

TENANT TALK

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NAVIGATING FUNDING CUTS

Empowering Tenants
to Shape Policy



NATIONAL LOW INCOME
HOUSING COALITION

TENANT TALK

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ABOUT NLIHC

The National Low Income Housing Coalition is dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice.

A key part of our work is public education and engagement. NLIHC is committed to sharing resources and tools that help individuals become informed advocates. *Tenant Talk* is one of the many resources we provide to the public.

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BECOME A MEMBER

NLIHC relies heavily on the support of our members to fund our work and to guide our policy decisions. Members are our strength! Hundreds of low-income residents and resident organizations have joined the NLIHC community by becoming members.

We suggest an annual membership rate of only \$5 for a low-income individual membership, and \$15 for a low-income resident organization. Please consider becoming a member of NLIHC today at nlihc.org/membership.

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MESSAGE FROM THE EDITORIAL BOARD

DEAR READERS,

1

Cuts to federal programs have historically impacted low-income communities, but recent actions have excessively targeted the most marginalized groups in the United States, exacerbating the challenges these communities were already facing. With the current administration making explicit cuts to vital housing assistance programs and laying off essential staff, it may feel daunting to engage in advocacy around the federal budget. However, now is the time to participate in federal advocacy, particularly concerning the federal funds that flow into local jurisdictions.

The budget process in the United States involves multiple steps that can be confusing; however, understanding these steps is essential for effectively advocating for housing programs. *Tenant Talk: Navigating Funding Cuts, Empowering Tenants to Shape Policy* clarifies the federal budget process and outlines the stakes if proposed budget cuts to housing programs and related services are enacted.

In this edition, readers will learn about the federal budget process, including how funding is allocated for the fiscal year (FY), the various committees involved in budget discussions, and which important programs are at risk of being cut. Additionally, tenants who would be significantly and negatively affected by federal housing cuts have shared their stories.

While we present several ways to take action against these cuts in this edition, we hope you can use this publication as an educational tool and share it with others in your community.

As Congress prepares to review and pass the 2026 budget, there is still an opportunity to engage in advocacy, especially if the budget does not pass by the October 1 deadline. To learn more about this process and related information, please continue reading.

Let's advocate against federal funding cuts together!

In solidarity,

The Editorial Board

Zella Knight, Loraine Brown, Geraldine Collins, Mindy Woods and Rhonda Hamilton



NAVIGATING FUNDING CUTS

2.

INTRODUCTION

So far in 2025, two issues have dominated Congress's attention: appropriations and reconciliation. These are two separate processes that result in two different forms of legislation:

By **Kim Johnson**
NLIHC



- **Appropriations** is a yearly process to fund the federal government every fiscal year (FY). A new FY begins October 1 and lasts until September 30 the following year—for example, FY 2026 will begin October 1, 2025, and last until September 30, 2026.
 - For a new appropriations bill to be enacted, it must have at least 60 “yes” votes in the Senate, *so passing an appropriations bill through Congress requires bipartisan support.*
 - There are 12 appropriations bills that fund federal programs and services, including the Transportation, Housing and Urban Development (THUD) bill that funds HUD’s vital affordable housing, homelessness, and community development programs.
 - To move spending bills more quickly, Congress will often combine multiple bills into one “minibus” spending package, or all 12 bills into one huge “omnibus” spending package.
- **Reconciliation** is a special legislative procedure that allows Congress to bypass certain rules in the Senate, including the rule mandating a bill have 60 “yes” votes to pass. Instead, under reconciliation, a bill can pass the Senate with just 51 “yes” votes.
 - This lower threshold means that if one party controls the House, Senate, and White House—as Republicans do now—a *reconciliation bill can be enacted without any bipartisan support.*
 - However, in exchange for this flexibility, the types of provisions that can be included in a reconciliation bill are limited to changes in federal spending on “mandatory” programs (programs funded automatically and outside of the federal appropriations process, like Medicaid, Medicare, and the Supplemental Nutrition Assistance Program, SNAP), federal taxes, and the federal debt ceiling.

Congress will have until October 1—the beginning of FY26—to enact all 12 annual appropriations bills. However, it is unlikely that Congress will be able to meet this looming deadline; instead, they will likely pass a continuing resolution (CR) to temporarily extend funding for federal programs. Without either a CR or final spending bills in place, funding for these programs will lapse, causing a partial shutdown of the federal government.

It is more important than ever that lawmakers hear from you about the need for long-term, large-scale investments in affordable housing and homelessness programs—starting with adequately funding Department of Housing and Urban Development (HUD) programs in FY26!

