



November 13, 2015

The Honorable Kevin Brady  
Canon House Office Building, Room 301  
Washington, D.C. 20515

Dear Representative Brady,

On behalf of over 1,000 national, state and local affordable housing stakeholders, the [A Call To Invest in Our Neighborhoods \(ACTION\) Campaign](#) congratulates you on your new position as Chairman of the Ways and Means Committee. We also commend your commitment to acting quickly to extend expired tax provisions, potentially making some of them permanent. As businesses and organizations involved in administering the Low-Income Housing Tax Credit (Housing Credit), we urge you to include a permanent extension of minimum 9 and 4 percent Housing Credit rates in this legislation.

As you know, the Housing Credit is our nation's primary tool for financing affordable housing. Since its creation under President Reagan in the Tax Reform Act of 1986, it has been responsible for financing the construction or preservation of nearly 2.8 million affordable apartments through public-private partnerships. In Texas's 8th District alone, Housing Credit investment has created or preserved more than 3,000 homes for low-income working families, seniors, veterans and people with disabilities, and supported nearly 4,000 jobs.

Affordable housing financing has become more difficult in recent years because of the expiration of minimum credit rates. Housing Credit rates are currently determined by a complex formula (known as the "floating rate") that fluctuates with federal borrowing rates. Because federal borrowing rates have sunk to historic lows, so too have Housing Credit rates, meaning there is now 15 to 20 percent less Housing Credit equity available for any given property than the original rates of 9 and 4 percent provided. To fill the financing gap, developers must either rely on gap financing sources – which are becoming increasingly scarce – or make fewer apartments available for families with the lowest incomes. Many high-priority developments are now simply impossible to finance.

Minimum Housing Credit rates address this issue by providing predictability to affordable housing financing and making more developments financially feasible, at virtually no cost to the federal government. Legislation to permanently extend minimum 9 and 4 percent rates, H.R. 1142, has strong bipartisan support in the House, including 28 members of the Ways and Means Committee. The ACTION Campaign urges the Ways and Means Committee to advance this legislation.

We look forward to working with you to strengthen the Housing Credit immediately through the extension of minimum credit rates, and to ultimately improve our nation's tax code by protecting, strengthening and expanding the Housing Credit in tax reform.

Sincerely,

The ACTION Campaign



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# AFFORDABLE RENTAL HOUSING A.C.T.I.O.N. A Call To Invest in Our Neighborhoods

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 [CHIP]  
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Oakland Housing Authority  
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Omaha Housing Authority

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Corporation  
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DHIC, Inc.  
Dixon Hughes Goodman LLP  
The Housing Assistance Corporation  
KRP Investments, LLC  
North Carolina Housing Coalition  
Partnership Property Management  
Pressly Development Company, Inc.  
Reliance Housing Foundation  
United Developers, Inc.  
Weaver-Kirkland Housing, LLC.  
Weaver Cooke Construction  
William S. Robinson & Associates, Inc.  
Wilson Community Improvement Association  
Workforce Homestead, Inc.

## **North Dakota Members**

Beyond Shelter, Inc.  
Fargo Housing & Redevelopment Authority  
Grand Forks Housing Authority  
Lutheran Social Services of North Dakota  
North Dakota Coalition for the Homeless  
Turtle Mountain Housing Authority

## **Ohio Members**

The ABCD, Inc.  
Arch City Development  
Bethel Development  
Burten, Bell, Carr Development, Inc.  
CDA Flaherty Consulting  
Center for Closing the Health Gap  
Clark Schaefer Hackett  
Cleveland Housing Network  
Cleveland Neighborhood Progress  
Cleveland State University  
Columbus Housing Partnership  
Community Action Commission of Fayette  
County  
Community Action Organization of Delaware,  
Madison,  
and Union Counties, Inc.  
Cornerstone Corporation for Shared Equity  
Detroit Shoreway Community Development  
Org.

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EDEN, Inc.  
 Episcopal Retirement Homes Affordable Living  
 Fairfield Homes, Inc.  
 Famicos Foundation  
 Friendship New Vision, Inc.  
 Housing Services Alliance  
 James A. Saad, LLC.  
 Jones Walker LLP  
 Karen A Graham Consulting, LLC  
 LIHTC Working Group  
 Miller-Valentine Group  
 Mt. Auburn Good Housing Foundation  
 MV Residential Development LLC  
 National Church Residences  
 Neighborhood Development Services  
 Ohio Capital Corporation for Housing  
 Ohio CDC Association  
 Ohio Housing Council  
 Ohio Housing Finance Agency  
 Rental Partnerships  
 Royal Bank of Canada  
 Settlement Star Services, LLC.  
 Slavic Village Development  
 Star Title Agency, LLC.  
 Toledo Fair Housing Center  
 The Uptown Association, Inc.  
 United Way of Greater Cincinnati  
 The Wallick Companies  
 WSOS Community Action Commission

