

NOAAH *Prime*

“Profiles in Courage, Part II”

Organizations and Persons Making a Difference

Winter 2025



ADVANCING AFFORDABLE, ATTAINABLE & SUSTAINABLE HOUSING

For more than half a century, mission-driven institutions have sustained the backbone of America’s affordable housing system—financing homes, enforcing civil rights, revitalizing communities, informing policy, and preserving the lived history of public housing. In this edition of **NOAAH *Prime***, we spotlight organizations whose leadership continues to shape a more equitable, inclusive, and affordably housed nation.

THE NATIONAL ORGANIZATION OF
AFRICAN AMERICANS IN HOUSING

NOAAH

Winter 2025

29th Year
Of Public Service

THE NATIONAL AFFORDABLE HOUSING FINANCE ECOSYSTEM

National Council of State Housing Agencies & State Housing Finance Agencies



For over 50 years, state Housing Finance Agencies (HFAs) have played a central role in delivering affordable housing across the United States—supporting homeownership, rental development, and rehabilitation for low- and middle-income households.

National Council of State Housing Agencies (NCSHA) advances this work through national advocacy and education, strengthening the collective impact of HFAs and their partners nationwide.

Mission: To advance, through advocacy and education, the efforts of state Housing Finance Agencies to provide affordable housing to those who need it. **Vision:** An affordably housed nation.

NOAAH *PRIME* SPOTLIGHT | COLORADO



Colorado Housing and Finance Authority (CHFA) strengthens Colorado through strategic investment in affordable housing and community development. Working alongside lenders and community partners, CHFA supports homeownership, affordable rental housing, and economic growth—deploying more than **\$37.4 billion** into Colorado's economy statewide.

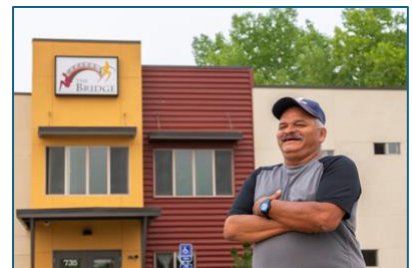
HFAs remain among the most effective and enduring tools for preserving affordability and expanding opportunity.

CHFA's mission is to strengthen Colorado by investing in affordable housing and community development. We were created in 1973 by the Colorado General Assembly to address the shortage of affordable housing in the state. In 1982, when the Colorado economy was experiencing economic difficulties, CHFA began making loans to businesses.

Investing in Colorado's success

Since 1974, CHFA has invested more than \$37.4 billion into Colorado's economy. These resources have helped:

- 155,501 Colorado homebuyers achieve homeownership;
- 205,796 households attend homebuyer education classes held statewide;
- 84,040 affordable rental housing units be developed or preserved; and
- 9,505 businesses access capital.



Affordable Housing Anywhere, USA

PROTECTING ACCESS THROUGH CIVIL RIGHTS

Fair Housing Enforcement & Accountability



Ensuring housing affordability also requires enforcement. Civil rights law firms play a critical role in protecting fair housing rights and challenging discriminatory practices that restrict access to public and private housing resources.

Relman Colfax PLLC is one of the nation's premier civil rights law firms, advancing justice through high-impact litigation, legal counseling, and strategic advocacy. Its work reinforces the principle that affordability must be matched by equity, accountability, and lawful access.

Core Focus Areas

- Fair housing enforcement
- Civil rights litigation
- Systemic housing justice

The NAACP Legal Defense Fund

Founded in 1940, the Legal Defense Fund (LDF) is the nation's first civil rights law organization. LDF's Thurgood Marshall Institute is a multi-disciplinary and collaborative hub within LDF that launches targeted campaigns and undertakes innovative research to shape the civil rights narrative. In media attributions, please refer to us as the Legal Defense Fund or LDF. Please note that LDF has been completely separate from the National Association for the Advancement of Colored People (NAACP) since 1957 — although LDF was originally founded by the NAACP and shares its commitment to equal rights.

COMMUNITY-DRIVEN REVITALIZATION

Local Initiatives Support Corporation (LISC)



Michael T. Pugh
LISC President & CEO

Every neighborhood is a unique and interconnected system—economic, social, and cultural. Local Initiatives Support Corporation (LISC) responds with a comprehensive, community-driven approach rooted in resident priorities.