IMPACTS OF THE RECONCILIATION BILL

By Kim Johnson
NLIHC



In July, congressional Republicans used reconciliation to enact the “One Big Beautiful Bill Act” (OBBBA; HR 1). Because of the rules of reconciliation, *the bill did not impact funding for HUD programs*. However, the bill includes harmful cuts to Medicaid and the Supplemental Nutrition Assistance Program (SNAP), two anti-poverty programs that provide essential assistance to many of the same households using—or in need of—rental assistance. As a result of cuts to SNAP and increased [work reporting requirements](#), an estimated 2.4 million people will lose food assistance over the next ten years. Over the same decade, work reporting requirements and changes to the “Affordable Care Act” will cause an estimated 10 million people to lose health insurance coverage. With cuts to Medicaid and SNAP, low-income families will need to spend more of their limited budgets on healthcare and groceries, leaving even less money available for rent.

Among other provisions, the bill also includes an expansion of the Low-Income Housing Tax Credit (LIHTC), which is expected to help finance the construction of an additional 1.22 million affordable rental homes over the next 10 years. While additional affordable housing supply is needed, on its own, LIHTC does not typically produce homes deeply affordable enough for households with the lowest incomes to afford. Additional subsidies are typically required to ensure lower-income families can live in LIHTC units.

THE STATE OF THE HUD BUDGET: FY26 APPROPRIATIONS

By **Kim Johnson**
NLIHC



Congress has until October 1—the beginning of fiscal year 2026 (FY26)—to enact a final FY26 appropriations bill for HUD programs. Without either a new bill or a CR to extend funding for a specific period, funding for federal programs will lapse, causing a partial shutdown of federal government.

The [Trump Administration](#), the [House](#), and the [Senate](#) have all released their FY26 appropriations proposals for HUD programs. While the Trump Administration proposed drastic, harmful cuts to HUD, including zeroing out many programs and completely redesigning rental and homelessness assistance programs, neither the House nor Senate took up the president's proposal in their FY26 spending bills. While the Senate provides more funding overall for HUD programs than the House, including a meaningful increase for rental and homelessness assistance, neither the House nor Senate proposal provide adequate funding to ensure all existing Housing Choice Voucher (HCV) contracts will be renewed. Under the House proposal, an estimated 411,000 fewer people would receive a housing voucher, while the Senate's spending bill would serve an estimated 243,000 fewer people.

Importantly, neither the House nor Senate bill provides adequate funding to continue HUD's Emergency Housing Voucher (EHV) program. Without additional funding, nearly 59,000 households who rely on an EHV to keep a roof over their heads will be at imminent risk of housing instability, and in the worst cases, homelessness.

What are rescissions?

"Rescissions," or a "rescissions request," is a request submitted by the president to Congress, asking Congress to rescind, or take back, money that it has already appropriated. Once a request is submitted, Congress has 45 days to vote on the request; if they do not, it is automatically considered "rejected" by Congress. As in reconciliation, rescission requests only require 51 "yes" votes in the Senate to pass, so a request can pass without bipartisan support, even though bipartisan support is needed to enact appropriations bills.

In July, President Trump submitted, and congressional Republicans passed, a rescissions request clawing back \$9.4 billion in spending that had previously been approved by Congress in bipartisan spending bills. HUD funding was not included in the rescissions request. However, approving rescissions along partisan lines sets a potentially dangerous precedent, and may make it harder for Congress to reach bipartisan agreements on appropriations bills in the future.

Rescissions are also different from “impoundment,” which is when a presidential Administration freezes or refuses to spend money that has already been appropriated by Congress. The president or his Administration deciding alone to freeze appropriated funding is illegal under the “Budget Control Act of 1974,” which Congress passed to stop then-President Richard Nixon from impounding funds, set up guardrails around the practice, and reaffirm Congress’s “power of the purse.”

The impact of HUD staffing cuts

At the outset of 2025, the Trump Administration and Department of Government Efficiency (DOGE) set out to slash HUD staffing by as much as 50%, with some departments targeted for an over 80% reduction in force. Thanks to the hard work of advocates and champions in Congress, who made clear the essential role HUD staff play in ensuring the department can perform its core duties, the 50% staffing cuts never materialized. Still, HUD’s workforce has decreased by around 23% from the start of the year, with long-time employees opting for early retirement, and others taking DOGE’s infamous “fork-in-the-road” offer and leaving the federal workforce altogether.

Even before these reductions, HUD staff were already shorthanded and overworked. The loss of crucial personnel has impacted HUD’s ability to perform its basic functions, including administering grants and funding notices and providing communities with needed technical assistance.

HOUSING VOUCHER FUNDING NEEDS FOR 2026¹

By Sonya Acosta

Center on Budget and
Policy Priorities



Housing vouchers are a proven, research-backed tool to help people [avoid homelessness](#) and afford a stable home—something we all deserve. Housing vouchers and other rental assistance bridge the [gap between rents and incomes](#). This provides a stable home, which makes finding and keeping a job easier, improves health, reduces the use of emergency services, and improves children’s educational and long-term income outcomes.

Funding for the Emergency Housing Voucher (EHV) program is expected to start running out later this year. Congress and the Biden Administration created the EHV program in 2021 to specifically help people at risk of or experiencing homelessness and to help survivors of gender-based violence. Without additional funding from Congress, close to 60,000 households are at risk of losing assistance, undoing years of progress in their lives and possibly increasing homelessness across the country by as much as [10%](#) on average, and by even higher rates in some states (see map below).

