THE PLOOP REVIEWING A YEAR OF ACCOMPLISHMENTS

NHLP Responds to U.S. Foreclosure Crisis

FORECLOSURE

In 2009, NHLP worked on multiple fronts to stabilize neighborhoods and protect low-income tenants and homeowners facing foreclosure.

In February, as policymakers and the new administration pushed to finalize plans for stimulating the economy and providing relief to foreclosure-stricken homeowners and communities, NHLP launched its Neighborhood Stabilization Initiative. The initiative focuses on three

major aspects of the foreclosure crisis. First, we are working with local housing advocates to maximize affordable housing opportunities under the federal Neighborhood Stabilization Program (NSP), HUD's new program to assist communities that have been hard-hit by foreclosure. We are also focusing on protecting tenants in foreclosed properties and advancing the implementation of HUD's Section 3, a job training and employment program for low-income residents that is required for

housing projects funded under the NSP.

goal of NHLP's advocacy. The agency participated in NHLP's Section 3 webinar training and used the occasion to introduce its new guide on NSP and Section 3. NHLP formed a national working group of advocates from cities, including Chicago, San Diego, Phoenix, and Boston, that received major NSP funding to monitor local programs and ensure maximum creation of affordable housing. In Octo-

ber, we released a new toolkit for advocates to help them understand and track the progress of NSP

in their communities.

Through its work on the Rural Foreclosure Avoidance Initiative,

NHLP helped over 1,300 rural families in the Midwest facing foreclosures. Foreclosure protections are part of the financing agreements under the Department of Agriculture's (USDA's) single-family housing loan programs. Over two million low-income rural households have financed

their homes under this program.

NHLP assisted Ohio Legal Services in representing a borrower whose foreclosure notice failed to provide the correct address for the filing an appeal of the foreclosure. Subsequently, NHLP discovered that the USDA sent the same wrong address to over 1,300 borrowers. Upon meeting with NHLP, the agency was persuaded to rescind all the foreclosure notices, reinstate the loans, reverse all foreclosure-related charges to the borrowers, and where necessary, send out new, corrected acceleration notices. In the second round of notifications, with properly informed homeowners, the number of families who sought to pursue their USDA-related foreclosure protections increased.

Members of Congress sought NHLP's advice

on the content of the landmark Protecting Tenants at Fore-closure Act (PTFA), passed in May 2009. In June, NHLP and its national partners hosted a webinar training on the new law that drew close to 500 participants. NHLP received its first call for help one hour before the bill was signed into law, and to date, it has provided consultations to scores of attorneys, advocates and imperiled residents from all regions of the country.

We also made positive strides in other NSP initiative areas. HUD finally began to assume a strong leadership posture in relation to the Section 3 program, a longtime

Protecting Housing for the Most Vulnerable

In its 2009 work on proposed eligibility rules, NHLP protected the housing and the sanctity of the families who are the most vulnerable to housing loss. In January 2009, HUD proposed new regulations for eligibility verification that would have threatened the housing of scores of thousands of vulnerable individuals and families, particularly immigrant households. Under the proposed regulations, every member of every household, including children under 6 years of age and seniors over 62 years of age, would be required to provide specified personal identification documents. The new rules would have made it nearly impossible for many eligible families to qualify, and failure to provide this documentation would result in denial or termination of assisted housing for the entire household. NHLP led the national advocacy calling for withdrawal of the regulations. Over 35 civil rights and housing advocacy organizations signed on to comments that detailed serious concerns about the regulations and the potentially devastating impacts on affected families. On October 15, 2009, after a series of postponements, HUD published a new version of the rules that virtually eliminates our concerns and restores justice to the eligibility verification system.

NHLP's Women and Children Escaping Violence Initiative addressed the fragile housing security of survivors of domestic violence, and advocates benefited from a new guide created and released by NHLP in August. Domestic Violence and Housing: A Manual and Toolkit for California Advocates is the first resource ever available for service providers and attorneys who are attempting to protect the



NHLP promoted housing protections of domestic violence survivors and their children with training and new resources.

housing of women and children who are fleeing home violence. Currently, NHLP's staff is working to create a similar manual with a national scope.

In 2009, also under our *Women and Children Escaping Violence Initiative*, NHLP, a designated technical assistance provider for the Department of Justice's Office of Violence Against Women and a nationally-recognized expert on housing protections for survivors and their children, offered 26 trainings to domestic violence advocates, legal services attorneys, tenants, landlords, and housing authority staff from communities throughout the country. The trainings addressed the housing issues that domestic violence survivors frequently encounter and explained the protections afforded by the Violence Against Women Act (VAWA) and the Fair Housing Act. **NHLP's training sessions educated more than 1300 people**.

NHLP Online

NHLP invites our friends and colleagues to visit us at our new website, www.nhlp.org. We hope that you will enjoy the website's clean, updated look and user-friendly format. Our new **Advocate Resource Center** features an extensive library of background information, case history, documents and pleadings, and housing advocates' tools for each of NHLP's focus areas. The website's **Help for Tenants, Homeowners and Homeless People** offers quick links to quality assistance for those in housing crisis. As a concerned ally in our fight for housing justice, you can depend on NHLP's website to deliver timely news on breaking developments in housing policy and emerging issues.





