


WHERE HOUSERS COME TO GET THINGS DONE



A hand holding a pen is visible on the left side of the image, positioned over a set of architectural blueprints. In the background, a multi-story building with many windows is visible. The right side of the image features a dark blue overlay with white text.

The National Housing Conference (NHC) is America's oldest and broadest affordable housing coalition. NHC is a diverse continuum of affordable housing stakeholders who convene and collaborate through dialogue, advocacy, research, and education, to develop equitable solutions that serve our common interest — an America where everyone can live in a quality, affordable home in a thriving community.



A MESSAGE FROM THE CHAIR

When I joined the NHC Board of Governors in 2010, housing in America was in crisis. While the nation was beginning to emerge from the Great Recession, the housing industry continued to struggle for years. Some blamed affordable housing advocacy as a contributing factor in the mortgage meltdown, even though numerous public and private studies showed that many complicated factors fueled the crisis. Twelve years later, the need for affordable housing, resulting from a decade of under-investment in affordable single- and multi-family construction, is painfully clear.

Over the past four years, NHC has brought housers together to make a unified case for the importance of affordable housing. Our leadership helped pass the Homeowners Assistance Fund, organized the Black Homeownership Collaborative, supported efforts to expand the Low-Income Housing Tax Credit, and is working toward enacting the Neighborhood Homes Investment Act. These are just a few ways NHC has become “the place where housers come to get things done.”

Financially, NHC is stronger than at any time in recent history. This financial stability allows us to build with an eye to the future, diversifying our funding base and broadening our outreach. I am also proud that we now have the most diverse Board of Governors in our history. Today, our Board truly looks like America, providing us with valuable experience that adds to our deep pool of intellectual capital. In addition, our National Advisory Council has reached our goal of full population parity in terms of gender, race, and geography with strong political diversity. Finally, we are also proud of our diverse and highly experienced staff, who make it possible for us to execute our ambitious agenda successfully.

As NHC embarks on our tenth decade of housing leadership, I invite you to increase your involvement and support for our mission. Working together, we can accomplish much more than the sum of our parts.

Steve O'Connor

Chair
Board of Governors



A MESSAGE FROM THE CEO

NHC began its tenth decade with a renewed and reinvigorated leadership position in the affordable housing policy environment. Our role is to help our stakeholders develop broadly supported policies representing the highest common denominator among diverse interests. This has been demonstrated by our success enacting the \$10 billion Homeowner Assistance Fund, our work with the Federal Reserve Board of Governors on finding a path forward on a unified modernization plan for CRA, the creation and launch of the Black Homeownership Collaborative which celebrated its first anniversary in Atlanta on June 20, 2022, and ongoing efforts to build bipartisan support for housing production policies.

NHC has also been a valuable advocate for affordable housing in the media. Over the past year, we have been quoted in [*The New York Times*](#), [*The Washington Post*](#), [*American Banker*](#), [*Housing Wire*](#), [*Forbes*](#), [*MarketPlace*](#), [*NBC News*](#), [*PBS News Hour*](#), [*CNN*](#), and [*FOX Business News*](#).