However, Congress has released proposals that fail to address the EHV funding cliff and would also reduce the number of Housing Choice Vouchers (i.e., Section 8 vouchers) available across the country. While these are only proposals for now, if enacted, each would worsen the already unacceptable homelessness crisis. Congress should instead build toward assisting everyone who is eligible by making EHV permanent.

Most urgently, to avoid directly causing a spike in homelessness, Congress should provide enough funding in 2026 to assist at least the same number of families currently receiving Housing Choice Vouchers as well as the 57,000 families at risk of losing their EHV.

¹The author would like to thank and recognize her CBPP colleagues, Mohammed Akel and Erik Gartland, for their invaluable data analysis included in this article.

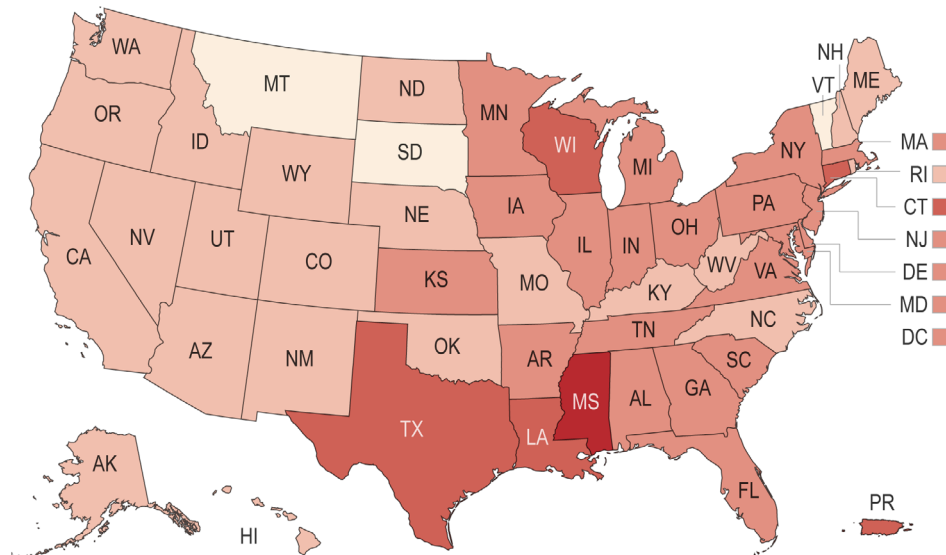
Emergency Housing Vouchers successfully help people afford housing

Congress created the EHV program as part of COVID-19 pandemic relief efforts, but the program has also helped address housing instability that people were experiencing before the pandemic. EHV vouchers helped house people more quickly than any other new HUD voucher program, even in a period of income uncertainty for families, skyrocketing rents, and competitive local rental housing markets.

The program received a set pot of funding and used up those resources faster than housing agencies expected, largely due to unexpectedly high rent prices. Rents rose by 22% between April 2021 and April 2023—at the same time the EHV program was getting started. Because housing vouchers cover part of the rent, higher rents led to higher program costs.

As Emergency Housing Vouchers Funding Nears Expiration, Thousands Face the Risk of Losing Their Homes

Percent increase in homelessness if all EHV households lost their homes



Note: Total homeless households include people living in emergency shelters, transitional housing, and people experiencing unsheltered homelessness.

Source: 2024 Continuum of Care Homeless Populations and Subpopulations Reports and HUD's Emergency Housing Voucher (EHV) Data Dashboard. EHV data current as of 5/26/2025.

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

Although rents have continued to rise since early 2023 due to inflation, the rapid increase shortly after the EHV program began used up substantial resources. HUD [estimates](#) that housing agencies should have enough funding to continue helping families already receiving EHV assistance partway through calendar year 2026, although [some agencies](#) report that their funds are likely to run out even before the end of 2025.

While the [largest number](#) of EHV are in the most populous states, the loss of EHV would have the greatest proportional impact on the number of people experiencing homelessness in Mississippi, Puerto Rico, Connecticut, Wisconsin, and Louisiana (see map). Over 770,000 people in the U.S. were unhoused on a single night in the most recent national count from January 2024. This was the highest level of homelessness since reporting of such data began in 2007.

At the state and local levels, many housing agencies and communities lack the resources to transition families with EHV to another form of assistance (such as Housing Choice Vouchers or public housing). Even if housing agencies were able to transition some people to other programs, the [limited supply](#) of rental assistance means someone else in need would continue waiting for help, after already [waiting years](#).

Both the House and the Senate have introduced their funding bills for 2026, neither of which address the funding cliff for EHV. The House bill would allow HUD to make available Tenant Protection Vouchers (TPVs)—which are generally meant for people displaced from HUD subsidized housing—for families with EHV. However, the bill does not include enough funding to help both those needing TPVs because of displacement and families losing their EHV. The Senate bill would allow HUD to simplify some administrative processes to more easily transfer households with EHV to Housing Choice Vouchers, but it does not provide additional money to cover the added costs.

