

# 2025 NATIONAL RENTER SURVEY

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NATIONAL LOW INCOME  
HOUSING COALITION



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# INTRODUCTION

The U.S. is home to 46 million renter households, many of whom struggle to find accessible, affordable, quality housing (Emmanuel et al., 2026). Nearly half (49%) of all renter households are cost-burdened and more than a quarter (26%) are severely cost-burdened.<sup>1</sup> The affordability problem is most acute for renters with the lowest incomes. Nearly three-quarters of extremely low-income renters are severely cost-burdened, and they account for 68% of all severely cost-burdened renters in the country.

The lack of affordable rents is not the only problem threatening the housing stability of low-income renters. Other threats, while known, are not as well documented at a national scale. Legal aid attorneys and advocates are increasingly sounding the alarm about additional fees beyond rent and utilities that landlords require of prospective and current tenants, putting housing affordability even further out of reach (Nelson et al., 2023). For example, in 2025 nearly three-quarters of renters who had moved within the previous year paid a median application fee of \$75. Larger shares of Black, Asian, and Hispanic renters pay these fees and pay higher total amounts in application fees compared to white renters (Garcia, 2025). Little research, however, has captured the impact of these additional fees on renters' ability to afford a home.

Research on accessible housing for renters with disabilities is also limited. The American Housing Survey (AHS), one of the most comprehensive and representative data sources on the U.S. rental housing stock, last included a robust set of accessibility questions in 2019. At the time, more than 40% of renter households with mobility-related accessibility needs did not have a bedroom and full bath on an entry-level floor, a primary feature of accessible housing, and 40% of all households who needed ramps and lifts to access their home

did not have them (U.S. Dept. of Housing and Urban Development [HUD], 2021). Limited data are available on a national scale regarding needs for more specific physical features, such as wider doorways or lower countertops, and sensory features.

The physical conditions of rental housing significantly impact the health, safety, and housing stability of renters, yet current surveys tell us little about landlord-tenant interactions to address physical deficiencies. Nearly 8%, or 3.6 million, renter households lived in moderately or severely inadequate housing with multiple physical deficiencies in 2023 (U.S. Census Bureau, 2024). Additionally, 41% of renter households lived in homes that needed at least one repair (Divringi, 2025). While almost all states have an implied warranty of habitability that provides renters with the legal right to a habitable home, little is known about the extent to which renters exercise their rights and problem-solve with landlords to ensure healthy, safe homes.

To fill these and other research gaps, the National Low Income Housing Coalition (NLIHC) launched the National Renter Survey, a nationally representative survey focused on renters' under-explored experiences and opinions related to housing. Adult renters at least 18 years of age were randomly selected and invited by mail, phone, or text message to complete the survey in either English or Spanish. The survey's purpose is to better inform advocacy and housing policies. This report provides findings from the National Renter Survey about renters' moving decisions, housing costs, experiences with housing assistance, accessibility needs, and habitability concerns in their homes.

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<sup>1</sup>Housing costs are generally considered affordable if they account for 30% or less of a household's income. Renter households are considered cost-burdened if they spend more than 30% of their household income on housing costs and severely-cost burdened if they spend more than 50%.

## KEY FINDINGS

Below are key findings from the 2025 National Renter Survey:

### Experiences with Moving

- An estimated 30.0 million adult renters moved to a different home at least once in the last two years. One in five (20.9%) renters with household incomes below \$25,000 who moved did so at least three times in the last two years, compared to just 7.1% of movers with incomes at or above \$25,000.
- Unaffordable rents were both a motivator and a barrier to moving. Among renters who considered or took steps toward moving in the last two years, but did not ultimately move, 38.4% cited being unable to afford their current rent as a reason why they wanted to move. Seventy percent of these almost-movers said they did not move because they could not find a home with affordable rent.
- One in five renters who moved at least once in the last two years were turned down for one or more rental homes they applied for; a third of these renters were never told why their application for housing was rejected.

### Housing Costs & Housing Assistance

- A greater share of renters who rent from property management or rental companies (76.9%) or public housing authorities (59.5%) reported their landlords<sup>2</sup> charging at least one of five junk fees, as compared to 41.1% of renters who rent from an individual or a family.

- Renters who identify as Black or African American, who have or live with someone who has a disability or chronic health condition, or who live in lower-income households reported struggling to pay rent more frequently over the last two years than other demographic groups.
- Over half of renters (54.8%) who struggled to pay rent reported that they could not pay some or all of the rent on time, were charged a fee for late rent, or both at some point in the last two years; one in ten of these renters said this difficulty resulted in some form of eviction.
- Only 15.1% of renters who stopped receiving housing assistance sometime in the last two years said their household stopped receiving it because they no longer needed it.
- Among renters who applied for housing assistance in the last two years but did not receive it, 37.8% were denied, 36.8% were waitlisted, and 17.3% never heard back about their application. A quarter of renters whose applications were denied were never told the reason for the denial.
- When asked their opinion of how the government should help renters with paying their rent, 62.7% of renters currently receiving housing assistance said assistance should be given directly to the landlord and 36.4% said it should be given directly to the renter household.

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<sup>2</sup>The terms landlord and property manager are used interchangeably throughout this report. The National Renter Survey asked “Which of the following best describes the person or organization who currently rents to you? A public housing authority, an individual or family, a property management or rental company, or I’m not sure. For this survey, we’ll call this your landlord or property manager.”

## Accessibility Needs in Rental Housing

- About 10.2 million adult renters in the U.S. either need or live with someone who needs accessibility features to live safely and independently. Nearly all of these renters (87.9%) are older adults aged 62 and above, have a disability or chronic health condition, or live with at least one person with these characteristics.
- Most renters' household accessibility needs are going unmet. At least 65.0% of renters whose households need mobility features and 77.1% of renters whose households need sensory features do not have them in their current home.
- Nearly half of renters with household accessibility needs (43.7%) say landlords are typically unwilling to add accessibility features to a rental home or building when asked to do so.
- Over a third of renters with at least one household accessibility need have annual household incomes below \$25,000, as compared to 16.7% of renters without these needs. A greater share of renters with household accessibility needs (26.5%) report that they "often" or "always" struggled to pay rent on time in the last two years, relative to renters without these needs (13.7%).

## Safe & Habitable Rental Housing

- About 60% of renters have experienced one or more habitability issues over the last two years. On average, renters with habitability concerns reported experiencing two issues, with the most common being the presence of pests (24.8%), issues with electrical items (18.7%), and broken or missing essential fixtures (18.1%).
- A greater share of renters with annual household incomes below \$50,000 reported experiencing at least one habitability issue (65.6%) compared to those with incomes at or above \$50,000 (57.1%).

- A higher share of renters with household accessibility needs experienced at least one habitability issue (72.2%) compared to renters without household accessibility needs (58.4%).
- Nearly three in ten renters (29.2%) avoid asking their landlord for help when they have a problem. Eighteen percent of renters fear their landlords will raise the rent if they ask for help, and 14.2% worry their landlords will charge them money to address the issue.
- Among renters who wanted to move because of habitability issues in their homes, a greater share of the lowest-income renters reported being unable to afford to move (32.7%) relative to the highest-income renters (9.9%).
- About four in every five renters (79.9%) agreed that rental homes should be required to pass periodic inspections conducted by an authorized agency to ensure those homes are safe to live in. About a third of renters believed there are no circumstances under which a renter should be permitted to decline a required housing inspection. A greater share of renters currently receiving housing assistance agreed with these statements relative to other renters.



## EXPERIENCES WITH MOVING

For many people, moving represents opportunity or growth – a new job or school, a changing family situation, or a better home or neighborhood. For others, moving is a disruptive experience, particularly when people feel they have no choice but to leave. Forced moves among renters may be a result of unaffordable rents, eviction, poor housing conditions, difficult landlords, or destructive disasters, among many other reasons.

Previous research on moves by renters has largely been conducted at the local level. This work has found that a lack of affordable, available housing leads to housing instability and frequent moves for some renters, while others remain stuck in inadequate housing because they cannot afford to move to a safer or more accessible home (Desmond et al., 2015). Other research has investigated households' experiences during the moving process itself, such as the way renters leverage their social networks to find housing or the impact of landlord behaviors on renters' agency to remain in place or successfully move (Schmidt, 2025; Rosen, 2024; Harwood et al., 2025).