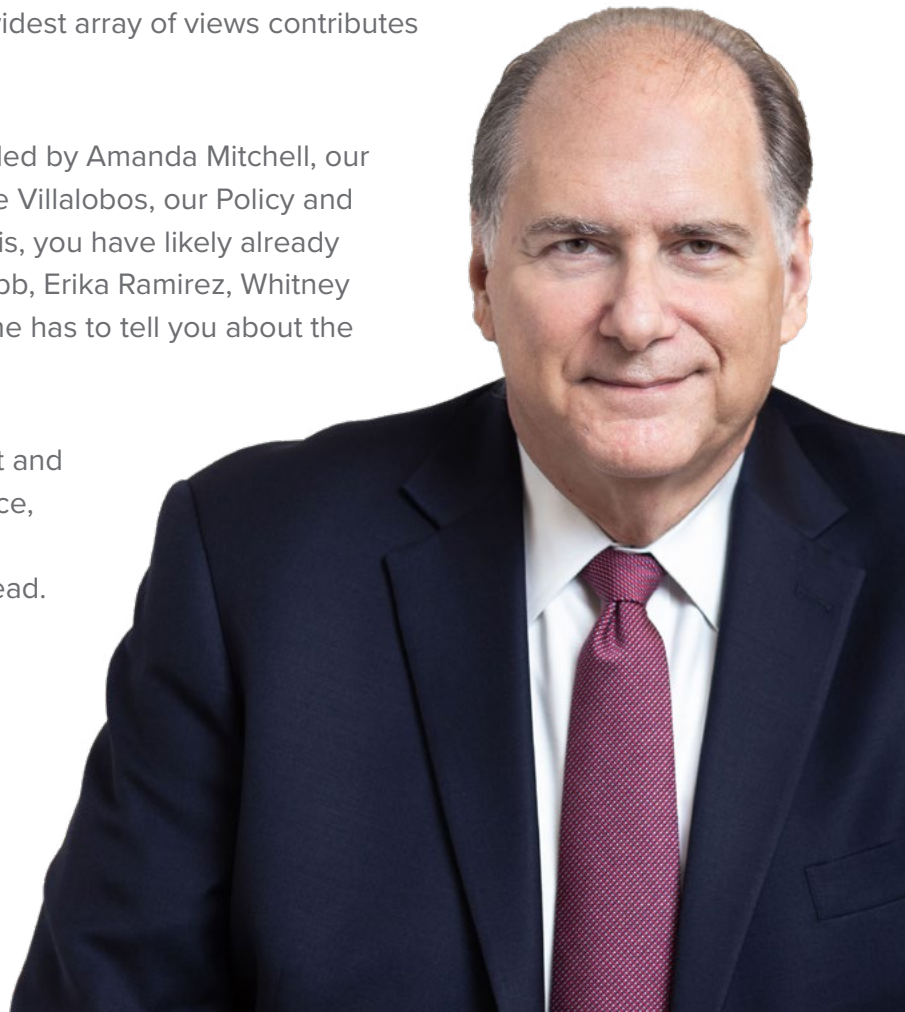
NHC also has the most diverse Board of Governors in our history, making us a model for affordable housing organizations. Our National Advisory Council has “population parity” with the United States population, and our members come from every aspect of affordable housing including for-profit and nonprofit developers, advocates, industry associations, and state and local leaders. No one sector makes up more than 20 percent of our membership, ensuring that the widest array of views contributes to our work.

We also have our strongest team ever, led by Amanda Mitchell, our Vice President for Operations, and Luke Villalobos, our Policy and Research Director. If you are reading this, you have likely already met them and worked with Brittany Webb, Erika Ramirez, Whitney Sarkodie, and Lindsey Bohlen, so no one has to tell you about the quality of our team.

As I complete my fifth year as President and CEO of the National Housing Conference, I am more excited than ever about our future and the opportunities that lie ahead.

David M. Dworkin

President and CEO
National Housing Conference



COMMUNITY REINVESTMENT ACT

NHC played a strong leadership role to modernize the Community Reinvestment Act (CRA). We have established four key principles for this act.

1

Increase investment in communities

2

Benefit more low- and moderate-income people

3

Ensure CRA lending and investment do not lead to displacement

4

Make both bank performance and government more transparent and predictable

CRA stands at the intersection of geography and race. This year, NHC recommended CRA regulations create a process for gathering data on investment and lending to people of all races, as done in the Home Mortgage Disclosure Act. This data would benefit racial equity in housing. NHC has also highlighted the importance in the CRA of Special Purpose Credit Programs, which more effectively serve the economically disadvantaged. NHC's recommendations continue to defend the American Home for consumers and communities.

NHC is playing an important and influential role in the efforts to update the Community Reinvestment Act. With its diverse group of stakeholders and their wide range of practical experiences, NHC brings a perspective to the table that is highly valued by regulators and other federal policymakers.

Mark Willis

Co-Chair of the Furman Center
for Real Estate and Urban Policy
and NHC Policy
and Research Committee





BLACK HOMEOWNERSHIP COLLABORATIVE

The Black Homeownership Collaborative continues to gain strength and momentum. The coalition, led by the Mortgage Bankers Association, NAACP, National Association of REALTORS®, National Association of Real Estate Brokers, National Fair Housing Alliance, National Urban League, and NHC, with research by the Urban Institute, has made many influential steps toward its goal of creating three million net new Black homeowners by 2030.

