargo) engaged in improper servicing and foreclosure activities. The Mayor worked with Kentucky’s Attorney General to secure the $250,000 for the LAHTF from the settlement funds. Louisville received an additional $2.75 million in settlement funds for abandoned and foreclosed properties. Kentucky’s total settlement award was $19.2 million. Mayor Fischer held a joint press conference with the LAHTF Board to announce the National Mortgage Settlement.

The Louisville Affordable Housing Trust Fund was established in 2006 by the Metro Council after a sustained advocacy effort led by CLOUT, the Metropolitan Housing Coalition, the Coalition for the Homeless, and other members of the Open the Door coalition. The Metro Council established a goal that the Fund receive $10 million in annual revenue in order to be sufficiently operational. Aside from a $1 million award in windfall tax revenue in 2006, the Mayor’s matching $100,000 and the $250,000 in National Mortgage Settlement revenue are the only funds allocated to the LAHTF to date.

Contact: Rachel M. Hurst, Executive Director, Louisville Affordable Housing Trust Fund, 1469 South Fourth Street, 3rd Floor, Louisville, KY 40208 (502-637-5372) rachelmhurst@gmail.com or louisvilleky.gov/lahtf

Who Needs Affordable Housing?

An income of $58,752 for a family of four is required for Basic Economic Security in Louisville.

“Basic economic security” means the minimum amount of income and assets workers need to meet the most basic household needs “essential to all workers’ health and safety.” It includes very modest housing costs, less than the Fair Market Rent, and far less than the median homeowner-ship cost (Center for Social Development (CSD) at Washington University in St. Louis and Wider Opportunities for Women, 2010).

In Louisville, basic economic security for a family of four (two parents and two children) requires an income of $58,752.

If the wage-earners in the family do not have employer-provided health benefits, like 46% of Kentucky’s private-sector workers, they must earn $65,664 just to achieve basic economic security.

The Louisville Affordable Housing Trust Fund was established in 2006 by the Metro Council after a sustained advocacy effort led by CLOUT, the Metropolitan Housing Coalition, the Coalition for the Homeless, and other members of the Open the Door coalition. The Metro Council established a goal that the Fund receive $10 million in annual revenue in order to be sufficiently operational. Aside from a $1 million award in windfall tax revenue in 2006, the Mayor’s matching $100,000 and the $250,000 in National Mortgage Settlement revenue are the only funds allocated to the LAHTF to date.

An Assessment of Affordable Housing Needs in Louisville

JEFFERSON COUNTY, KY

Monthly Expenses for: 2 Workers, 1 Preschooler, 1 Schoolchild

<table>
<thead>
<tr>
<th>Category</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
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<tr>
<td>Utilities</td>
<td>$148</td>
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<tr>
<td>Food</td>
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<td>Child Care</td>
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<td>Personal &amp; Househld</td>
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<tr>
<td>Taxes</td>
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<tr>
<td>Social Security</td>
<td>$132</td>
</tr>
<tr>
<td>Total (per Worker)</td>
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</tr>
<tr>
<td>Total (household)</td>
<td>$58,752</td>
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<tr>
<td>Hourly Wage (per Worker)</td>
<td>$13.91</td>
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Additional Asset Building Savings

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<th>Savings Type</th>
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<tr>
<td>Children’s Higher Education</td>
<td>$104</td>
</tr>
<tr>
<td>Homeownership</td>
<td>$114</td>
</tr>
</tbody>
</table>

Note: Benefits include unemployment insurance and employer-provided health insurance and retirement plans.

The Basic Economic Security Tables (BEST), Wider Opportunities for Women (WOW) and the Center for Social Development (CSD) at Washington University, are part of the national BEST Initiative led by WOW.
Bellingham Voters Asked to Support Housing Trust Fund in November

In response to growing numbers of families, seniors, veterans and others experiencing or at risk of homelessness, housing and homeless advocates in Bellingham, Washington have launched a campaign for a property tax levy to establish the Bellingham Home Fund. The levy will be decided by Bellingham voters on November 6, 2012. If passed, the Bellingham Home Fund will produce, preserve or assist at least 1,300 homes that will benefit thousands of Bellingham households for whom the private housing market is unaffordable.