Congressional funding proposals could lead to even fewer people receiving vouchers

Potentially making it more difficult to help families with EHV, neither the House nor Senate bill provides enough funding to maintain the current number of Housing Choice Vouchers. Each year, housing vouchers need additional funding to keep pace with rent prices and other inflation-related increases for administering the program. Without that added funding, agencies will be forced to cut costs in ways that will serve fewer people, such as not helping people from the waitlist when a voucher becomes available.

Already, less than one in four people who are eligible for rental assistance receives it. Funding levels in the proposed 2026 funding bills [could make this statistic even worse](#): the House bill could lead to about 411,000 fewer people receiving a housing voucher to help them afford a stable home, while the Senate bill could result in about 243,000 fewer people receiving housing vouchers (these estimates exclude households at risk of losing EHV's).

Funding for housing voucher subsidies in 2025 is already below the level some agencies need to continue to assist the same number of families, and there are [reports](#) that some agencies have stopped issuing vouchers to new households. In fact, HUD sent a letter to housing agencies acknowledging that it expects “a sizeable number” of housing agencies will not have enough funding to maintain current levels of assistance. The funding levels in the proposed funding bills, especially the House bill, would exacerbate the existing voucher shortage and lead to more extreme cost-cutting measures.

Indeed, instead of making sure rental assistance programs get the resources they need, the House bill includes a provision that would let state and local agencies raise rents for people who receive vouchers or live in public housing, with no limits. Essentially, the House is proposing people with low incomes cover costs that Congress decides not to pay. In combination with the cruel cuts to Medicaid and SNAP in the recently enacted Republican [megabill](#), higher rents and fewer vouchers would make life even more precarious for people with low incomes, the opposite of President Trump’s promise to make people’s basic needs more affordable.

Both the House and Senate bills have passed out of their respective committees but are a long way from becoming final, which means there is still time to advocate for sufficient funding. Congress should ensure that any funding bill for 2026 includes at least enough housing voucher funding to help the same number of families, including the close to 60,000 at risk of losing their EHV's. Looking forward, policymakers should [expand rental assistance](#) to help all low-income households who need it and fund additional supports, like those included in the EHV program, to help people stay stably housed and end homelessness.

3.

By Daniris Espinal

New York, NY



TENANT PERSPECTIVES

IMPACTS OF AN EMERGENCY HOUSING VOUCHER

Trigger warnings: murder, domestic violence.

In March 2020, a close friend of mine was tragically murdered by her husband, who had been her abuser. She was an exceptionally compassionate individual, having recently donated a kidney to her daughter who was seriously ill. The loss of my friend profoundly impacted me, compelling me to safeguard myself and my daughters, especially as I had also come to understand that I was trauma-bonded in an abusive relationship. A trauma bond is an unhealthy emotional connection that forms between an individual and their abuser. This bond can make it difficult for the person to leave or break free from the harmful relationship.

Domestic violence is a topic that is often misunderstood, and many people are unsure about what to do if they become aware of it. In the United States, one in three women and one in four men have been victims of domestic violence. Creating a safety plan is crucial for escaping an abuser and finding safe housing, but that can be difficult, especially when one feels so bonded to their abuser.

When individuals enter marriage, they often expect their spouse to provide care and support, not betrayal. But just three months after the birth of our daughter, my spouse walked out on us. This abandonment was the culmination of a pattern of controlling behavior that had restricted my social interactions and employment. My ex-husband had expressed his duty as a husband to provide. With this assurance, I left the workforce and looked forward to being a stay-at-home mother. Following his departure, however, I rapidly discovered that he had neglected to pay our rent and the car payments for a vehicle I had leased in my name. As a result, my car was repossessed, which had a significant impact on my credit. At the same time, I was dealing with eviction and going through legal proceedings for full custody of our child. The abuse I endured had devastating effects on my financial stability and sense of identity.

The prospect of seeking refuge in a shelter, which is often the primary option for individuals confronting eviction or escaping abusive relationships, filled me with dread. I was determined to stay in the apartment as long as I could,

ensuring my children a stable, loving home despite the uncertainty and chaos I felt. This overwhelming range of emotions propelled me into survival mode. I relied on the soft skills I had developed through my years of education and professional experiences. Adopting my project management mindset, I found ways to buy time in our unit while seeking housing resources.

When I learned about New Destiny, the only organization in New York City that is 100% focused on permanent housing solutions for domestic violence survivors, I decided to inquire about whether they could assist me with my situation. During the call, I was referred to a new federal initiative, the Emergency Housing Voucher (EHV), which could aid survivors of abuse, like me, in securing and affording housing. After applying, I successfully obtained a voucher and was assigned a New Destiny Housing Navigator to facilitate my search for a suitable apartment for my family.