To build on this research, the National Renter Survey explored the complex reasons why renters moved – or did not move – over the last two years, as well as the barriers and successes they experienced in trying to find and secure new rental housing. Renters were categorized into one of three groups based on their moving status in the last two years:

- **Movers:** Those who moved at least once (38.3% of adult renters)
- **Almost-movers:** Those who considered or took steps toward moving, but ultimately did not move (22.7% of adult renters)
- **Non-movers:** Those who did not consider moving (39.0% of adult renters)

## MOVERS AND ALMOST-MOVERS

The National Renter Survey found that more than 30.0 million adult renters in the U.S. moved to a new home at least once in the last two years. Sixty-four percent of renters who moved did so just once. Over a quarter (26.1%) moved twice in the same time and about 9.9% moved three or more times. One in five (20.9%) renters with household incomes below \$25,000 who moved did so at least three times in the last two years, compared to just 7.1% of movers with incomes at or above \$25,000.

In 2025, almost-movers accounted for an estimated 17.8 million adult renters in the U.S. While the share of renters who considered or took steps toward moving in the last two years is consistent across income groups, it varies by renters' racial identity and their experiences with housing assistance. A third of renters who identify as Black or African American (31.2%) considered moving in the last two years, as compared to 23.5% of Hispanic or Latino renters, 18.9% of white renters, and 17.8% of Asian renters. Forty-one percent of renters who tried to apply for housing assistance in the last two years considered moving during that time but did not move; in contrast, 27.2% of renters currently receiving assistance and 20.9% of those who neither received nor tried to apply for assistance considered moving but did not move.

**One in five renters with household incomes below \$25,000 who moved did so at least three times in the last two years.**

Movers and almost-movers were asked about the reasons motivating them to find a different home. About a quarter of movers (25.2%) and almost-movers (26.1%) shared that they wanted to move only because they sought a better rental home, neighborhood, community, or opportunities. Table 2-1 examines other reasons why renters moved or considered moving in the last two years. Almost-movers were more likely than movers to identify unaffordable rents (38.4% versus 15.5%) and habitability concerns (22.3% versus 13.0%) as motivations for moving. Twelve percent of movers said they left a temporary living situation, ranging from doubling up with family or friends to unsheltered homelessness.

**Table 2-1: Reasons Motivating Renters to Find a New Home in the Last Two Years**

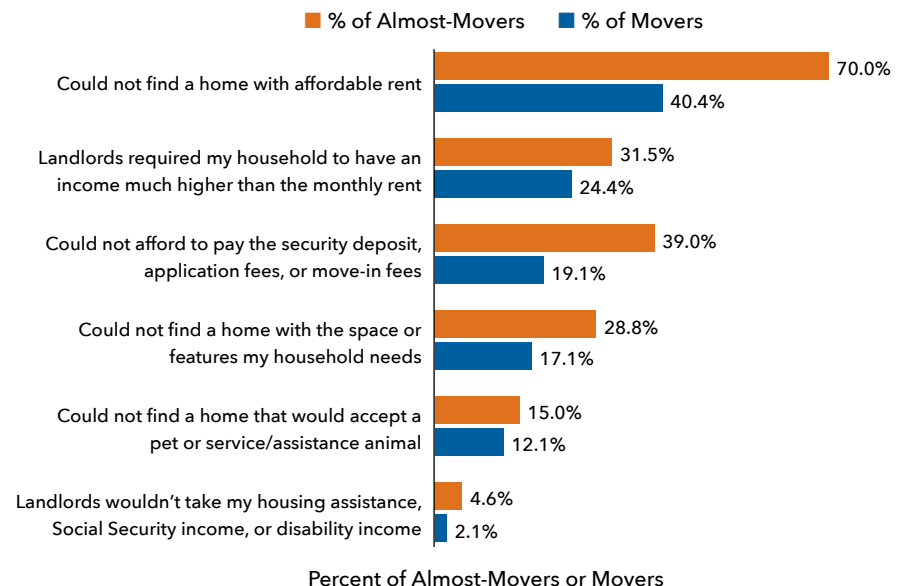
| Reason for Moving   | % of Movers | % of Almost-Movers |
|---|-------------|--------------------|
| Unable to afford the rent   | 15.5%       | 38.4%              |
| Home in bad condition or needed repairs   | 13.0%       | 22.3%              |
| To leave a temporary housing situation, like staying with family/friends or living in a car, hotel, shelter, campsite, park, the street, or a similar place | 12.2%       | 3.6%               |
| Landlord sold the home or would no longer rent to my household  | 6.8%        | 2.6%               |
| Household was evicted or to avoid an eviction   | 4.8%        | 1.9%               |
| Feeling unsafe due to someone in the home   | 4.2%        | 3.0%               |
| Lack of accessibility features my household needs   | 3.2%        | 7.2%               |
| Home damaged after a disaster like a fire, flood, tornado, hurricane, or earthquake   | 2.4%        | 2.6%               |

Note: Renters could choose more than one reason.

When asked what factors, if any, made it harder to find a different rental home in the last two years, difficulty finding a home with affordable rent was the most cited issue among both movers (40.4%) and almost-movers (70.0%) (Figure 2-1). A quarter of movers and nearly a third of almost-movers indicated that landlords often required potential tenants to have household incomes much higher than the monthly rent for the unit, adding to the challenge of finding an affordable rental home. Moving expenses like security deposits, application fees, and move-in fees posed a challenge for 19.1% of movers and 39.0% of almost-movers. Indeed, these factors combined resulted in affordability as the most common reason given by almost-movers as to why they ultimately did not move – 62.1% of these renters said they could not afford to move to a different rental home.

**Figure 2-1: Affordability was a major barrier for many renters who moved or considered moving in the last two years.**

Reasons Why Movers & Almost-Movers Struggled to Find Different Rental Housing



Note: Percentages within each group do not add to 100% because renters could choose more than one reason.

One in four movers felt they encountered difficulties to renting a home related to the characteristics of their household members. Among these movers, low or no credit scores were the most common challenge (78.6%), followed by eviction history (15.7%) (Table 2-2). Considerably larger shares of movers who identify as Black or African American (39.8%) or Hispanic or Latino (31.4%) reported experiencing challenges with moving tied to at least one household characteristic compared to Asian (19.3%) or white (19.0%) movers. One in ten movers who encountered barriers because of their household characteristics identified their race, ethnicity, or skin color as a reason for their difficulty.

**Table 2-2: Movers Who Experienced Difficulty Renting a Home by Household Characteristics**

"In the last two years, have you faced difficulties renting a home because of any of the following characteristics of your household members?"

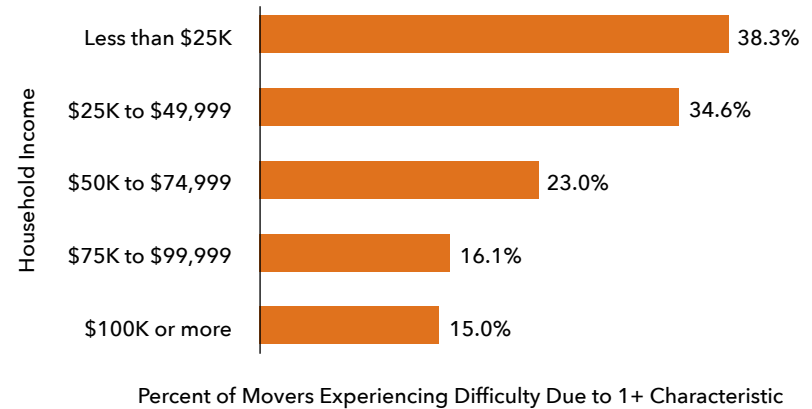
| Household Characteristic   | % of Movers Who Experienced Difficulty |
|--|--|
| Low or no credit score   | 78.6%                                  |
| Eviction history   | 15.7%                                  |
| Disability status  | 13.2%                                  |
| Race, ethnicity, or skin color   | 10.2%                                  |
| Criminal record  | 10.1%                                  |
| Presence of children in the home   | 10.1%                                  |
| Immigration status, speaking with an accent, or speaking a language other than English | 7.7%                                   |
| Gender identity or sexual orientation  | 4.7%                                   |
| Religion   | 2.5%                                   |

**Note:** Percentages are based on renters who moved at least once in the last two years and reported experiencing difficulty renting a home due to at least one household characteristic. Percentages do not add to 100% because renters could choose more than one characteristic.