The levy would impose a tax of 36 cents per $1,000 of property value, which would generate $21 million over 7 years to meet local housing needs. Bellingham Home Fund advocates estimate that the $21 million investment will leverage another $70-$140 million in private, state and federal funding. The Bellingham Home Fund would be administered by the Bellingham Planning and Community Development Department. Eligible activities include the development, rehabilitation and preservation of rental housing affordable to people at or below 80% of area median income, with at least 2/3 of the funding earmarked for housing for people at or below 50% of area median income. A modest amount of funding is also reserved for supportive services dedicated to housing for people with special needs who reside in permanent supportive housing developed with levy funds.

Drawing from a committed core of advocates, strong leadership from the Bellingham City Council, and a track record of successful housing and homeless programs, the Bellingham Home Fund campaign has had strong momentum since its launch in April. The launch event drew 90 people representing 77 organizations, all of whom signed an endorsement pledge asking the Bellingham Council to put the housing levy on the ballot. Local media coverage of the proposed levy was very positive. By early June, the City Council, led by Commissioner Seth Fleetwood, had voted unanimously to place the levy on the November ballot.

“Housing and homeless advocates have been considering a local housing trust fund for years, but as the realities of the recession have meant a growing number of people either experiencing homelessness, or at high risk of homelessness, it was clear that we needed to take action now to secure housing funding,” said Greg Winter, Director of the Whatcom Homeless Service Center. “Bellingham is a small city. We know each other here. No one is okay with seeing families, veterans and others sleeping outside or in cars because we do not have enough affordable housing. Putting a solution on the ballot gives people a chance to take action and fix things.”

Though the public campaign for the Bellingham Home Fund did not start in earnest until late August, campaign leaders had been developing a com-

Continued on page 6
munication and outreach plan since early March. Utilizing a set of housing messages developed with public opinion research by the Washington Low Income Housing Alliance, advocates created a strategy that would emphasize who was being housed and why housing matters to all people in Bellingham. The campaign correctly anticipated that opponents would use well-established and very effective anti-tax messages. The Housing Alliance housing messages gave the campaign a tool to counter the anti-tax messages by focusing the conversation on values proven to resonate with Washington residents, such as the belief that everyone should have the opportunity to live in a safe, healthy, affordable home.

The execution of the communication strategy has been effective. The campaign website uses images and stories featuring the people who would be housed by the Fund that align and evoke the tested messages. Campaign materials all reflect Housing Alliance messages as well, with the campaign slogan “affordable homes for our seniors, veterans, families.” Media coverage has picked up on the message frames, and the opinion pieces and letters to the editor from campaign supporters have been consistent and focused. The campaign has maintained an informal communications round table via email through which leaders share ideas about how to respond to media opportunities.

In late August, the campaign launched its field strategy. Advocates began door knocking in neighborhoods throughout the city. In addition to talking with voters and distributing literature, advocates asked people the significance of home in their lives, and then broadcast the public response via social media and the campaign website. In September, the campaign sent a mailer to 15,000 households, nearly half of Bellingham voters. A second mailer is scheduled for mid October, a week before ballots are distributed. Endorsements of the levy will also be included in literature distributed before the November vote. In addition to the political allies, the campaign has also been endorsed by a growing number of local businesses and community leaders.

“We are optimistic that the voters are ready to support the Bellingham Home Fund,” said Paul Schissler a local activist with the Bellingham Home Fund. “This whole campaign boils down to some basic values that we believe the people of Bellingham share: It should be possible for working families, veterans, seniors, and people with disabilities to afford housing and still have enough money for the basics like groceries, gas and child care. Right now, this is not the case. People get that, and people get that the Bellingham Home Fund is a solution that will create the housing we need.”

Contact: Greg Winter, Whatcom Homeless Service Center, 1111 Cornwall Avenue, Bellingham, WA 98225 (360-220-3788) or greg_winter@whatcomhsc.org
http://bellinghamhomefund.org
Housing California and the California Housing Consortium are confident that the work of housing advocates on the HOMeS Act in 2012 set the stage for winning a sustainable funding source for affordable homes in 2013. A new bill will be introduced in 2013 that would produce $500 million per year for affordable homes throughout the state by funding the state housing trust fund.

The bill will impose a fee of $75 dollars on document recordings, except for those connected to the transfers subject to the imposition of a documentary transfer tax. Revenues will be placed in the state housing trust fund. Funds can be used to support the development, acquisition, rehabilitation, and preservation of housing affordable to low and moderate income households, including, but not limited to: emergency shelters; transitional and permanent rental housing, along with necessary service and operating subsidies; foreclosure mitigation; and homeownership opportunities.