My Housing Navigator, Tameka, exhibited exceptional dedication throughout our interactions. Her kindness and empathy were evident in every conversation, and her extensive knowledge of the New York City housing market significantly simplified my experience. Whenever I expressed reservations about a potential apartment, she consistently reassured me that other options could be explored. I emphasized my preference for a neighborhood with quality educational institutions for my children, and she diligently worked to identify appropriate housing in those areas.

Tameka also encouraged me to broaden my search when looking for units in unfamiliar neighborhoods. When a promising unit became available, she advised, "You have an opportunity. I understand your hesitance to move to a new borough, but the time to act is now." I heeded her guidance and am profoundly grateful that I did.

Upon moving into our new apartment, I felt as though a new chapter in my life had begun. I was able to settle in and grieve. Operating in constant fight-or-flight had taken a toll on my nervous system but securing a safe and stable home provided me with the opportunity to heal and formulate a clearer vision for my future. This new stability also gave me the courage to reintroduce myself to the world as a survivor and advocate. It also allowed me to reconstruct my identity as a Muslim woman and deepen my faith.

The support I received through the EHV program and New Destiny was instrumental in making this transformation possible. The voucher program provided aftercare services that helped me get back on my feet, including support from a trauma-informed caseworker who was essential in guiding me through the process. My eldest daughter is now thriving in college, while my youngest is in Pre-K. I was able to leave my abuser because of this program. I am grateful to be alive.

Nevertheless, I remain concerned that additional challenges may arise, as the EHV program is currently under threat. The funding allocated for the program was intended to last ten years; however, due to the sharp increase in rental prices nationwide, the funds are being depleted more rapidly than anticipated. I represent one of over 59,000 individuals across the country, including many survivors, who depend on an EHV to maintain stable housing. If the program runs out of money, many of us will be denied the resource that has given us stability, safety, and hope for a better future.

It is imperative to prevent such outcomes. Our elected officials, on both sides of the aisle, must collaborate to ensure continued funding of the EHV program and all other housing initiatives nationwide. My EHV, along with the aftercare services New Destiny was able to provide, was essential for my healing and the healing of thousands of others like me.

Tenants across the United States rely on government funding to maintain safe and stable housing. The country is already grappling with a substantial crisis in housing stability, and addressing this issue is crucial. Stable housing can save lives—it saved mine.



A CRISIS OF HOUSING

Trigger warnings: substance use, death.

By Bronwyn Carver
Portland, OR



In May of 2015, after fifteen years of renting the same apartment in Portland, Oregon, raising three daughters, burying beloved family pets, and celebrating all the occasions one celebrates, our landlord informed us that they would be raising the rent. Rent at the time, for a two-bedroom apartment in inner southeast Portland, was \$850 a month. My new amount? \$1,625. Now, let me state this amount was for an older apartment with the same old carpet that the friends who lived there before my family tread upon, the old cabinets, and hidden black mold. The apartment was not worth the dollar value placed upon it and it was completely out of my husband and I's price point. I was barely able to make the rent as it was with the money I earned, while also paying some bills and buying food, while my husband covered the remainder. Further, my husband was about to lose his employment and mine was about to be reduced. Still, I refused to give up. We went to court to try to mediate the situation, but the landlord's eldest son refused to budge on the new amount; hence we agreed to vacate the premises at the beginning of June to avoid an eviction on my record.

We proceeded to sell belongings, pack treasures, heirlooms, and memories, and put everything into the minivan we owned. I was thankful that all my daughters were grown and out of the home by then. Meanwhile, we continued searching for other places to rent. On that journey we could not find anything less than \$900 for two hundred square feet! We also had three cats with us and places were requesting pet rent. What? I am sorry but my cats were unemployed and could not pay their own additional rent. I informed one complex we looked at that this was a major problem, as they wanted an additional \$150 in said pet rent.

It became apparent very quickly that something had changed in the housing market. At this point my husband and I thought we would just live in the van. It seemed logical so we rented a storage space for the belongings we moved into the van and started what would become a nine-year odyssey into homelessness.

The first winter was one of the coldest. One night, we parked in Northwest Portland near an underpass. We crawled into bed under every cover we owned, tucked in the three cats, and kissed each other, telling each other we loved the other, and went to sleep not sure we would wake up in the morning. There was

so much we learned that first year, including how to stay warm. Then, as addicts tend to do in stressful situations, we relapsed.

We camped in the van for two years, until the tags expired. With no money to buy new tags, the city towed the van. Setting up a tent and camping in far-seeing places became the norm. It is hard to put into words the nuances of homelessness. The constant threat of possessions being stolen by other homeless people or being swept every few weeks and your possessions being stolen again. We lost the storage unit and left belongings throughout the Portland metro area like breadcrumbs trying to make our way back to some remembrance of home. We tried to live a “normal” life. I tried to make the tent into a home. Meanwhile my husband cared for the outside, keeping clean our slice of dirt.