We hope, as you review the many important housing issues that NHLP is currently addressing, you will consider a visit to the **Support NHLP** page to offer a gift of support online. **Your generous help makes all of our efforts possible.**

NHLP now has a home on Facebook. Become a "fan" of our page and we will use this as a tool to keep you abreast of important dates on the NHLP calendar, upcoming training opportunities, special events, staff notes, and other updates. We hope that you'll use NHLP's Facebook connection as an opportunity

to stay in touch with us as together, we work to advance housing justice, bringing the human right to a housing closer to reality in our country-one family, one home, and one community at a time.

Preserving Affordable Homes

In 2009, NHLP secured legal decisions that supported the preservation of affordable homes. In October 2009, the United States Court of Appeals for the Ninth Circuit ruled that an owner's proposed terminations of tenants' Section 8 tenancies violated local law and that this more protective local law had not been federally preempted. The court's decision affirmed displacement protections for almost 40,000 HUD voucher holders in Los Angeles and thousands of others nationwide who have state or local eviction protections that are superior to those of the ordinary voucher program.

NHLP also helped to secure a preliminary injunction against HUD in a Michigan case, halting the relocation of tenants and barring HUD from using its "flexible authority" to undercut other laws and regulations intended to preserve troubled properties. In our home region, NHLP obtained statutory protections to preserve the housing and prevent displacement of families and seniors at Nihonmachi Terrace, a large development in San Francisco's Japantown neighborhood. Speaker of the House, Nancy Pelosi, who sponsored the protections, and NHLP's senior staff joined 200 tenants and commu-



NHLP's Marcia Rosen and Jim Grow joined Doris Koo, CEO of Enterprise Community Partners, at Nihonmachi Terrace.

nity partners for a celebration marking the rehabilitation of this development in September 2009.

NHLP Staff Updates

NHLP's Gideon Anders received special recognition from the Legal Aid Association of California (LAAC). LAAC selected Gideon Anders, the former executive



director and currently a senior staff attorney at NHLP, for its 2009 Award of Merit. Awards of Merit are presented annually by LAAC to members from various sectors of the legal community to recognize special achievement. LAAC selected Gideon as its Award of Merit winner in acknowledgement of his leadership as an advocate

for the rural poor in California and nationally. The award was presented to Gideon on Wednesday, June 10, 2009, at LAAC's Annual Legal Services Stakeholders Meeting in Los Angeles, CA.

Welcome to NHLP's new fellows. In 2009, NHLP was honored to be awarded two new fellowships. In September 2009, we were extremely pleased to welcome our two fellows, Catherine McKee and Kent Qian. The Open Society Institute is providing sponsorship for Catherine's Soros Justice Fellowship. Her project will focus on increas-

ing access to federally assisted housing for people with a criminal record, including people leaving prison or jail. Catherine will work closely with Bay Area housing authorities on improved admissions and eligibility policies and will partner with the region's reentry councils to advocate for local institution of housing models that are responsive to the needs of the reentry population and their families.

The internationally renowned law firm, Skadden, Arps, Slate, Meagher & Flom is sponsoring Kent's fellowship. He will work on behalf of tenants in foreclosed properties and to ensure that communities use funding from the new Neighborhood Stabilization Program to develop long-term affordable housing that serves low-income families. Kent's special geographic focus areas will be Alameda, San Joaquin, and Stanislaus counties in California and among other communities, this region includes Stockton, a city which has been dubbed the country's foreclosure capital at various times over the course of the housing crisis.

Fond farewell. Our very best wishes for a happy and healthy retirement to Amy Siemens, NHLP's longtime administrative staff member. Amy retired in September, and NHLP welcomed Mark Antonio, who has joined our staff as the new Administrative Support Staff Leader.

Providing New Resources

NHLP provided residents, housing advocates and attorneys with new resources and practitioners' guides. In addition to the *Domestic Violence and Housing: A Manual and Toolkit for California Advocates*, NHLP provided legal and housing advocates with other new resources with the release of *The Advocate's Guide to Section 3* and *An Affordable Home Upon Reentry*. As part of NHLP's tenant outreach and education, a brochure for residents of the federally assisted housing programs was developed and distributed. "Having Trouble Paying Your Utilities and Rent? Read On..." distills utility allowance requirements into simple language for community advocates and resident leaders. NHLP also began preparation of its new Supplement to *HUD Housing Programs: Tenants Rights* which will be released in early 2010.

NHLP began plans for its 2010 national meeting of

the Housing Justice Network (HJN) on March 7 and 8 in Washington, D.C. NHLP established HJN in 1977 to unite and mobilize affordable housing advocates and clients across the country. In 2009, HJN membership reached a new peak level of over 700 legal services attorneys, housing advocates and tenant leaders. The organization is a unique, energetic forum that engages in peer-to-peer training and regular information exchanges on litigation strategies, policy developments, and regulatory trends. Throughout the year, members engage in exchanges on the HJN listserve about legal strategies and special issues, and they teleconference in working sub-groups that focus on areas such as urban and rural housing preservation, fair housing, and issue-oriented strategies, such as HUD's Neighborhood Stabilization Program, for expanding and sustaining affordable housing.

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National Housing Law Project

OAKLAND OFFICE

614 Grand Avenue, Suite 320 Oakland CA 94610 tel 510.251.9400 fax 510.451.2300

DISTRICT OF COLUMBIA OFFICE

712 15th Street, NW, 6th Floor Washington, DC 20005 *tel* 202.347.8775 *fax* 202.347.8776

email: nhlp@nhlp.org web address: www.nhlp.org

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