Housing is a basic human right that has been denied far too many times for people of color. Black homeownership is a stepping stone in building generational wealth that has proven to be one of the most effective. The Black Homeownership Collaborative has done great work increasing the number of Black homeowners, which the NAACP is proud to be a part of.

Derrick Johnson

President and CEO
NAACP



PAYCHECK TO PAYCHECK

NHC's Paycheck to Paycheck database compares wage data and housing costs to illustrate the ability, or lack thereof, of working families to afford typical housing in metropolitan areas across the country. We update our database every quarter to ensure consistency with the country's rapidly changing housing market. In conjunction with these updates, we issue quarterly reports highlighting a different angle of the housing costs facing families across the country.

We want to thank our sponsors for making this database possible.

Bank of America

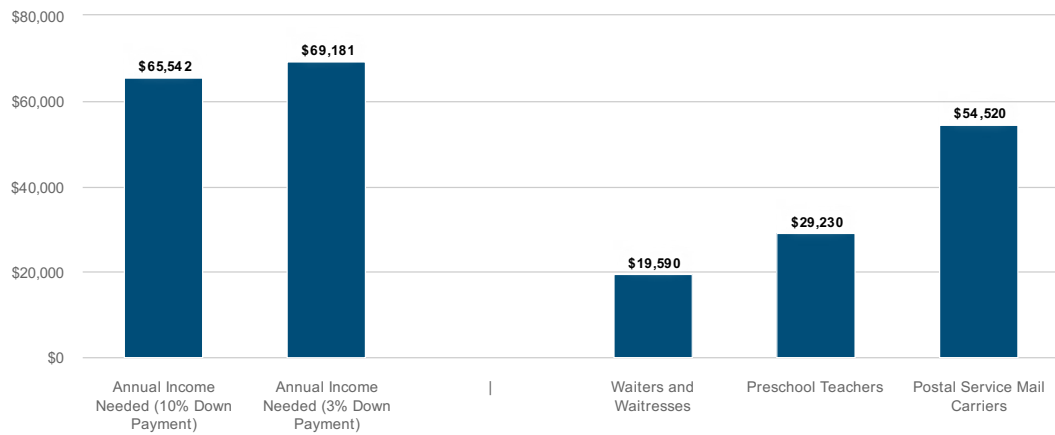


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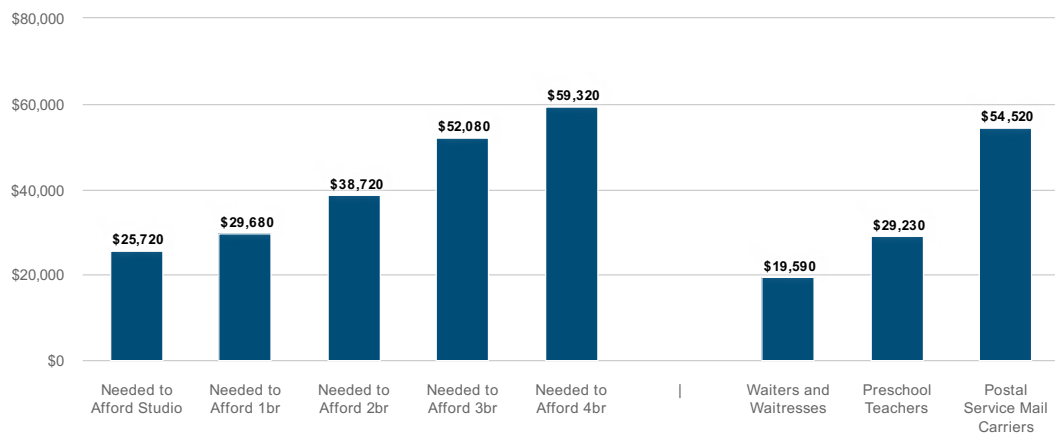
**WELLS
FARGO**



Cincinnati, OH-KY-IN, Homeownership Market



Cincinnati, OH-KY-IN, Rental Market



Visit nhc.org/paycheck-to-paycheck to view updated MSA- and occupation-specific data.

A large crowd of people is gathered in a modern, brightly lit space, possibly a lobby or atrium. The scene is heavily tinted with a deep blue color. Numerous circular pendant lights hang from the ceiling, casting a soft glow. The people are dressed in business casual attire, and many are holding drinks, suggesting a social or networking event. The word "EVENTS" is prominently displayed in white, bold, sans-serif capital letters in the center of the image.