There are too many stories for the space given. We continued to live this way, using to cope with this experience for almost seven years, until my husband moved in with another person. I endured this. I endured, moved into another camp away from his, worked, remembered who I was, and gradually gained insight and strength. I still saw my husband—we had been together too long to just stop. He was arrested and while in custody got sober and we spoke again about being together. He was released to a drug program. I went back on methadone because I did not want to be the reason for his relapse upon release.

And, as addicts do, after one month he left treatment, came home, and got high. He was home one week. ONE WEEK. I went to work, kissed him goodbye, and got a call while getting off the light rail to tell me that he was not breathing. He had overdosed.

Brian passed away at the age of 44, September 3, 2022. We had been together 21 years. I relapsed, as addicts do when we are facing life challenges we haven’t been shown how to weather. I remained homeless another two years, knowing the person who had my back and protected me was lost from this mortal coil never to return.

In November 2023, I was informed by one of the volunteers that came into the camps with supplies that Section 8 would be running a lottery for 2,000 vouchers. I was driven down to the place where I could put in an application on the last day. In December I went back on methadone with every conviction that if I was awarded a voucher, I would need to be sober to afford living inside. In December I received my award letter, first saying I was waitlisted, then the week after with the voucher. I had until February 2024 to use the voucher. In a whirlwind of sobriety and searching I did find an apartment, on my terms, where I wanted to live, with my cats who became certified emotional support animals.

However, Section 8 covers rent only. I would still have to cover any deposits and fees. I crowdfunded twice to make the deposit, since there was an unexpected amount additionally requested to hold the apartment that would then be used as a credit. But I did it and moved into the one-bedroom unit with my cats in February 2024. I have lived here seventeen months. I have planted outside, grown a garden, furnished my home, and am thankful I have it. I pay my bills, and I am catching up on taxes. I remain sober and have gotten medical procedures that needed to be done but that I was unable to access without housing. I have a door that locks with water to clean my body and refresh my soul. I feel more human.

Fast forward to today, August 11, 2025, and I am again facing the real possibility of losing this security. I am in the position of using up my voucher in the next seven months as this Administration has concluded that those who are poor or formerly homeless have only two years in which they can utilize the Section 8 HUD voucher program. To say that it was never intended to be a long-term form of assistance is rewriting the language and intent of this most-needed social program. It is scary enough to think I may lose my medical insurance through Medicaid—or that I may have to eat *perhaps* once a day should I lose food assistance—but to punish me by taking away my housing, as a sixty-year-old, seventeen-month-housed, formally nine-years-homeless woman, seems to be a cruel joke. A reality of security and loss to others receiving this assistance, single mothers, fathers, those out of foster care, those with disabled children, how in the truest sense of decent judgment does one believe this will force those to seek greater employment? The truth is most work some sort of job. You still need to pay for partial rents, or utilities, transportation costs, etc.

To rent a place in today's market is a herculean task that is unrealistic for many of those who receive HUD assistance. This is why we are on this program, one that houses just a fraction of those who also are entitled to be housed.

I am appalled at the lack of compassion toward human beings—those who have lived a life of poverty—decent people trying to navigate a world that has shut them out all their lives, even when they have tried. And now, this impending doom is a disaster for so many, it will swell the homeless population with some of whom may have never been homeless, children living on the streets, elderly, those who have mental health concerns—all stand to lose the security housing provides.

As of me writing this article, I am unable to pay rent. I work part time as a vendor of *Street Roots*; a street paper sold in Portland. I write, am a speaker when requested, and participate where I can earn enough money to cover the difference in my bills. But, to tell me that I would need to pay the full rent on my apartment at \$1,039 would be a real stretch for me. I have ongoing health and mental health issues. I am still in therapy for the trauma of living outside. Besides, who would hire a sixty-year-old woman, with no job history for the last ten years?

Existential dread is real for me—I do not wish to live outside again. I am unable to maintain my sobriety, mental health, physical well-being, possessions, or hygiene. I am unwilling to trade my locked door for the flap of a tent door once more.

“There are times, though, when I mourn the apartment where my daughters grew up. I miss the color of the living room and how warm and inviting it looked from outside the window. I reminisce about celebrating the highs and getting through the lows together.”

POLICY UPDATES

4.

By
Kayla Blackwell,
Alayna Calabro,
Meghan Mertyrus,
and Elizabeth O'Neill
NLIHC



EXECUTIVE ORDER ON HOMELESSNESS

On July 24, President Trump signed an executive order, “[Ending Crime and Disorder on America’s Streets](#),” that—if implemented—will harm unhoused people and worsen our homelessness crisis. NLIHC strongly condemns the executive order, which punishes people for being homeless and does nothing to address the most basic need of people experiencing homelessness—a safe, stable home.

The order eliminates federal funding for homelessness solutions that work, like Housing First, and directs federal grants to cities and states that enforce harmful, ineffective policies. The order pressures states and localities to fine and arrest people living outside who have nowhere else to go and to force people who are homeless or have mental health conditions, use substances, or have disabilities, into long-term institutional settings. Advocates should urge their policymakers to reject the cruel policies in the order and instead scale up proven solutions to homelessness, starting with greater investments in affordable, accessible housing and supportive services.