More than 45% of movers in households currently receiving housing assistance experienced difficulty renting a home related to at least one household characteristic. For movers whose households tried to apply for assistance in the last two years, the figure was 59.3%. This compares to 19.4% of those who neither received nor tried to apply for assistance in the last two years. Figure 2-2 shows the mover experience based on household income.

**Figure 2-2: A higher share of lower-income movers experienced difficulties based on their household characteristics while searching for different rental housing.**

Share of Movers Experiencing Difficulty During the Housing Search Due to Household Characteristics by Household Income



One in five renters who moved or considered moving were turned down for at least one rental home they applied for over the last two years, and 34.2% of these renters were never told why their application was rejected. The shares of renters who were turned down at least once and not told why were similar for both movers and almost-movers.

Table 2-3 provides the reasons for housing application denials among both movers and almost-movers. Among those who considered moving and were told why their housing applications were denied, 70.6% said their credit score was to blame and 55.4% had household incomes below the landlord’s income requirement – higher shares than those reported by movers. A third (31.9%) of almost-movers were turned down for a rental home because they could not afford the application fees, security deposit, or move-in fees, as compared to 18.1% of movers.

**Table 2-3: Reasons Why Movers’ & Almost-Movers’ Housing Applications Were Denied**

| Reason for Denial  | % of Movers Who Were Given Denial Reason | % of Almost-Movers Who Were Given Denial Reason |
|--|--|---|
| Low or no credit score   | 51.0%                                    | 70.6%   |
| Household’s income too low for landlord’s income requirement               | 38.8%                                    | 55.4%   |
| Rental home was no longer available  | 21.5%                                    | 16.5%   |
| Couldn’t afford to pay security deposit, application fees, or move-in fees | 18.1%                                    | 31.9%   |
| Eviction history   | 16.9%                                    | 7.1%  |
| Criminal record  | 10.3%                                    | 5.8%  |
| Household’s income too high for a reduced rent unit                        | 9.6%                                     | 21.3%   |
| Household was discriminated against  | 1.4%                                     | 7.0%  |
| Some other reason  | 18.1%                                    | 11.5%   |

**Note:** Percentages for each group are based on renters who were turned down for at least one housing application in the last two years and were told why they were denied. Percentages do not add to 100% because renters could choose more than one denial reason.

## NON-MOVERS

The National Renter Survey found that 30.6 million adult renters in the U.S. did not consider moving to a different home in the past two years. The share of renters who did not consider moving was consistent across income groups, but varied by racial identity. A lower share of renters who identify as Black or African American (32.5%) were non-movers compared to 42.4% of Hispanic or Latino renters, 40.7% of Asian renters, and 40.6% of white renters.

More than two-thirds (68.8%) of those who did not consider moving said they stayed because they are happy with their current home or neighborhood – a striking contrast to the 22.3% of almost-movers who decided not to move for the same reason. A lower share of non-movers expressed doubts about being able to afford a different rental home (34.3%) as compared to almost-movers (62.1%).

## THE IMPACT OF TECHNOLOGY ON RENTER MOVES

In recent decades, advancements in technology have supported the development of tools like housing search websites and online application forms that make the process of finding and applying for housing easier for many renters. However, these advancements have also supported the creation of tools that help landlords, housing agencies, and other entities assess renters’ applications for housing with ever-greater efficiency. These tenant screening services increasingly rely on automated decision-making, such as algorithms that gather information about prospective renters’ eviction records, criminal conviction histories, and credit histories from massive

datasets to evaluate whether applicants are likely to be “good” occupants of a given unit. Researchers have demonstrated that tenant screening services can perpetuate racial biases against prospective renters, and that the reports generated by these services are not always interpreted by landlords with the appropriate degree of nuance (So, 2022). Furthermore, the data underlying tenant screening reports is often incomplete, inaccurate, or out of date, which may lead to renters being wrongly denied housing opportunities for which they are qualified (National Consumer Law Center, 2025).

Tenant screening services are considered “consumer reports” and are thus regulated by the federal “Fair Credit Reporting Act,” which provides some degree of flexibility for states and localities to implement stronger consumer protections regarding these products (National Consumer Law Center, 2025). Given the significant share of renters in our survey who identified low or no credit scores, eviction histories, and criminal records as barriers to finding housing, NLIHC encourages state and local policymakers, regulators, and courts to implement additional protections in their communities to reduce the difficulties renters face when they want or need to move to a different rental home. For example, states and localities can seal eviction case records so they are not available to the public (and therefore tenant screening services) or create a process through which a renter’s eviction history can be expunged. They can also require landlords to publicly disclose their tenant screening criteria, inform renters of why their application for a rental unit was denied, provide an opportunity for renters to dispute inaccurate information in a screening report that leads to a denied application, and accept a portable tenant screening report when provided by an applicant in lieu of or in addition to their normal process to help reduce application costs for tenants applying to multiple properties.



# HOUSING COSTS & HOUSING ASSISTANCE

In recent years, rapidly rising housing costs have left a record 22.7 million renter households cost-burdened, spending more than 30% of their incomes on housing (Joint Center for Housing Studies, 2026). The situation is even more dire for the lowest-income renters, who are more likely than higher-income renters to be seniors, have disabilities, be in school, or be single-adult caregivers (Emmanuel et al., 2026). These households may be limited to working low-wage jobs that pay significantly less than what workers need to afford a modest apartment, may be unable to work full-time given their needs and other responsibilities, or may not be able to work at all and instead get by on fixed incomes (Colón-Bermúdez et al., 2025).

Alongside the rising costs of rent and utilities, renters are increasingly hit with unexpected expenses tied to their housing. For example, landlords may charge their tenants a variety of “junk fees” for services offered, which renters are often required to pay even if they choose not to use those services (Nelson et al., 2023). Table 3-1 shows five common types of fees and the share of renters whose current landlords charge these fees. A greater share of renters whose landlords are property management or rental companies (76.9%) or public housing authorities (59.5%) reported experiencing at least one of these five fees, versus 41.1% of renters who rent from an individual or a family.

**Alongside the rising costs of rent and utilities, renters are increasingly hit with unexpected expenses tied to their housing.**

**Table 3-1: Share of Renters Experiencing Common Junk Fees in their Current Home**

| Fee                 | Definition  | % of All Renters |
|---------------------|---|------------------|
| Convenience fee     | An extra fee for paying rent with a credit or debit card, check, or cash; sometimes called a service fee. | 35.0%            |
| Pet-related charges | May include a one-time, non-refundable pet deposit, monthly pet fees ('pet rent'), or both.               | 31.2%            |
| Mandatory services  | Mandatory cable, internet, or phone service.  | 15.5%            |
| Amenity fee         | May cover shared spaces like fitness centers, pools, or business centers.                                 | 14.4%            |
| Technology fee      | May cover things like smart locks on doors, package lockers, or key fobs for building entry.              | 9.3%             |

**Note:** Among renters with one or more pets in their home, 56.1% reported paying a pet deposit, pet fee, or both.

More than one in every six renters say their households “always” or “often” struggled to pay rent on time in the last two years. Households were defined as “struggling” if they took extra efforts to gather money, took on debt, or cut costs in order to pay rent, as well as if they paid rent late or missed a rent payment due to financial difficulties. This experience was more common among lower-income renters, with 23.0% of renters with household incomes below \$50,000 sharing that they struggled to pay rent, in contrast to 14.9% of renters with incomes between \$50,000 and \$99,999 and 5.2% of renters with incomes at or above \$100,000. A larger portion of renters who identify as Black or African American said their households “always” or “often” struggled (23.7%) compared to renters who identify as Hispanic or Latino (14.7%), white (13.0%), or Asian (7.3%). Similarly, a higher share of renters who have or live with someone who has a

disability or chronic health condition said they frequently struggled with rent (21.5%) relative to renters in households without these conditions (12.7%).

Most renters whose households struggled to pay rent at any time in the last two years took specific actions to afford rent. Two-thirds (65.9%) worked extra hours or multiple jobs, took money from a savings or retirement account, or both, while a third (30.4%) took on credit card or loan debt. Many were forced to prioritize paying rent over other bills (47.1%) or food or healthcare expenses (34.5%). Twelve percent of renters who struggled to pay their rent said they or someone in their household sold blood plasma or participated in a clinical trial to earn money for rent. Overall, 62.1% of renters whose households struggled with rent to some degree took two or more of these actions to afford rent. Despite these efforts, many renters who struggled to pay rent (54.8%) reported that they still could not pay some or all of the rent on time, were charged a fee for late rent, or both at some point in the last two years. Eleven percent of renters said their struggles to pay rent resulted in some form of eviction, such as receiving an eviction notice, having law enforcement come to evict the household, being locked out by the landlord, or having belongings thrown away by the landlord.