EVENTS





Annual Housing Visionary Awards Gala

NHC hosted the Housing Visionary Awards Gala, celebrating housing leaders who have historically impacted affordable housing in the United States. The Gala, held on June 14, 2022, at The Anthem in Washington DC, honored David Adame of Chicanos Por La Causa, Jim King of Fahe, former Deputy Secretary of HUD Pamela Hughes Patenaude, and Nan Roman of the National Alliance to End Homelessness.





Catalysts for Change

On June 29, the Urban Institute and NHC co-hosted a convening called **Catalysts for Change: Reducing the Racial Homeownership Gap**. The convening featured remarks from Ginnie Mae President Alanna McCargo and a fireside chat with Washington, DC, Mayor Muriel Bowser. Panels included discussions of vertical and horizontal alignment of federal programs and resources and best practices for closing the racial homeownership gap. They also showcased an innovative virtual “Data Wall” capturing learnings in homeownership policy from the Urban Institute.

**WELLS
FARGO**

Catalysts for Change was sponsored by Wells Fargo, whose generous grantmaking supporting innovative practices, programs, and research to close the racial homeownership gap made this event possible.

**To make huge changes in housing,
we need innovation around building
practices, pushing the needle about
how and where we build houses,
being focused on who lives here
and who wants to continue to live
here, and thinking about
how we can support
getting more out of
our housing with the
population we have.**

Mayor Muriel Bowser
Washington, DC





Solutions for Housing Communications

On March 30, 2022, we hosted our annual Solutions for Housing Communications at the National Press Club in Washington, DC. This year's convening focused on developing communications strategies to help housers connect with the people and communities we serve.

Keynote speaker Marc Morial, President and CEO of the National Urban League, encouraged housers to continue their work in pushing leadership at all levels to confront today's housing crisis with "power, passion, ingenuity, and foresight."





Black Homeownership Collaborative at Year One

On June 20, the Black Homeownership Collaborative (BHC) gathered in Atlanta for the first anniversary of the 3by30 initiative. At this celebration, the collaborative hosted esteemed speakers such as Ginnie Mae President Alana McCargo, Atlanta Mayor Andre Dickens, National Urban League President Marc Morial, and many more influential leaders in the housing world. The event highlighted Atlanta's unique position in advancing Black homeownership and also offered intentional strategies and solutions for local housing leaders to give to the 177,000 mortgage-ready Black millennials in Atlanta.

BHC also launched the consumer-facing website, **3by30.org**, to make it easier for potential first-time homebuyers to assess their readiness for homeownership, learn about the process from a trusted source, and connect with a housing counselor or homeownership advisor. The website also provides mortgage-ready homebuyers with a list of real estate professionals and mortgage lenders.



FINANCIALS



	Audited	Audited
BALANCE SHEET	2020	2021
ASSETS		
Current Assets	\$ 723,707.00	\$ 1,183,767.71
Fixed Assets	\$ 36,686.00	\$ 21,782.58
Deposits	\$ 26,037.00	\$ 28,917.25
Total Assets	\$ 786,430.00	\$ 1,234,467.54
LIABILITIES AND NET ASSETS		
Current Liabilities	\$ 272,983.00	\$ 259,222.27
Subtenant Security Deposit	\$ 2,650.00	\$ 2,650.00
Deferred Rent	\$ 14,262.00	\$ 9,840.77
Total Liabilities	\$ 289,895.00	\$ 271,713.04
Total Net Assets	\$ 496,535.00	\$ 962,754.50
Total Liabilities and Net Assets	\$ 786,430.00	\$ 1,234,467.54
Total Support and Revenue	\$ 1,598,365.00	\$ 2,007,862.00
Total Expenses	\$ 1,407,842.00	\$ 1,541,643.00
CHANGE IN NET ASSETS	\$ 190,523.00	\$ 466,219.65



MEMBERSHIP MATTERS

NATIONAL
HOUSING
CONFERENCE



Member Spotlight

NHC and NeighborWorks® America partnered this year to produce a series of webinars on community development and affordable housing. NeighborWorks® America works to create opportunities for people to live in affordable homes, improve their lives, and strengthen their

communities. The webinar series highlighted a number of topics influencing policy across the spectrum of housing advocates. In January, panelists discussed the intersection of health and housing and the impact of COVID-19 on the housing landscape. March's webinar explored shared equity models and the counter-displacement efforts that can be driven by community land trusts, housing cooperatives, and resident-

owned manufactured housing. In May, a group of practitioners and researchers highlighted the opportunities presented through mindful adaptive reuse development and tools for identifying buildings capable of being repurposed.