The California Homes and Jobs Act campaign was launched in September 2012 building on convincing themes that everyone in California needs a safe place to call home. California’s housing crisis means U.S. military veterans, former foster youth, families with children, persons with disabilities, and seniors on fixed incomes often go without a stable place to live, or risk losing the homes they have.

The campaign explains that the California Homes and Jobs Act will enable California to begin building again. It will:

- Create 29,000 jobs annually through public-private partnerships and generate millions in additional state and local revenue,
- Help California leverage an additional $2.78 billion in federal, local, and private funding, and
- Get California building again to stabilize the housing market.

Shamus Roller of Housing California underscores how critical statewide advocacy is in winning this campaign: “Housing California and the California Housing Consortium are excited to build on our momentum from 2012 and run a successful campaign to fund the housing trust fund in 2013. The campaign will combine strong advocacy in the Capitol along with media and mobilizing our residents and members in their local communities. California needs a funding source to meet the varied and intense housing needs of the state.”

The campaign website provides an opportunity to endorse the campaign, sign up for email updates, contact legislators, engage in a postcard campaign, and includes a fact sheet, proposed bill language, and other materials. Go to: www.californiahomesandjobsact.org

With state housing bond funds running dry and the complete elimination of redevelopment’s housing funds, the availability of state funds to attract federal funds and leverage private investment is the lowest it has been in years. Since 2002, state investment through general obligation bonds has built more than 174,000 affordable apartments, for-sale homes and emergency shelter beds.

Campaign materials include a brief on the economic benefits of investing in housing. The entire housing industry in California generates close to $328.5 billion of output; support about 922,000 jobs, and accounts for ten percent of all economic activity in California.

An intensive postcard campaign is being waged from September 17 to November 1 to contact all Assembly members and Senators, including candidates, to express the expectation that they will support the bill when it is introduced early in 2013. The postcard campaign is seen as the beginning of the campaign and a tool to engage thousands of residents. Three postcards have been designed reflecting the housing crisis for foster youth, families, and seniors. Advocates are being encouraged to incorporate the postcards into existing events and to host postcard-signing events, calling on residents of member nonprofit development corporations, to participate. Member corporations are being asked to knock on residents’ doors and set

Continued on page 8
up tables near mailboxes to encourage participation, among other ideas.

The Campaign is also encouraging affordable home tours set up particularly for candidates running for office. The website offers a toolkit including information on what considerations must legally be considered in working with candidates. The toolkit suggests touring three sites (affordable homes) with the third offering an opportunity to host an event with guests, refreshments, and a short program. Each event will include a resident telling their story and a community leader speaking to the group.

Housing California is the voice in the state Capitol for children, seniors, families, people experiencing homelessness, and everyone who needs a safe, stable affordable place to call home. Since 1988, Housing California has been the go-to organization for decision makers on housing and homeless policy and legislation. The California Housing Consortium is the statewide housing advocacy organization representing the development, building, financial, and public sectors united in a non-partisan effort to advance affordable housing and community development across California.

The Economic Benefits of Housing in California

New housing construction contributes more than $20.7 billion to the California economy; supports at least 122,000 jobs per year; and constitutes 0.3 percent of the state’s output.

All facets of the housing industry (remodeling, repair, brokerage, property management, and financing) generate more than $328.5 billion of output and support about 922,000 jobs throughout the state.

Around ten percent of California’s total economic output is encompassed within the entire housing industry, ranking it first among the state’s leading industries in terms of output.

-- Center for Strategic Economic Research

The website is: [http://www.california-homesandjobsact.org/](http://www.california-homesandjobsact.org/)

Contact: Shamus Roller, Housing California, 900 J Street, 2nd floor, Sacramento, CA 95814 (916-447-0503) sroller@housingca.org or Ray Pearl, California Housing Consortium, 400 Capitol Mall, Suite 900, Sacramento, CA 95814 (916-930-5248) info@calhsng.org.
Rhode Island housing and homeless advocates are leading a broad coalition of individuals, organizations, and community leaders in support of Question 7 which would approve new bonds to finance the construction of long-term affordable homes for Rhode Islanders struggling to make ends meet. If passed, the bond will provide $25 million to develop and rehabilitate affordable housing.