Housing assistance provided by federal, state, and local governments plays a critical role in keeping renters stably housed as rising rents remain out of reach for so many households. The National Renter Survey asked about renters' experiences applying for and receiving housing assistance over the last two years. We defined housing assistance as any type of financial support from federal, state, or local governments, public housing authorities or other housing agencies, or nonprofit organizations to a renter or their landlord that makes housing more affordable. Housing assistance can be used to pay for rent, security deposits, or other housing costs. It also includes public housing and other rental homes with lower rents because of a household's income.

As expected, renters in households currently receiving housing assistance tend to have low incomes, emphasizing the importance of these financial supports to keeping the lowest-income renters stably housed. Seven in ten renters in households receiving assistance had household incomes below \$25,000, most of whom (63.6%) had incomes below \$15,000 (Table 3-2). Nine in ten had incomes below \$50,000. Of renters whose households stopped receiving housing assistance in the last two years, more than one-quarter still had household incomes below \$25,000 and more than half had incomes below \$50,000. Curiously, 20.7% of renters whose households stopped receiving housing assistance had incomes between \$75,000 and \$99,999. It is possible that these renters received short-term assistance through temporary emergency rental assistance programs, such as those created in response to the COVID-19 pandemic. Alternatively, the household income of these renters may have increased over time, potentially impacting their eligibility or need for housing assistance.

**More than one in every six renters say their households "always" or "often" struggled to pay rent on time in the last two years.**

**Table 3-2: Renters' Household Income by Housing Assistance Status in 2025**

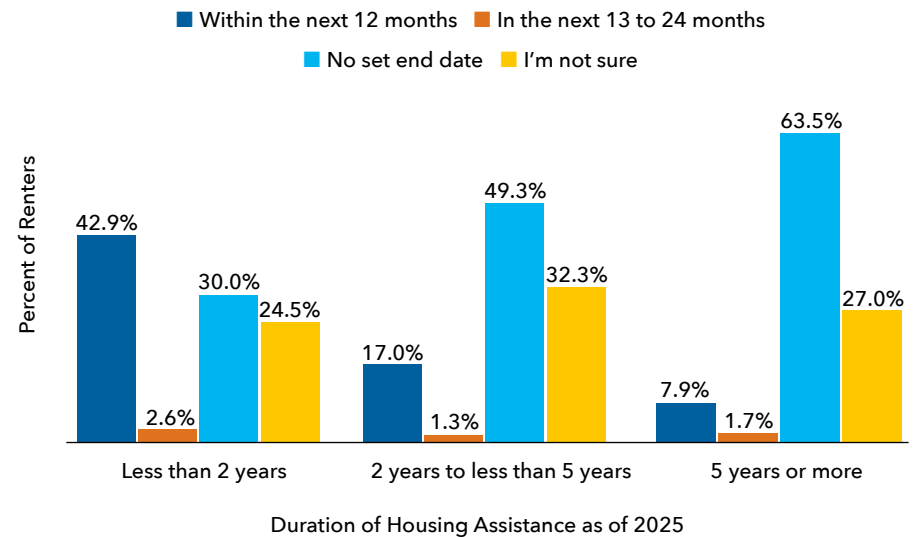
| Household Income  | % of All Renters | % of Currently Receiving Housing Assistance | % of Stopped Receiving Housing Assistance in Last 2 Years | % of Tried to Apply in Last 2 Years | % of Did Not Try to Apply in Last 2 Years |
|-------------------|------------------|---|---|-------------------------------------|---|
| Less than \$25K   | 18.6%            | 70.2%                                       | 25.2%   | 26.0%                               | 12.4%                                     |
| \$25K to \$49,999 | 20.6%            | 20.9%                                       | 27.4%   | 31.4%                               | 20.1%                                     |
| \$50K to \$74,999 | 17.8%            | 7.9%  | 15.8%   | 18.1%                               | 19.0%                                     |
| \$75K to \$99,999 | 15.7%            | 0.6%  | 20.7%   | 13.1%                               | 18.1%                                     |
| \$100K or more    | 24.8%            | 0.5%  | 10.9%   | 11.5%                               | 30.3%                                     |

## RENTERS WHO CURRENTLY RECEIVE HOUSING ASSISTANCE

Of the 6.3 million adult renters whose households were receiving housing assistance in 2025, a little over a third (37.3%) have been receiving assistance for five or more years, while a quarter (24.7%) have received it for less than one year. Nearly half of renters with housing assistance (45.2%) receive support that is not time limited. In other words, the assistance does not have a set end date and is likely dependent on the household's continued eligibility and the availability of funding for the program. Figure 3-1 shows when renters say their housing assistance is set to expire by the amount of time they have been receiving this assistance. Forty-three percent of renters who have received housing assistance for less than two years say this support will end within the next twelve months. In contrast, about half of renters who have received assistance for 2-5 years and nearly two-thirds of renters who have received assistance for five or more years say the support they receive has no set end date.

**Figure 3-1: Over 40% of renters who have been receiving housing assistance for less than 2 years say it will expire within the next 12 months.**

Expiration of Housing Assistance by Duration as of 2025



Fourteen percent of renters who identify as Black or African American report that their households are currently receiving housing assistance – several percentage points higher than renters who identify as Hispanic or Latino (9.0%), white (5.8%), or Asian (4.2%). A higher share of renters in households with a disability or chronic health condition (15.0%) are currently receiving assistance compared to renters in households without these conditions (5.0%).

## RENTERS WHO STOPPED RECEIVING HOUSING ASSISTANCE

According to the National Renter Survey, 2.6 million renters reported that they or someone in their household stopped receiving housing assistance within the last two years, prior to the time of the survey. As shown in Table 3-3, the most common reason for the loss of support was because the assistance was limited in nature, available only for a short time or for a limited amount of money. About a third of renters' households became ineligible due to a change in income or household size. Only 15.1% of renters said their household stopped receiving assistance because they no longer needed it, while 12.8% of renters said their households lost assistance because the program helping them closed or ran out of money. These responses reflect the dire need for greater investment in longer-term assistance to support renters who cannot afford housing on their own due to ongoing shortages of affordable rental housing.

**Table 3-3: Reasons Renters No Longer Receive Housing Assistance**

| Reason  | % of Renters Who Stopped Receiving Housing Assistance |
|---|---|
| Assistance was only available for a short time or a limited amount of money | 46.8%   |
| My household became ineligible due to changes in income or household size   | 33.7%   |
| My household doesn't need it anymore  | 15.1%   |
| Program providing assistance closed or ran out of money                     | 12.8%   |
| Couldn't find a rental home by the deadline                                 | 5.9%  |
| My household was evicted or forced to move by the landlord                  | 4.3%  |
| Some other reason   | 13.2%   |

**Note:** Percentages are based on the total number of renters whose households lost housing assistance in the last two years. Percentages do not add to 100% because respondents could choose more than one reason.