In celebration of Homeownership Month, June's webinar featured a showcase of innovative programs that tackle specific barriers to homeownership for low- and moderate-income households, as well as a fireside chat between David Dworkin and NeighborWorks® America president and CEO Marietta Rodriguez. Finally, our most recent webinar in September

spotlighted the state of Native American housing and offered strategies for partnering with Tribal entities to help much needed community development initiatives on Native lands. Each webinar in this series had over 600 registrants, with a peak number of 1,163 registrants.



The Homeownership Alliance at the National Community Stabilization Trust has led many successful efforts to broaden the conversation on homeownership. They have made detailed and practical recommendations for HUD's Homeownership Partnership (HOME) Program, which we are working with HUD and other stakeholders to implement. The Homeownership Alliance, Habitat for Humanity, and NHC participated in a virtual Congressional briefing on homeownership policies needed to address affordable housing supply shortages, such as the Neighborhood Homes Investment Act and Affordable Housing Credit Improvement Act.

The organizations also partnered on a day-long virtual convening entitled Fannie Mae, Freddie Mac, and the Future of American Homeownership. The event included panels and keynotes from leaders at Fannie Mae, Freddie Mac, the Consumer Finance Protection Bureau, HUD, the Mortgage Bankers Association, Rocket Mortgage, the National Urban League, the National Association of REALTORS®, US Mortgage Insurers, and more.



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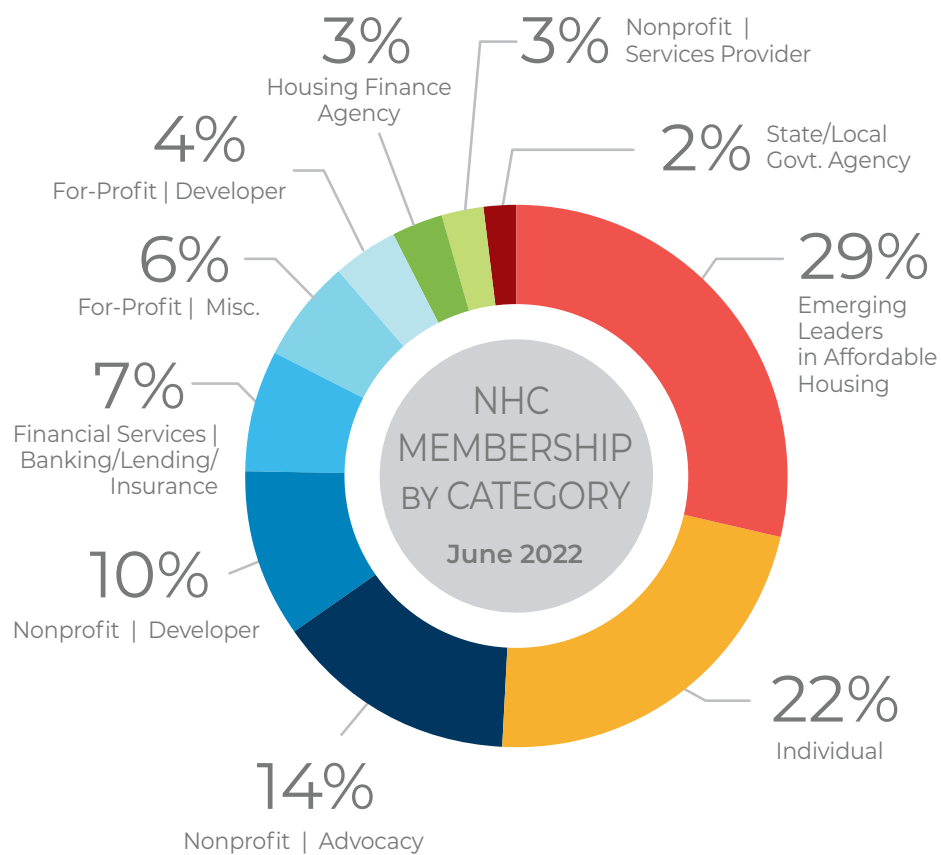
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Mortgage Bankers Association
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National Association of Home Builders
National Association of REALTORS®
National Community Renaissance
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National Multifamily Housing Council
National Rental Home Council
NeighborWorks® America