Affordable housing stands at the center of LISC’s mission, serving as the foundation for stability, health, and opportunity. Through integrated investments, LISC supports communities in building futures defined by choice, resilience, and equity.



Affordable Housing

We support the creation of quality, affordable housing as a basic requisite of well-being—for individuals and communities. It’s the cornerstone of our mission.

Michael is a 30-year veteran of the financial services and community development industry.



Affordable Housing Anywhere, USA

Throughout his career, Michael has focused on expanding access to capital for under-resourced businesses and communities. He served over a decade as President and CEO of Harlem-based Carver Federal Savings Bank, America’s largest publicly traded African American-operated bank, as well as a senior vice president at Capital One, N.A., where he oversaw 75 banking centers in Maryland, Washington, D.C., and Delaware.

PROVIDING EVIDENCE THAT SHAPES POLICY

The Urban Institute



For more than 50 years, Urban Institute has equipped policymakers, practitioners, and advocates with rigorous research and practical solutions to improve lives and strengthen communities.

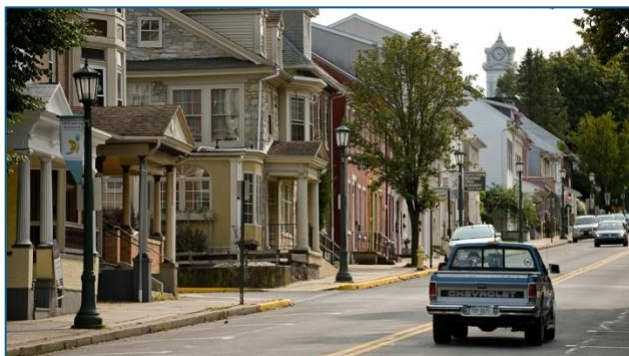
Mission

To drive impact by equipping changemakers with evidence and solutions.

Impact Priorities

- Upward mobility
- Communities of opportunity
- Fair and just systems
- Improved well-being
- Effective use of resources

Urban's independence and integrity ensure that housing policy debates are grounded in fact, fairness, and measurable outcomes.



Affordable Housing Anywhere, USA

From The Urban Institute Wire Publication:

Which Communities Stand to Lose the Most Business and Tax Revenue if Social Security Benefits Are Cut?

Social Security benefits are commonly conceptualized as a support for individuals—money to help buoy Americans in retirement or when living with a disability. However, these benefits also have real effects on the businesses

and governments of the communities in which these beneficiaries live. If benefits are reduced, not only will people and families face hard decisions, but states and local businesses may also see increased budgetary pressures.

Currently, Social Security trustees estimate the Social Security trust fund will exhaust in 2033. Contrary to what many may believe, the Social Security system will not close, and benefits will not disappear after that date. Instead, total benefits paid out will equal total taxes taken in from employees and employers, as well as taxes paid on a portion of benefits by some Social Security beneficiaries. Without further congressional action, these taxes are expected to cover around 85 percent of benefits, meaning recipients will see their Social Security benefits fall by about 15 percent.

To read further, [click here](#):

HONORING THE HUMAN STORY OF HOUSING

The National Public Housing Museum



Affordable housing is not only policy—it is lived experience. The National Public Housing Museum preserves and elevates the voices of the more than **10 million Americans** who have called public housing home.

Founded by residents determined to protect their collective history, the Museum connects housing policy to civil rights, social justice, and the American experience. Its permanent home opened in early 2025 at the historic Jane Addams Homes in Chicago.

"The museum's story starts with a simple truth: that all people have the right to a home. Founded by public housing residents, the National Public Housing Museum is the first cultural institution dedicated to interpreting the American experience in public housing. Filled with history, memories, music, and art, the Museum is a welcoming community gathering place that honors the stories and experiences of public housing residents. Through partnerships and programs, the Museum also serves as a civic incubator that inspires visitors to take informed action to advance housing justice. Mission To preserve, promote, and propel the right of all people to a place where they can live and prosper—a place to call home."