**The most common reason for the loss of housing assistance was because it was available only for a short time or for a limited amount of money. Only 15.1% of renters stopped receiving assistance because they no longer needed it.**

## RENTERS WHO TRIED TO APPLY FOR HOUSING ASSISTANCE, BUT DID NOT RECEIVE IT

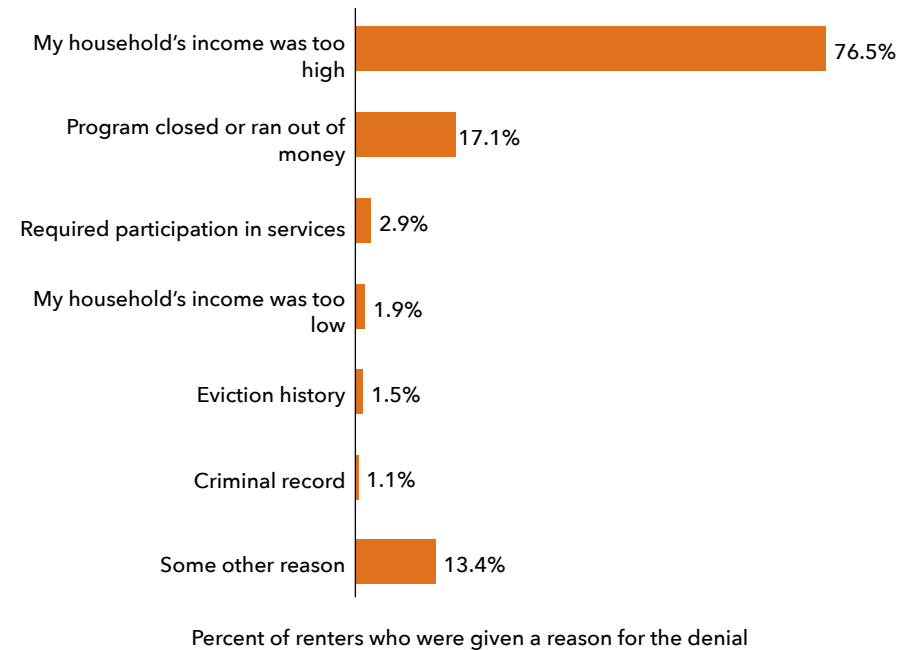
Collectively, about 5.7 million renters said they or someone in their household tried to apply for housing assistance in the last two years and did not receive it. This includes roughly one in every fifteen renters (6.8%) whose households never had housing assistance during that time, and one in three renters (35.6%) whose households lost housing assistance sometime in the last two years.

About half of these renters said their household was either put on a wait list for housing assistance (36.8%) or never heard back about their application (17.3%). Prior research has shown that many households must wait months or even years before receiving the housing assistance they desperately need to avoid overcrowding, eviction, and homelessness. For example, the average wait time in 2021 for families to receive a Housing Choice Voucher was at least a year for 48 of the 50 largest U.S. housing agencies, with some having average wait times as long as eight years (Acosta & Gartland, 2021). Nationally, households who received Housing Choice Vouchers spent an average of 28 months on a waiting list.

An additional 37.8% of renters who applied for but did not receive housing assistance in the last two years said their applications were denied. One-quarter of these renters (25.3%) reported that they were never told why their applications for assistance were turned down. Among those who were given a reason for their denial, three-quarters said it was because their household income was too high and 17.1% said the program had closed down or ran out of money (Figure 3-2).

**Figure 3-2: Most renters denied for housing assistance were told their incomes were too high.**

Reasons Renters Were Denied Housing Assistance in the Last Two Years



**Note:** Percentages are based on the total number of renters whose households applied for and were denied housing assistance in the last two years and were given a reason for this denial. Percentages do not add to 100% because respondents could choose more than one reason. "Required participation in services" refers to programs that require participating households to take part in financial courses, religious services, counseling, or similar activities as a condition to receiving assistance.

**One-quarter of renters who were denied housing assistance reported they were never told why their applications were turned down.**

## RENTERS WHO DID NOT TRY TO APPLY FOR HOUSING ASSISTANCE

An estimated 63.4 million renters said their households did not try to apply for assistance in the last two years, mostly because their households didn't need or want it (34.9%), did not believe they would qualify for it (36.2%), or both (8.7%). When renters who didn't apply were asked why they thought their households would not qualify for housing assistance, nearly all (88.4%) said their household income is probably too high. Curiously, 17.1% believed having a low credit score or no credit score would disqualify them from receiving assistance. While housing assistance programs generally do not consider credit scores when deciding whether a household is eligible for help, this finding underscores the importance of making the eligibility criteria for housing assistance programs clear and publicly accessible.

## WHAT IS THE BEST WAY TO PROVIDE HOUSING ASSISTANCE TO RENTERS IN NEED?

Findings about housing assistance from the National Renter Survey indicate a significant need for more public investment in affordable housing programs. For example, expanding federal housing voucher programs to ensure every qualifying household has access to assistance (universal vouchers) could alleviate the waitlist for housing assistance after renters apply and prevent current recipients from losing assistance while they still need it.

The federal emergency rental assistance provided during the COVID-19 pandemic reignited a debate among policymakers, advocates, and program administrators over the most effective way to distribute housing assistance payments to renter households.

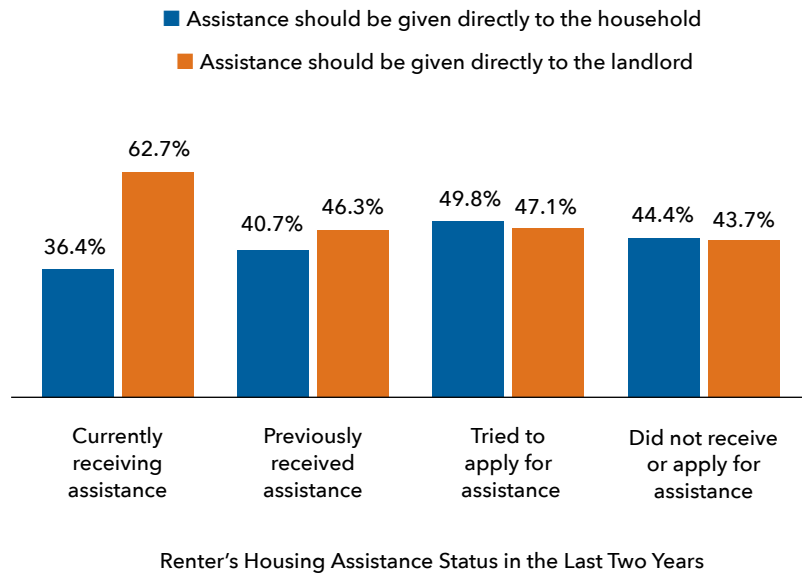
Currently, many programs send rental assistance payments directly to the household's landlord, which ensures that the assistance cannot be used by the household for other purposes and that the landlord cannot claim they were not paid that portion of the rent. The federal Housing Choice Voucher program is a prominent example of this model. However, this approach imposes substantial administrative burdens on renters, landlords, and the agencies that administer the rental assistance funds. There is also considerable evidence to suggest that this model makes it easier for landlords to discriminate against rental assistance recipients during the housing search process based on stereotypes about people who receive housing assistance, which can make it harder for them to find a new home even with the financial support (Reina et al., 2025b).

A small number of programs are now exploring a direct rental assistance (DRA) model, in which housing assistance is paid directly to the household. Many of these programs operate in a similar manner to cash assistance programs, in which households are paid a set income-based stipend each month and are responsible for paying their rent in full directly to the landlord. In addition to granting assisted households greater agency over their finances, the DRA model is intended to reduce administrative burden and the likelihood of assisted renters experiencing discrimination from landlords based on their source of income. For example, a Philadelphia, PA-based DRA study found that over the course of two years, outcomes related to forced moves, homelessness, and housing quality were similar between households who received DRA versus traditional Housing Choice Vouchers, though the former group saw improvements in their housing outcomes more quickly after receiving assistance (Reina et al., 2025a).

In the National Renter Survey, we asked renters their opinion of the best way to administer rental assistance to households in need. While renters who did not receive housing assistance in the last two years – whether they tried to apply for it or not – were evenly split on the issue, renters who have recently received housing assistance were more polarized (Figure 3-3). Nearly 63% of renters currently receiving assistance believe housing assistance should be paid directly to the landlord, as compared to 36.4% who said it should be paid directly to the renter household.

**Figure 3-3: Most renters currently receiving housing assistance believe it should be paid to the landlord.**

“In your opinion, how should the government help renters who need help paying their rent?”



# ACCESSIBILITY NEEDS IN RENTAL HOUSING

How wide are the doorways in your home? Do the smoke detectors in your home have flashing lights in addition to sound? If the elevator in your building suddenly stopped working, would you still be able to leave or return to your home?

Many people have likely never considered these questions; however, about 10.2 million adult renters in the U.S. either need or live with someone who needs accessibility features like these to live safely and independently. Most of these renters (87.9%) are older adults aged 62 and above, live with a disability or chronic health condition, or live with at least one person with these characteristics. In the National Renter Survey, we defined disabilities and chronic health conditions as mobility disabilities requiring aids like canes or wheelchairs, chronic illnesses like epilepsy or arthritis, blindness or low vision, deafness or being hard of hearing, cognitive or developmental disabilities, and mental health conditions. The accessibility needs of people with disabilities or chronic health conditions are diverse and can change over time. Similarly, as renters become older, they may experience functional declines that they do not define as disabilities or chronic illnesses but nevertheless make it more difficult for them to safely navigate their homes.