"ROAD TO HOUSING ACT OF 2025"

In July 2025, the Senate Committee on Banking, Housing, and Urban Affairs introduced the "Renewing Opportunity in the American Dream (ROAD) to Housing Act of 2025," the first comprehensive bipartisan housing bill in over a decade. The bill includes 40 provisions covering financial literacy, housing supply, homelessness, disaster recovery, rural housing, manufactured housing, homeownership, program reform, veterans' housing, and oversight and coordination of housing programs and agencies.

NLIHC endorsed the Senate bill, which includes several high priority provisions that NLIHC has advocated for: the "Reforming Disaster Recovery Act," the "Rural Housing Service Reform Act," the "Reducing Homelessness Through Program Reform Act," and provisions from the "Choice in Affordable Housing Act." These provisions will make changes to existing programs to better serve low-income renters and generally streamline processes to make programs more effective. There are a few provisions in the bill that would create new affordable rental homes, however there are no requirements for deeply affordable housing for renters with extremely low incomes.

NLIHC has [concerns](#) about provisions in the bill that would expand the Rental Assistance Demonstration (RAD) and the Moving to Work (MTW) programs. NLIHC has opposed expanding the RAD program and raised concerns about the enforcement of tenant protections at properties that have converted through RAD. The MTW expansion provision does not have sufficient guardrails to ensure that participating public housing agencies (PHAs) do not implement policies and practices harmful to residents, such as work requirements, time limits, and rent payments far above 30% of a household's adjusted income.

To become law, the bill needs to pass both the House of Representatives and the Senate. NLIHC will be monitoring the bill's progress and will continue to share updates with our network. Read an At-a-Glance overview on the bill [here](#).

DISASTER HOUSING RECOVERY

The “FEMA Act of 2025” ([H.R. 4669](#)) was introduced by House Transportation and Infrastructure Committee Chairman Sam Graves (R-MO) and Ranking Member Rick Larsen (D-WA). This bipartisan bill re-envision a more effective, responsive, and feasible alternative for the agency’s future. NLIHC and its Disaster Housing Recovery Coalition (DHRC) of more than 900 local, state, and national organizations provided reform recommendations prior to the bill’s release—many of which are included in the final [text](#).

This bipartisan bill enacts multiple reforms to FEMA programs that will better ensure that people can access the assistance they need to fully recover from disasters, including:

- Moving FEMA out of the Department of Homeland Security (DHS) and restoring it as an independent agency.
- Making it easier for individuals without a fixed address, like individuals experiencing homelessness, to access post-disaster housing assistance.
- Increasing the duration of FEMA assistance to disaster-impacted households.
- Creating a unified disaster assistance application for all federal disaster assistance programs.

Additionally, the “[Reforming Disaster Recovery Act](#)” was introduced and [advanced](#) unanimously out of the Senate Banking Committee. This is the first time in 16 years that any substantial housing legislation has moved out of that Committee. This bill would permanently authorize HUD’s long-term recovery grant, the Community Development Block Grant – Disaster Recovery (CDBG-DR) program, which provides states, Tribes, and communities with flexible, long-term recovery resources needed to rebuild affordable housing and infrastructure after a disaster.

The DHRC is circulating a 500+ organization support letter. Sign your organization on here: <https://nlihc.quorum.us/campaign/81450/>

Together, these bills represent the overhaul and systemic reform we need to fix our broken disaster recovery system to adequately provide support from the start of recovery to the end.

ATTACKS ON FAIR HOUSING, LGBTQ PROTECTIONS, AND KEEPING FAMILIES TOGETHER

The Trump Administration has continued attempts to dismantle fair housing and civil rights laws, including attempts to scapegoat LGBTQ people and immigrant communities, and erode longstanding civil rights and fair housing laws.

Changes to the Equal Access Rule (EAR) have arrived at the Office of Management and Budget (OMB), and advocates are preparing for their release and comment period. The EAR ensures equal access to housing programs for individuals based on their gender identity, marital status, and sexual orientation without intrusive questioning. LGBTQ+ advocates released an [EAR Story Collection Portal](#) to elevate stories about EAR protection. If you or someone you know has faced barriers to accessing shelter and housing resources based on gender identity, sexual orientation, or marital status or has benefited from policies that protect equal access to housing services, respond to the portal questionnaire [here](#).

The Administration has taken unprecedented steps to instill fear in immigrant communities and has taken steps to introduce the “mixed-status” rule at OMB, which would separate families with mixed immigration statuses in HUD-assisted housing. Though the rule is not public, advocates are gearing up to relaunch the Keep Families Together campaign, which coordinated over 30,000 comments on the same rule in 2019. Amid uncertainty about the future of mixed-status households enrolled in HUD housing programs, the National Housing Law Project (NHLP) released a [resource](#) with guidance for HUD tenants about sharing immigration status information with HUD housing providers.