“Rhode Island is very unaffordable for renters. You would think with the recession that rents would drop, but they have not.” Chris Hannifan, executive director of Housing Network of Rhode Island. “This housing bond is an essential tool for providing rental housing that is actually affordable to our working families, to our seniors and others the market has left behind.”

With a campaign slogan “For homes. For jobs. For Rhode Island” the Yes On 7 coalition has framed the bond as a solution to the state’s housing and homeless crisis, as a job creator that can put people to work in the recessed economy, and as a proactive investment that will make Rhode Island more competitive economically. Like many states hit by the recession, Rhode Island has seen a spike in family homelessness, as the state has 11% unemployment with a sizable number of people also under employed. Yes on 7 has clearly identified itself as a primary tool for addressing the housing crisis and preventing homelessness.

The campaign is also emphasizing the ability of the bond to leverage other funds and to create jobs in construction and other parts of the economy, highlighting the sterling record of Rhode Island’s 2006 Housing Bond. Yes on 7 projects that the $25 million bond will leverage $150 million from other public and private sources generating more than 600 affordable homes and supporting hundreds of construction jobs over the next few years.

If passed, the $25 million in bond funding will be allocated over two years. The Housing Resources Commission (HRC) will make funding awards. The HRC is a 27-member housing policy-making board that includes representatives from a wide range of public, philanthropic and private sector housing and business organizations. The HRC sets program priorities, solicits applications and makes decisions through a competitive and transparent process. The funds will be administered by the Department of Administration with technical assistance provided by Rhode Island Housing.

Rhode Island voters approved a $50 million housing bond in 2006, which funded the development and rehabilitation of approximately 1,300 homes. The economic impact of the 2006 bond has been well documented. The investment supported more than 6,100 jobs in Rhode Island, including 3,000 in the construction sector, generating $300 million in wages and nearly $800 million in total economic activity. From 2007 through 2010, the housing bond financed developments accounting for more than half of the total cost of residential construction permitted in Rhode Island. Better still, 98% of the contractors responsible for constructing the homes financed with the bond were Rhode Island based companies.

The Yes on 7 campaign is being funded by United Way, Rhode Island Foundation, and Rhode Island Housing, who contracted with the Mayforth Group to lead and run the campaign. Joining the campaign leadership are Housing Works Rhode Island, Housing Network of Rhode Island, the Interfaith Coalition, GrowSmart Rhode Island, Rhode Island Builders Association, LISC, and the

Continued on page 10
Louisiana Housing Alliance Holds Successful Statewide Listening Tour

The Louisiana Housing Alliance (LHA) completed a successful statewide listening tour with meetings in nine cities that drew 122 participants representing more than 100 organizations in September. The purpose of the tour was to provide regional forums convening local advocates and community leaders and providing an opportunity to identify local housing issues, discuss and prioritize goals for state housing policy advocacy, and build support for securing revenue for the Louisiana Housing Trust Fund. Of the 122 participants, more than 50 signed up to participate in workgroups related to the Louisiana Housing Trust Fund.

“We are excited to see how participation continues to grow, and with nearly half of those who attended volunteering to help drive our Trust Fund campaign, we’re well on our way to building a truly engaged coalition ready to move LHA’s agenda forward,” said Marla Newman, Executive Director of the Louisiana Housing Alliance.

Beginning on September 5 and concluding on September 24, the tour made stops in Monroe, Shreveport, Lafayette, Covington, Baton Rouge, Alexandria, Houma, New Orleans, and Lake Charles. The highlights of the tour included a strong, enthusiastic turnout in Monroe, the inspiring
testimonial of a homeless advocate on what home means to her in Alexandria, and a state representative stepping forward with an offer to introduce legislation to fund the Housing Trust Fund in Baton Rouge.

Adding to the impact of the tour, LHA used social media to broadcast the tour, sharing stories, photos, materials and media coverage from each meeting. The blog also had an interactive map showing tour locations and dates and allowed for online registry.

With a two hour agenda structured both to gather information and input from participants, and to educate and inform them about the Louisiana Housing Trust Fund and the need to secure dedicated revenue, the meetings were action packed. One challenge LHA staff identified was that many of the potential supporters of the Louisiana Housing Trust Fund were not familiar with the fund’s impact when it had money to award.