More than 10 million people nationwide have lived in public housing during the past century. When Chicago's public housing landscape underwent sweeping reforms in the late 1990s, resulting in the demolition of thousands of public housing units, residents and community organizers envisioned a place that would safeguard memories, share history, and confront the country's complicated housing policy past. After years of planning and advocacy, the Museum opened in April 2025 in the last remaining building of the historic Jane Addams Homes on Chicago's Near West Side.



919 S Ada St, Chicago, IL 60607

To plan a visit, and for more information, visit www.nphm.org.

Profile in Courage, Leadership and Excellence

NOAAH *PRIME* SPOTLIGHT:



Arthur S. Milligan, Jr, President and CEO of the Charleston, S.C.

Arthur S. Milligan, Jr., President and Chief Executive Officer of the Housing Authority of the City of Charleston, South Carolina, is a nationally respected leader in real estate management and public housing administration. His distinguished career spans more than four decades of executive leadership, institutional stewardship, and dedicated public service. Widely admired for his strategic vision and principled leadership, Mr. Milligan has devoted his professional life to advancing housing as a foundation for economic stability, community vitality, and human dignity.

Mr. Milligan built a substantial portion of his career in the private sector, rising to senior executive roles with some of the nation's leading property management and development firms, including Carroll Management Group and H. J. Russell & Company. There, he oversaw expansive multifamily, mixed-use, and retail portfolios, earning recognition for operational excellence, financial discipline, and a rare ability to align complex real estate assets with long-term organizational and community goals.

His transition to public service further distinguished his career. Mr. Milligan has served as President and Chief Executive Officer of three of the largest housing authorities in the southeastern United States—the Tampa Housing Authority, the Housing Authority of Winston-Salem, and the Housing Authority of the City of Charleston. He assumed leadership in Charleston on January 1, 2022, following a year of exemplary service as Chief Operating Officer, and has since led transformative initiatives in governance, redevelopment, public-private partnerships, and organizational modernization.

With more than 30 years of senior leadership experience in public housing administration, Mr. Milligan brings a depth of expertise that is both uncommon and deeply respected. Above all, he is recognized as a lifelong champion for affordable housing, having spent more than 40 years constructing, preserving, and managing housing that expands opportunity and strengthens communities nationwide. Held in the highest esteem by peers, colleagues, and civic leaders, his legacy is defined by integrity, service, and an enduring commitment to the public good.

The Housing Authority of the City of Charleston was organized on May 5, 1935, as a result of a declaration of need by the City Council of Charleston. Seven commissioners govern the Authority and are selected by the Mayor and City Council. The Commissioners employ a President/Chief Executive Officer, and through that person, the remaining staff is employed to carry out the duties and responsibilities of the Authority.



That mission is to provide decent, safe, sanitary, and affordable housing to low and moderate-income citizens of the City of Charleston. The 107 employees of the Authority provide day-to-day operational support for 1,382 public housing households located throughout the City and over 1,500 Housing Choice Voucher Program participants living in private accommodations.

NOAAH *Prime*

Publisher's Page

THE NOAAH PERSPECTIVE

Together, these institutions and individuals demonstrate that affordable housing endures through an interconnected system:

- **Finance** that makes development possible
- **Law** that protects equity and access
- **Community investment** guided by residents
- **Research** that informs effective policy
- **History** that anchors housing in human dignity

For NOAAH members and partners, this work reflects a shared commitment to housing that is **affordable, attainable, sustainable—and just.**

Next month, NOAAH Prime looks back to 2025 and forward to the nation's 250th Birthday



Kevin Emanuel Marchman is the publisher of NOAAH *Prime* and a former U.S. Assistant Secretary of HUD and former Executive Director of the Denver Housing Authority. He currently serves as the Chairman of the Stapleton Development Corporation Board of Directors.

Les Berry is a 4th generation Denver Native. He has served as a political consultant, and an IT Director with Denver International Airport. He currently serves as the Vice Chair of the Bishop Richard Allen Center, which provides subsidized housing for low-income residents of Denver.



ABOUT NOAAH *PRIME*

NOAAH *Prime* is the official publication of the National Organization of African Americans in Housing, highlighting leadership, innovation, and impact across the fair and affordable housing landscape.

Publisher: Kevin Marchman

Editor: Les Berry

"Living Globally, Thinking Nationally, Acting Locally"