Lastly, the Administration has taken steps to dismantle the disparate impact standard of the “Fair Housing Act of 1968” by sending a final rule to OMB. The disparate impact standard of the “Fair Housing Act” prohibits practices that disparately impact members of protected classes, even without explicitly discriminatory intent, and it remains a key tool for combating harmful housing policies. The content of the rule is not yet released, but NLIHC is prepared to fight back alongside fair housing and civil rights leaders when we learn more.

IMPACTS OF THE “ONE BIG BEAUTIFUL BILL ACT”

This summer, Congress passed the “One Big Beautiful Bill Act,” ([H.R. 1](#)) a massive piece of legislation that includes tax reform, defense and immigration enforcement spending, and cuts to vital safety net programs.

The bill cuts over \$1 trillion in federal spending on safety net programs that provide people with low incomes the assistance they need to help make ends meet, including Medicaid and SNAP. The Congressional Budget Office (CBO) estimates that the 10% of households with the lowest incomes will lose an average of \$1,200 per year because of cuts to assistance programs. For households with low incomes already struggling to make ends meet, the additional strain these cuts will place on their budgets will have a devastating impact on their ability to put food on the table, afford medical care, and keep a roof over their heads. In contrast, the bill’s tax breaks will provide the 10% of households with the highest incomes an additional \$13,600 per year, on average.

Among the tax provisions, the bill permanently expands [two provisions](#) of the Low-Income Housing Tax Credit (LIHTC) program. LIHTC is the primary way in which affordable housing construction is financed in the United States. While it is an important program, LIHTC units are rarely affordable enough for households with the lowest incomes. Even though the LIHTC provisions are estimated to result in the construction of an additional 1.22 million affordable homes over the next decade, the additional financial strain put on low-income households because of the other provisions of this bill will continue to keep housing out of reach for those with the most urgent affordable housing needs.

RESEARCH UPDATES

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OUT OF REACH: THE HIGH COST OF HOUSING

NLIHC released its annual report, [Out of Reach](#), on July 17. The report describes the Housing Wage, the hourly wage full-time workers must earn to afford a modest rental home without spending more than 30% of their income. The national average Housing Wage in 2025 is \$33.63 per hour for a modest two-bedroom rental home and \$28.17 per hour for a modest one-bedroom rental home.

The report shows that more than half of wage earners in the U.S. earn less than the one-bedroom Housing Wage. The median wages of 17 of the country's 25 most common occupations—such as food service workers, retail workers, home health and personal care aides, and administrative assistants—are less than what full-time workers need to afford a modest one-bedroom apartment.

The report integrates voices from renters across the country. Their stories reveal the difficult choices renters must make, such as choosing between paying for their housing or for other necessities and underscores the critical importance of housing assistance.

Find data for states, metropolitan areas, counties, and zip codes at <https://nlihc.org/oor>.

TENANT PROTECTIONS

NLIHC's research team continues to work with the organization's 2025 Southeastern Tenant Protections Cohort (SE Cohort). The SE Cohort is comprised of housing advocates from Alabama, Florida, Georgia, Mississippi, and Tennessee working to advance, implement, and enforce tenant protections within their state and local jurisdictions, as well as to uplift tenant leadership and engagement while centering racial equity in their work to strengthen renters' rights. The SE Cohort formally launched in December 2024 with five state teams comprised of housing advocates, legal service providers, and tenant leaders and organizers. NLIHC provided capacity building grants to each of the five state teams to support the development of strategic advocacy campaigns, ongoing technical assistance, and peer-to-peer learning opportunities.

NLIHC recently convened the SE cohort in Atlanta, Georgia from July 24–25, 2025 to share each team's progress; discuss challenges in advancing tenant protection policies in the South; and uplift areas of opportunity for coalition-building, power-sharing, and developing innovative measures to safeguard renters against the threat of eviction and housing instability. The cohort will conclude in December 2025.

NLIHC's state and local research team continues to track tenant protection policies across the country. As evidenced by NLIHC's [State and Local Tenant Protections Database](#), tenant protection policies, which are legal safeguards that protect tenants at all stages of their lease terms (and also when an eviction filing has been levied against a tenant) have been gaining momentum across the country.

For questions about NLIHC's Southeastern Tenant Protections Cohort or the tenant protections database, please contact Nada Hussein, NLIHC's State and Local Research Analyst at sli@nlihc.org.

NATIONAL RENTER SURVEY

NLIHC is carrying out a nationally representative survey of renters—the first of its kind! Our goal is to build upon existing national data about rental housing and renters from sources like the U.S. Census Bureau by asking renters across the country about their housing-related experiences and opinions.

We are working with ICF, an experienced survey research firm, to survey thousands of renters across the U.S. online and by phone in both English and in Spanish. Renters who participate will be compensated for their time. The survey began in July 2025 and ICF is currently collecting responses. We expect to publish early results in winter 2026.

Visit <https://nlihc.org/national-renter-survey> for the latest updates about the survey.

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