## **Oklahoma Members**

Belmont Development Company, LLC  
 Blackledge Architects  
 Catholic Charities of the Archdiocese of  
 Oklahoma City  
 C.H.A.R.M.E.D.  
 City Care, Inc.  
 CMA Strategies  
 Dobson Mortgage Corp.  
 Elk City Housing Authority  
 Liberty Realty Capital Group  
 LIFE Senior Services  
 LW Development, LLC  
 Metro First Realty  
 Midwest Housing Equity Group, Inc. (listed in  
 multiple states)  
 Mountain View Housing Authority  
 Oklahoma City Metro Assoc. of REALTORS  
 Oklahoma Coalition for Affordable Housing

Oklahoma Housing Finance Agency  
 Oklahoma Investment Realty, Inc.  
 ORO Development Corporation  
 Progressive Independence  
 REI Oklahoma  
 Resco Enterprises, LLC  
 Spradling, Kennedy & McPhail, LLP  
 Sunview Homes

## **Oregon Members**

CASA of Oregon  
 Cascade Management  
 Housing Authority of Jackson County  
 Housing Authority of Yamhill County  
 Lincoln Community Land Trust  
 Network for Oregon Affordable Housing  
 Northwest Housing Alternatives  
 Oregon Opportunity Network  
 REACH Community Development, Inc.  
 ROSE Community Development Corporation  
 United Fund Advisors  
 West Valley Housing Authority

## **Pennsylvania Members**

Allentown Housing Authority  
 BCM Affordable Housing  
 Community Action Committee of the Lehigh  
 Valley, Inc.  
 Community First Fund  
 Franklin County Housing Authority  
 HDC MidAtlantic  
 The Hickman  
 Housing Alliance of Pennsylvania  
 Housing Authority of the City of Erie  
 Housing Authority of the County of Beaver  
 Housing Development Corporation MidAtlantic  
 Kelly & Close Engineers  
 NCCDC  
 New Kensington CDC  
 Pennrose Properties  
 Pennsylvania Association of Housing &  
 Redevelopment  
 Agencies  
 Philadelphia Association of Community  
 Development  
 Corporations  
 Philadelphia Housing Authority  
 Presbyterian Senior Living  
 Quality Community Health Care, Inc.

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Ralph A. Falbo, Inc.  
The Reinvestment Fund  
S&A Homes  
SEDA-COG Housing Development Corp.  
United Neighborhood Centers  
United Neighborhood Community Development Corporation  
West Market Management  
WRT Design  
York Housing Authority

## **Puerto Rico Members**

Advancer Local Development  
ERS Consulting Group, LLC.  
Fernando L Sumaza & Company  
La Fundacion del Perpetuo Socorro  
One Stop Career Center of Puerto Rico, Inc.

## **Rhode Island Members**

Amos House  
Barbara Sokoloff Associates  
Church Community Housing Corp.  
Coventry Housing Authority  
EastBay Community Development Corp.  
House of Hope CDC  
HOUSING ACTION Coalition of Rhode Island  
NeighborWorks Blackstone River Valley  
Newport Housing Authority  
Olneyville Housing Corporation  
Omni Development Corporation  
Pawtucket Central Falls Development  
Property Advisory Group  
Roger Williams University  
SWAP Inc.  
Valley Affordable Housing Corp.

## **South Carolina Members**

AMCS Inc.  
Connelly Builders, Inc.  
CPR Partners  
Credit Capital, LLC  
Douglas Development  
Howell Linkous and Nettles, LLC.  
Southern Development Management Company

## **South Dakota Members**

Aberdeen Housing Authority  
Dakota Nation Community Development Corporation

Dakota Resources  
Development for the Disabled Inc.  
GROW South Dakota  
Lloyd Companies  
NeighborWorks Dakota Homes Resources  
Oti Kaga, Inc.

## **Tennessee Members**

Bluff City Community Development Corporation  
Knoxville's Community Development Corporation  
LHP Development, LLC  
Metropolitan Development & Housing Agency

## **Texas Members**

Anderson Development & Construction, LLC  
Anson Housing Authority  
Banyan Residential  
B.E. Boyd Consultant Group  
Builders of Hope CDC  
Call to Action – Homeless Veterans  
Center for Faith & Health Initiatives  
Conine Residential Group  
Crowell Housing Authority  
Delphi Affordable Housing Group, Inc.  
Edinburg Housing Authority  
Fort Worth Housing Authority  
Foundation Communities  
Georgetown Housing Authority  
Granger Housing Authority  
Greenville Housing Authority  
Gregory Housing Authority  
Hidalgo County Housing Authority  
Housing Authority of El Paso  
Housing Authority of the City of Alamo  
Levelland Housing Authority  
Lockhart Housing Authority  
Locke Lord LLP  
Maupin Development  
Mount Pleasant Housing Authority  
Nortex Housing Finance Commission  
Red Stone Equity Partners  
Robert T. Pittenger CPA, PC  
Rogers Housing Authority  
Rural Rental Housing Assoc. of Texas, Inc.  
San Antonio Housing Authority  
Spearman Housing Authority  
StoneLeaf Companies





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Texas Affiliation of Affordable Housing Providers  
 Texas NAHRO  
 UAH Property Management, Inc.