“Housing fit” refers to the alignment between the physical features of a home and the needs of the people who live there. Rental homes that meet the accessibility needs of their residents can promote safe, independent, and stable living. Conversely, poor housing fit can lead to accidents and worsened health, increased reliance on loved ones or costly support services, and housing instability (Scheckler et al., 2022).

Previous research indicates a significant failure of the current U.S. housing stock to meet renters’ accessibility needs. The 2011 American Housing Survey revealed that most homes occupied by a person with a disability were not moderately accessible. Only 4.1% of renter-occupied housing units met a minimum level of accessibility for a person with moderate mobility impairment, and only 0.2% of the rental housing stock was minimally accessible to a person in a wheelchair (Bo’sher et al., 2015). The more recent 2019 American Housing Survey found that 19% of all U.S. households, or 23.1 million, included someone who had a mobility-related disability, had difficulty accessing their home or using spaces in their homes, or used a device to assist with their mobility (HUD, 2021). Four in ten U.S households with accessibility needs did not have features in their homes that they might need.

The National Renter Survey asked renters about “housing fit” across three groups of accessibility features:

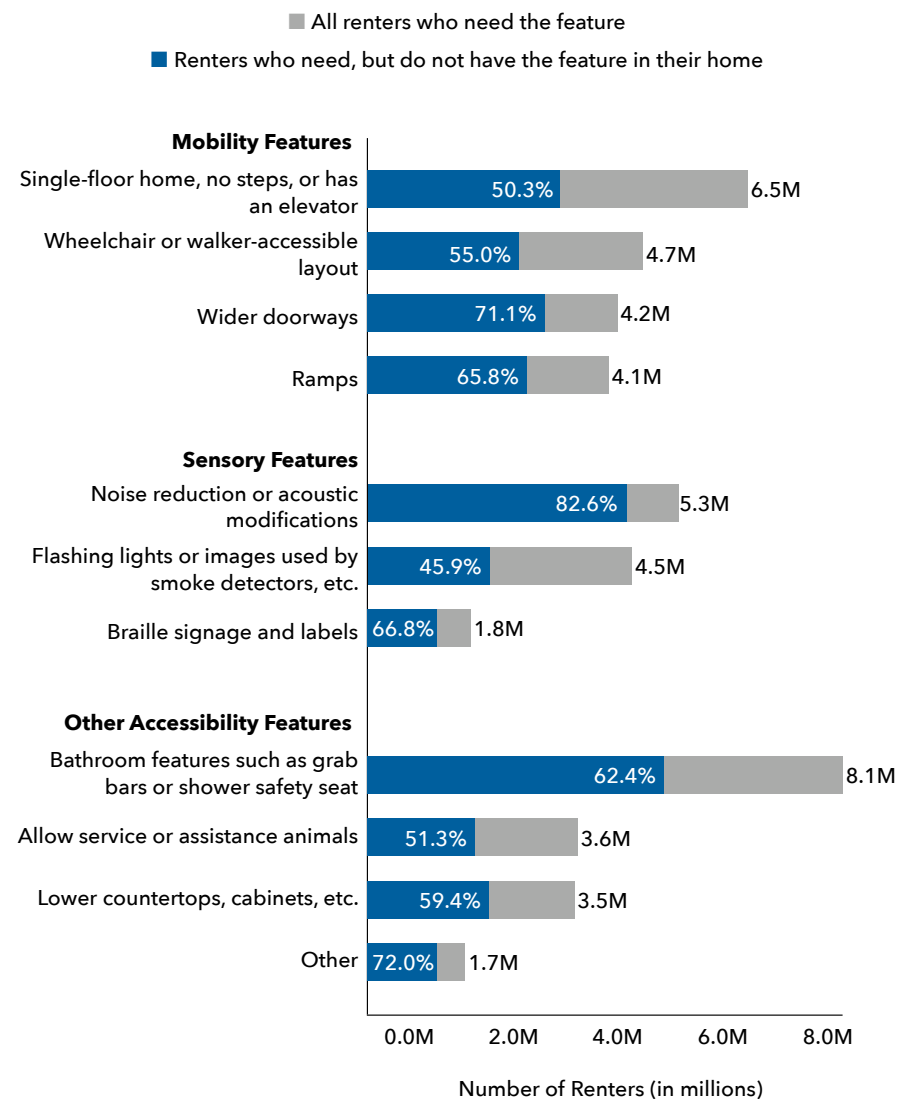
- **Mobility features** make it easier for people to move around their homes or buildings safely and independently, particularly when using a mobility device like a wheelchair or walker. They include features like single-floor living, stepless entries and layouts, ramps, wider doorways, and accessible layouts that provide enough space for a mobility device to move through.

- **Sensory features** can help renters who have conditions that impact senses such as hearing, sight, smell, touch, or spatial awareness. Braille signs, textured fixtures, and well-lit rooms are helpful for people who are blind or have low vision, while smoke detectors, fire alarms, and doorbells with flashing lights or images are important safety features for people who are deaf or hard-of-hearing. Sensory-friendly housing features, such as double-paned windows or soundproofed walls, can help people with sensory sensitivity conditions like epilepsy or sensory-processing differences like autism.
- **Other accessibility features** can include lower countertops, cabinets, light switches, thermostats, or sinks for easier access, or bathroom features like grab bars and shower safety seats to minimize the risk of dangerous falls. People who have arthritis or other conditions that affect their dexterity can benefit from doorknobs and cabinet pulls that are easy to open. People with severe food allergies may need a dishwasher to keep themselves safe from foods that can trigger an attack. Children with autism or other conditions that affect their ability to recognize dangerous situations may benefit from safety features like locks on windows and fenced yards.

Overall, the accessibility needs of renters or their household members often go unmet. At least 65.0% of renters who need mobility features and 77.1% of renters who need sensory features do not have them in their current home. The most common needs are accessible bathroom features, and a single-floor home with no steps or an elevator in a home with multiple levels (Figure 4-1).

**Figure 4-1: Many renters lack the accessibility features they need in their current rental home.**

Share of Renters with Unmet Household Accessibility Needs



While extensive structural upgrades to existing homes are not always feasible, many renters' accessibility needs can be met through simple modifications. For example, installing grab bars in a bathroom is typically quick and inexpensive. Federal housing law provides renters with qualifying disabilities and chronic health conditions certain rights to accessible housing. Section 504 of the "Rehabilitation Act of 1973" mandates that federally assisted housing providers pay for and provide reasonable structural access-related modifications to rental units and common areas.<sup>3</sup> The federal "Fair Housing Act" requires private landlords to allow, but not pay for, reasonable access-related modifications.<sup>4</sup> Despite these legal protections, the National Renter Survey finds that 43.7% of renters with accessibility needs say landlords are typically unwilling to add accessibility features to a home or building when asked to do so. Furthermore, discrimination against people with disabilities accounted for over half of the complaints filed with fair housing agencies in 2024 (Akinwumi et al., 2025).

Renters also face challenges in finding a different rental home with the accessibility features their households need to live safely and independently. Over half (56.3%) of adult renters with household accessibility needs agree that it is difficult to find a rental home that has the accessibility features their households require. Among renters with household accessibility needs who either moved or considered moving in the last two years, 36.8% had trouble finding a home with the space or features they needed and 17.8% struggled to find a home that would accept a pet or service animal (sometimes called an assistance animal). Of renters with household accessibility needs who considered moving within the last two years because their home did not have the features they require, only a third (33.0%) were able to successfully move.

Renters with accessibility needs tend to have lower incomes, contributing to their risk of housing instability. Thirty-five percent of renters with at least one household accessibility need have incomes below \$25,000 in contrast to 16.7% of renters without accessibility needs (Table 4-1). Renters who have a disability or chronic health condition, or who care for a household member with these characteristics, may have fewer employment options and limitations on their work hours due to their own needs or their caregiving responsibilities. Disabilities, chronic health conditions, and aging can also burden households with expensive healthcare costs that further strain household budgets and impact their ability to afford housing. Over a quarter (26.5%) of renters with household accessibility needs reported "often" or "always" struggling to pay rent on time in the last two years, as compared to only 13.7% of renters without these needs.