The Louisiana Housing Trust Fund was created in 2003 and has voluntary income tax check-off as dedicated revenue, which generates very little revenue. In 2007, Governor Kathleen Blanco and the legislature allocated $25 million for the Louisiana Housing Trust Fund with the intention of increasing the availability of housing statewide during the rebuilding efforts after Hurricanes Katrina and Rita, and those funds have long since been invested.

Rather than quoting statistics about units produced, the LHA presentation used photos of completed housing projects from around the state highlighting the importance of home. The presentation also explained the ability of the state housing trust fund to leverage other funds and create jobs. Each meeting concluded with participants ranking policy priorities and identifying technical assistance needs.

“Engaging communities around Louisiana through the Listening Tour each year keeps the Louisiana Housing Alliance on the heartbeat of housing issues in the state. Funding for housing, connecting housing and transportation, and the reuse of vacant properties were all top issues around the state,” said Nathan Cataline, LHA’s Community Engagement Coordinator.

The strong participant interest in the Housing Trust Fund revenue workgroups was a very positive outcome of the tour. The workgroups include an advisory committee to look at the current law, regulations and application process; an organizing committee focused on building local support across the state; and a communications committee aimed at executing LHA’s strategic communications initiative.

Rather than quoting statistics about units produced, the LHA presentation used photos of completed housing projects from around the state highlighting the importance of home. The presentation also explained the ability of the state housing trust fund to leverage other funds and create jobs. Each meeting concluded with participants ranking policy priorities and identifying technical assistance needs.

Another positive outcome is the public support from Representative Sam Jones, who pledged his intent to introduce a revenue bill for the Trust Fund. “The willingness of Rep. Jones to shepherd a bill of this magnitude through Louisiana’s legislature represents the kind of leadership we thought might take years to cultivate. Having the Representative step up like he did is tremendous,” said Newman.

In an effort to build a stronger statewide voice supporting affordable housing, LHA has been conducting listening tours annually since 2008. The Louisiana Housing Alliance believes that fostering discussions among housing advocates who represent the different regions of Louisiana is critical to increasing the strength and potential of that voice. In addition to using social media to broadcast the tour, LHA also utilized its blog to share the results of the policy priority survey conducted during the tour: [http://louisianahousingtrustfund.wordpress.com/](http://louisianahousingtrustfund.wordpress.com/)

Contact: Marla Newman, Louisiana Housing Alliance, P.O. Box 2623, Baton Rouge, LA 70802
(225-381-0041) www.lahousingalliance.org
October 15, 2012

Dear Friend,

As you well know, the shortage of affordable rental housing remains at unconscionable levels and the National Housing Trust Fund (NHTF) is needed now more than ever to address this crisis.

We achieved a significant victory in 2008 when the NHTF was established, thanks to the unwavering support and advocacy of thousands of endorsing organizations. Your help is needed now to take the next critical step: to secure funding for the NHTF in order to expand rental housing that is affordable to extremely low income households by 3.5 million units over 10 years.

I am excited to share with you NLIHC’s proposal to fund the National Housing Trust Fund by reforming the mortgage interest deduction. I urge your organization to endorse this proposal now, which will expand tax benefits to middle and low income homeowners and produce savings to be directed to the NHTF.

The NHTF Campaign has endorsed our proposal, which does the following:

- Places a cap on the maximum mortgage to receive a tax break at $500,000.
- Converts the tax deduction to a non-refundable credit.
- Allows interest on mortgages for second homes and home equity loans under the $500,000 cap.
- Phases in these changes over five years.

Our analysis shows these improvements will provide more than $20 billion a year in savings that can be used to build and rehabilitate affordable rental housing by capitalizing the NHTF. And, they will provide all homeowners with mortgages with a tax break, not just those with have enough income to file itemized tax returns. With a 20% tax credit, the number of homeowners with mortgages who would get a tax break would increase from 43 million to 60 million, with 92% of the increase being households with incomes less than $100,000 a year.

Visit our new website, www.housingtaxreform.org, for more details on our proposal. You will also be able to use an online calculator to see how the mortgage interest tax reform will affect you.

Simply put, reforming the mortgage interest deduction and funding the NHTF with the savings is good public policy. It is rooted in sound analysis. And, it is the right thing to do.

In addition to endorsing our proposal, please forward this message to other organizations in your network and encourage them to sign on, too.

We need your help to get this done.

Sincerely,

Sheila Crowley
President and CEO