**Utah Members**

Adams Construction & Management  
 Community Development Corp. of Utah  
 Crossroads Urban Center, LLC.  
 Davis Community Housing Authority  
 Horizon Development and Management  
 Housing Authority of Salt Lake City  
 Housing Authority of Utah County  
 Housing Management and Development Corporation  
 Mountainlands Community Housing Trust  
 Neighborhood Nonprofit Housing Corporation  
 NeighborWorks Salt Lake  
 Self-Help Homes  
 Taylor Springs Apartments  
 Tooele County Housing Authority  
 TURN Community Services, Inc.  
 Utah Community Reinvestment Corporation  
 Utah NAHRO  
 Valley Behavioral Health  
 Weber Housing Authority

**Vermont Members**

Addison County Community Trust, Inc.  
 Burlington Associates  
 Cathedral Square Corporation  
 Central Vermont Community Land Trust  
 Champlain Housing Trust  
 Housing Trust of Rutland County, Inc.  
 Housing Vermont  
 Lamoille Housing Partnership  
 Vermont Affordable Housing Coalition  
 Vermont Center for Independent Living  
 Vermont Housing and Conservation Board  
 Vermont Housing Finance Agency  
 Vermont State Housing Authority

**Virginia Members**

AHC, Inc.  
 Alexandria Housing Development Corporation  
 Alliance for Housing Solutions  
 Arlington Partnership for Affordable Housing  
 Better Housing Coalition  
 Chesapeake RHA

Community Housing Partners  
 Hampton Redevelopment and Housing Authority  
 Harrisonburg Redevelopment and Housing Authority  
 The Haven, Inc.  
 Hopewell Redevelopment and Housing Authority  
 Housing Assoc. of Nonprofit Developers  
 Newport News Redevelopment & Housing Authority  
 NJR Real Estate Consulting Services, LLC  
 Northern Virginia Affordable Housing Alliance  
 Restoration of Petersburg Community Development Corporation  
 Southside Outreach Group, Inc.  
 Virginia Coalition to End Homelessness  
 Virginia Community Development Corporation  
 Virginia Housing Coalition  
 Virginia LISC  
 Virginia One Development  
 Virginia Supportive Housing  
 Wesley Housing Development Corp. of Northern Virginia

**Washington Members**

Affordable Community Environments  
 Ally Community Development  
 Beacon Development Group  
 Bellingham/Whatcom County Housing Authorities  
 Bellwether Housing  
 Bremerton Housing Authority  
 Catholic Charities Housing Services Diocese of Yakima  
 Common Ground  
 Community Frameworks  
 Homestead CLT  
 Housing Authority of Grant County  
 Housing Authority of Kennewick  
 Housing Dev. Consortium of Seattle-King County  
 Impact Capital  
 InterIm Community Development Association  
 Imagine Housing  
 King County Housing Authority  
 Longview Housing Authority  
 Low Income Housing Institute  
 McLoughlin & Associates

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Office of Rural and Farmworker Housing  
Parkview Services  
Paul Schissler Associates  
Plymouth Housing Group  
SEC Affordable Housing  
Solid Ground  
Spokane Community Housing Association  
Spokane Housing Ventures  
Spokane Low Income Housing Consortium  
Senior Services  
The Summit Group  
Upper Valley MEND  
Walla Walla Housing Authority  
The Washington Low Income Housing Alliance  
Washington State Housing Finance Commission  
Watson & McDonell  
YMCA of the Inland Northwest  
YWCA Seattle|King|Snohomish

## **West Virginia Members**

Central Appalachia Empowerment Zone of West Virginia  
Coalfield Development Corporation  
CommunityWorks in West Virginia, Inc.  
Innovation, LLC.  
Recovery Point of Charleston  
RedClay Development of West Virginia  
Religious Coalition for Community Renewal  
Vandalia Heritage Foundation  
West Virginia Community Builder LLC

## **Wisconsin Members**

Astar Capital Management  
Baker Tilly Virchow Krause, LLP  
Bear Development  
Cardinal Capital Management  
Center for Resilient Cities  
Community First Inc.  
Elizabeth Moreland Consulting, Inc.  
Gorman & Company  
Great Lakes Capital Fund (listed in multiple states)  
Hirsch Group, LLC.  
Horizon Development Group, Inc.  
Inner City Redevelopment Corporation  
Journey House  
Layton Boulevard West Neighbors, Inc.  
Oshkosh Housing Authority  
Riverworks Development Corporation

SVA Certified Public Accountants, S.C.  
The TheoPRO Group  
Wisconsin Council for Affordable and Rural Housing  
Wisconsin Housing Preservation Corp.

## **Wyoming Members**

Wyoming Housing Network