**Table 4-1: Renters' Household Income and Housing Assistance Status by Accessibility Needs**

| Household Income                       | % of Renters with 1+ Accessibility Need | % of Renters with No Accessibility Needs |
|--|---|--|
| Less than \$25K                        | 35.3%                                   | 16.7%                                    |
| \$25K to \$49,999                      | 27.8%                                   | 20.1%                                    |
| \$50K to \$74,999                      | 17.5%                                   | 18.4%                                    |
| \$75K to \$99,999                      | 8.7%                                    | 17.2%                                    |
| \$100K or more                         | 10.7%                                   | 27.6%                                    |
| Currently receiving housing assistance | 19.8%                                   | 6.6%                                     |

<sup>3</sup>Rehabilitation Act of 1973, § 504, 29 U.S.C. § 794; 24 CFR part 8.

<sup>4</sup>Fair Housing Act, 42 U.S.C. §§ 3601-3619 (2018); 24 CFR § 100.203.

Nearly 20% of renters with at least one household accessibility need receive housing assistance, compared to 6.6% of renters without these needs. Unfortunately, one in ten (10.3%) renters with household accessibility needs who moved or considered moving in the last two years reported that landlords refused to accept their housing assistance or income from Social Security or disability benefits. These experiences highlight the importance of source of income (SOI) protections, which are laws that make it illegal for landlords, property managers, or public housing agencies to discriminate against renters based on how they pay for their housing. SOI protections provide legal safeguards that help ensure households receiving non-wage income like Social Security Supplemental Income (SSI), disability benefits payments, or housing assistance are not unfairly denied housing opportunities based on this income. As of May 2026, federal fair housing laws do not explicitly prohibit SOI discrimination by landlords; however, at least 21 states and 140 localities have enacted these protections in their communities.

Improving “housing fit” requires substantial ongoing federal investment in programs that support the construction, operation, and preservation of deeply affordable, accessible housing, including Section 811 Housing for Persons with Disabilities, Section 202 Housing for the Elderly, and Project-Based Rental Assistance. NLIHC supports the reintroduction of the “Visitable Inclusive Tax Credits for Accessible Living (VITAL) Act” (H.R.3963/S.1377), which would increase investments in the federal Low Income Housing Tax Credit program and provide needed reforms to ensure developers are building more affordable and accessible housing units for people with disabilities and older adults. Investments can also be made to fund access-related modifications to existing rental housing, particularly for lower-income renters served by the private market who must foot the bill for or go without features that enable safe and independent living.

**One in ten renters with household accessibility needs who moved or considered moving in the last two years reported that landlords refused to accept their housing assistance or income from Social Security or disability benefits.**



# SAFE & HABITABLE RENTAL HOUSING

In addition to being affordable and accessible, rental housing should be safe. The U.S. rental housing stock is the oldest it has ever been, and significant investments for repair and rehabilitation are needed to keep older units habitable (Joint Center for Housing Studies, 2026). In 2023, 3.6 million renter households lived in homes that were moderately or severely inadequate, struggling with issues like water leaks or problems with electrical or heating systems. These substandard homes are often more affordable and may be the only option for the lowest-income renters – in 2023, 10.3% of renter households with incomes below \$15,000 lived in inadequate housing as compared to 5.8% of those with incomes of \$75,000 or more.

Habitable housing, sometimes called “healthy housing,” are homes free of hazards that can negatively impact the physical or mental well-being of residents (National Center for Health Housing, 2025). These hazards not only include home fixtures or features in need of replacement or repair, but also pests, health-harming substances like lead paint or asbestos, and inadequate heating or cooling. Beyond a renter’s individual unit, health-harming hazards can be found in common areas of apartment buildings or complexes, such as broken elevators, unsafe steps, or inadequate hallway lighting. The National Renter Survey found that approximately one in six renters either moved or considered moving in the last two years because their home was in bad condition or needed repairs.

The National Renter Survey asked renters about habitability issues in their current home over the last two years – or, for those who moved recently, since they moved into their current home. Forty percent of renters said they haven’t experienced any habitability issues during this period. The remainder reported experiencing two issues, on average. The most common issues are the presence of pests (24.8%), issues with electrical items (18.7%), and broken or missing essential fixtures (18.1%) (Table 5-1).

**Table 5-1: Share of Renters Experiencing Select Habitability Issues at Home**

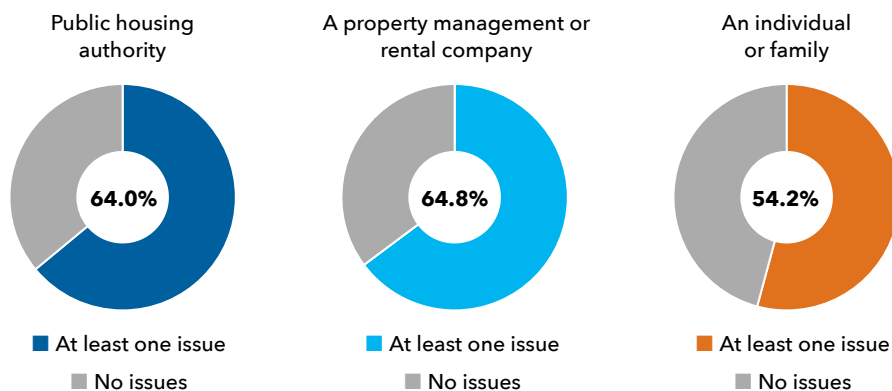
| Habitability Issue  | % of All Renters |
|---|------------------|
| Pests, such as cockroaches, mice, rats, or bedbugs  | 24.8%            |
| Issues with electrical items (lights, switches, outlets, exposed wires)   | 18.7%            |
| Broken or missing essential fixtures or structures (such as sinks, bathtubs, windows, doors, locks, steps, handrails) | 18.1%            |
| Mold, lead paint, or asbestos   | 13.2%            |
| Major water leaks   | 13.2%            |
| No heat during cold months or no air conditioning during warm months  | 12.7%            |
| Common-area issues (broken elevators, unsafe steps)   | 9.2%             |
| Cloudy, discolored, bad tasting, or bad smelling water  | 8.9%             |
| Landlord entering home without prior notice or permission   | 3.7%             |
| Other problem   | 14.0%            |

**Note:** Renters were asked to consider issues they have experienced in their current home within the last two years, or since they moved into the home if they have lived there for less than two years. Percentages do not add to 100% because renters could choose more than one issue.

A greater share of renters with household incomes below \$50,000 reported experiencing at least one habitability issue (65.6%) compared to those with incomes at or above \$50,000 (57.1%). More than half (56.4%) of renters with incomes at or above \$100,000 reported at least one habitability issue. Lower-income renters also experienced slightly more habitability issues than higher-income renters. Among renters with at least one habitability issue, those with household incomes below \$25,000 experienced an average of 1.69 issues and those with incomes of \$100,000 or more reported 1.09 issues. A higher share of renters with household accessibility needs experienced at least one habitability issue relative to renters without accessibility needs (72.2% versus 58.4%). The presence of habitability issues did not vary much across racial identities. As shown in Figure 5-1, greater shares of renters whose landlords are public housing authorities, property management companies, or rental companies reported experiencing at least one habitability issue compared to renters whose landlords are an individual or a family.

**Figure 5-1: A smaller share of renters whose landlords are an individual or family reported habitability issues as compared to renters with other landlord types.**

Share of Renters Reporting At Least One Habitability Issue by Landlord Type



**Note:** Renters were asked to identify habitability issues experienced in their current home within the last two years, or since they have moved into their current home if they have resided there for less than two years.

Most renters (68.7%) describe their landlords as being generally helpful, though 15.0% consider them generally unhelpful. Six percent of renters said they have not interacted with their landlord enough to know if they are helpful or unhelpful. Nearly three in ten renters (29.2%) avoid asking their landlord for help when they have a problem. Eighteen percent of renters fear their landlords will raise the rent if they ask for help with a problem, and 14.2% worry their landlords will charge them money to address the issue (Table 5-2). A third of renters (33.5%) with household incomes below \$50,000 reported at least one reason they avoid asking their landlord for help, compared to 29.2% of renters with incomes between \$50,000 and \$99,000 and 23.2% of renters with incomes at or above \$100,000.

**Table 5-2: Reasons Given by Renters for Avoiding Asking Their Landlords for Help with a Problem**

| Reasons renters avoid asking current landlord for help because they might:                         | % of All Renters |
|--|------------------|
| Raise the rent   | 18.0%            |
| Charge my household money to fix the problem   | 14.2%            |
| Make someone in my household feel uncomfortable in another way                                     | 5.8%             |
| Force my household, or someone in my household, to move out  | 5.5%             |
| Make inappropriate comments to me or someone in my household                                       | 4.7%             |
| Report me or someone else in my household to the police, child protective services, or immigration | 1.4%             |

**Note:** Percentages do not add to 100% because renters could choose more than one reason. A small number of renters also reported fearing that their landlords would physically harm them or someone in their household.