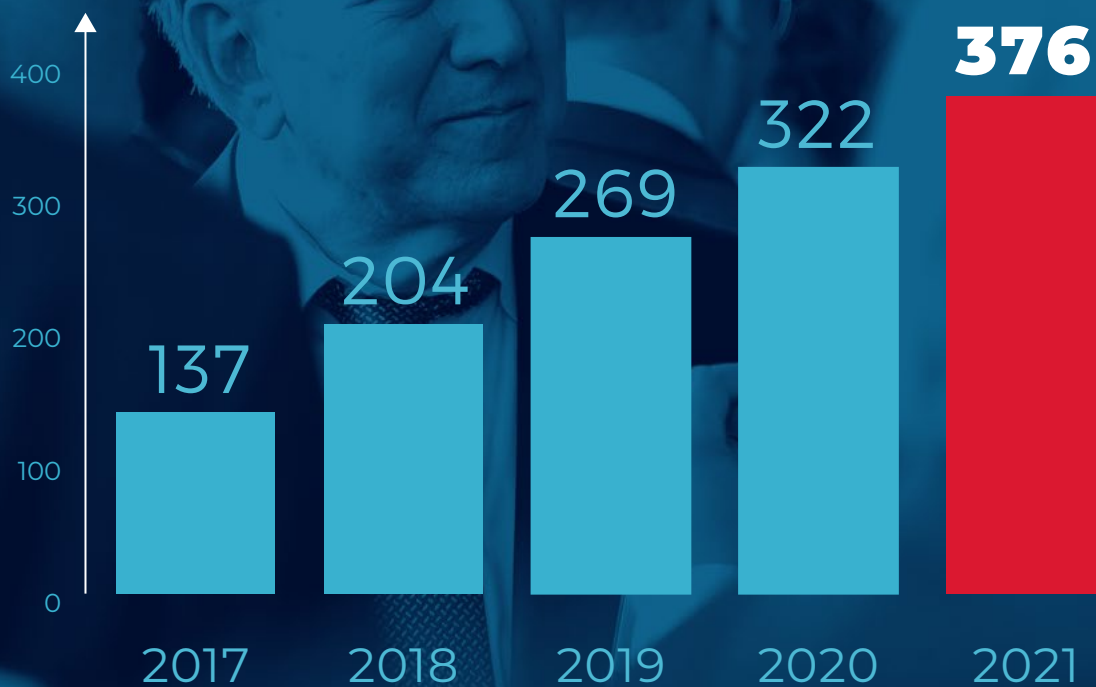
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retired

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Tennessee Housing
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Steve PonTell

National Community Renaissance

Christopher Ptomey

Terwilliger Center for Housing
at the Urban Land Institute

Lisa Rice

National Fair Housing Alliance

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VISION

An America where everyone is able to live in a quality, affordable home in a thriving community.

MISSION

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David Dworkin
President and CEO



Amanda Mitchell
Vice President of Operations



Luke Villalobos
Director of Policy and Research



Brittany Webb
Senior Policy and Research
Associate



Erika Ramirez
Policy Associate



Whitney Sarkodie
Marketing and Communications
Associate



A woman with short dark hair and glasses, wearing a vibrant green and gold patterned dress, is captured in a joyful dance pose. She is smiling broadly and has her arms raised. In the background, other people are visible, and the scene is lit with colorful stage lights, including a prominent pink circular light. The overall atmosphere is one of celebration and networking.

JOIN AN ACTIVE GROUP OF HOUSING LEADERS

nhc.org/membership/

As an NHC member, you can take advantage of event discounts, exclusive access to key decision-makers, member-only webinars, and more. Join a network of over 300 members that includes leaders in lending, home building, affordable housing advocacy, real estate, nonprofit housing development corporations, and housing finance agencies, just to name a few. There has never been a better time to join your colleagues at NHC!



1900 M Street NW, Suite 550, Washington, DC 20036
info@nhc.org // 202 466 2121 // www.nhc.org