Regarding habitability issues specifically, 82.9% of renters who experienced at least one habitability issue said their household tried to contact their landlord about these concerns. A quarter of these renters (26.0%) reported that their landlord responded but did not try to fix the problem, or did not respond at all. A greater share of renters with signed, written lease agreements (84.6%) reported trying to contact their landlord about the habitability issues in their homes relative to renters with spoken or unsigned written agreements (77.0%) or no lease agreement (56.7%), which may suggest that renters lacking a formal lease may be less aware of their legal rights as renters, or feel less empowered to exercise these rights. However, it is also possible that informal rental situations may be more common in parts of the country where landlords have fewer legal obligations to ensure their rental properties are safe and livable.

A third of renters who reported at least one habitability issue said they want to move because of these issues, but either cannot afford to move (22.2%) or have other reasons to stay in the home despite these concerns (10.0%) (Table 5-3). Just over half of renters said the habitability issues they experience in their current homes did not make them want to move. Figure 5-2 shows that a greater proportion of lower-income renters reported being unable to afford moving to a safer home relative to higher-income renters.

**A quarter of renters who contacted their landlord about a habitability concern reported that their landlord responded but did not try to fix the problem, or did not respond at all.**

**Table 5-3: Renters' Intent to Move Due to Habitability Issues in Current Home**

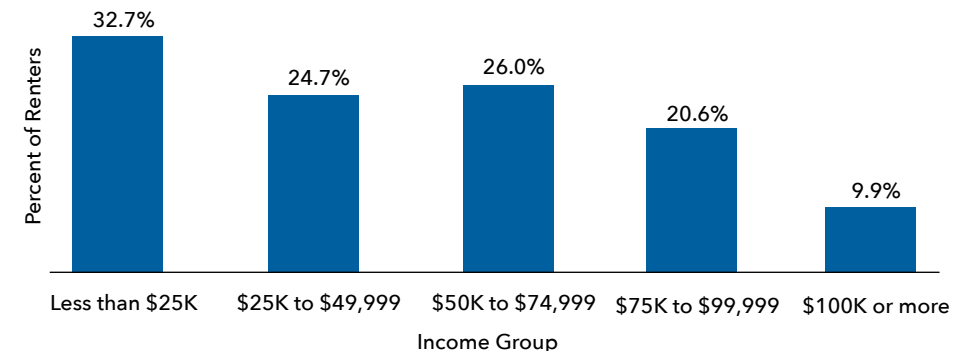
"Do you want to move because of any of these problems with your current home?"

| Response   | % of Renters With at Least One Habitability Issue |
|--|---|
| Yes, I plan to move because of these problems  | 6.9%  |
| Yes, I want to move because of these problems, but I can't afford to                             | 22.2%   |
| Yes, I want to move because of these problems, but I want or need to stay here for other reasons | 10.0%   |
| No   | 52.0%   |
| I'm not sure   | 9.0%  |

**Note:** Percentages are based on the total number of renters who reported experiencing at least one habitability issue in their current home within the last two years, or since they have moved into their current home if they have resided there for less than two years.

**Figure 5-2: A greater share of lower-income renters want to move because of habitability issues but can't afford to.**

Share of Renters with Habitability Issues Who Want to Move but Can't Afford to by Income



**Note:** Percentages are based on the total number of renters within each income group who reported experiencing at least one habitability issue in their current home within the last two years, or since they have moved into their current home if they have resided there for less than two years.

Federal regulations mandate the basic habitability standards that certain kinds of federally subsidized housing must meet before and while assisted renters reside in a unit.<sup>5</sup> For example, the Housing Choice Voucher program requires inspections to ensure that units occupied by voucher holders have sanitary facilities and working electricity, among other requirements.<sup>6</sup> Although only limited federal habitability protections are available for private market renters, most states recognize an “implied warranty of habitability,” a legal framework that establishes the minimum conditions that must be met for a rental home to be considered safe and habitable (Nobile-Alligre, 2012). Some states and localities are considering or have implemented inspection processes for the private market similar to those used by the Housing Choice Voucher program in an effort to ensure renters without federal housing subsidies can reside in safe, healthy housing (Hussein et al., 2022).

The National Renter Survey found that about one in ten renters reported that they have ever participated in an inspection required as a condition of receiving housing assistance, half of whom (51.4%) are currently receiving housing assistance.

Renters were asked for their opinions on housing inspections, regardless of whether they have participated in one before. The majority of renters strongly agreed (58.3%) or somewhat agreed (21.6%) that rental homes should be required to pass periodic inspections conducted by an authorized agency to ensure those homes are safe to live in. Renters’ opinions were consistent across income groups and prior experience with housing inspections, but varied based on housing assistance status. Roughly two-thirds each of renters who currently receive assistance, stopped receiving assistance in the last two years, or tried to apply for but did not receive assistance in the last two years, strongly agreed with required periodic inspections of rental homes; in contrast, 56.2% of renters who neither applied for nor received housing assistance in the last two years strongly agreed with the idea of inspections.

Renters were also asked about situations in which households should be permitted to decline required rental home safety inspections. About three in ten renters do not believe households should be permitted to decline mandatory inspections under any circumstances (Table 5-4). Many renters suggested that households should be allowed to decline an inspection if they would otherwise be forced to pay for the inspection (43.0%). Few renters were concerned about the situation in which an inspection would delay a household’s move-in date (18.7%) – a noteworthy finding given that the federal Housing Choice Voucher program is often criticized for taking too long to complete required move-in inspections, delaying and sometimes preventing voucher recipients from securing housing (Reina et al., 2025b). Among renters whose households currently receive housing assistance, nearly 40% said they do not believe households should be permitted to decline mandatory inspections under any circumstances. Interestingly, a smaller share of renters currently receiving assistance seemed concerned about the potential impact of required inspections on a household’s privacy or ability to secure or remain in rental housing, relative to other renters.

**The majority of renters strongly agreed (58.3%) or somewhat agreed (21.6%) that rental homes should be required to pass periodic inspections conducted by an authorized agency to ensure those homes are safe to live in.**

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<sup>5</sup>24 CFR 5.703

<sup>6</sup>24 CFR Part 982 Subpart I

**Table 5-4: Renters’ Opinions of When Home Safety Inspections Should Not Be Required by Their Housing Assistance Status in the Last 2 Years**

“In which of these situations, if any, do you believe a renter should be allowed to decline required rental home safety inspections?”

| Response   | % of All Renters | % of Renters Currently Receiving | % of Renters Who Stopped Receiving | % of Renters Who Tried to Apply | % of Renters Who Neither Received Nor Applied |
|--|------------------|----------------------------------|------------------------------------|---------------------------------|---|
| The renter would have to pay to cover inspection costs   | 43.0%            | 27.2%                            | 39.6%                              | 35.9%                           | 44.8%   |
| The home passed a recent inspection  | 33.4%            | 32.0%                            | 29.0%                              | 25.1%                           | 33.8%   |
| The renter is willing to accept the home in “as-is” condition  | 31.6%            | 17.5%                            | 32.0%                              | 30.7%                           | 32.7%   |
| A failed inspection would leave the rental applicant without another housing option                              | 27.5%            | 20.3%                            | 25.5%                              | 29.7%                           | 27.7%   |
| The inspection would be intrusive to current tenants’ privacy  | 27.0%            | 15.0%                            | 28.4%                              | 21.4%                           | 28.5%   |
| A failed inspection would require current tenants to move out  | 24.8%            | 16.8%                            | 29.3%                              | 25.5%                           | 25.1%   |
| The inspection process would be slow and delay the renter’s move-in date   | 18.7%            | 13.5%                            | 18.6%                              | 18.1%                           | 19.0%   |
| None, I do not believe renters should be allowed to decline required inspections regardless of any circumstances | 29.3%            | 39.2%                            | 34.3%                              | 31.7%                           | 28.3%   |

**Note:** Percentages do not add to 100% because respondents were permitted to choose multiple options, except for the “none” option which was exclusive.



# ABOUT THE SURVEY

The National Renter Survey was designed to ask questions and gather data not frequently captured by national surveys. It includes questions about experiences applying for and receiving housing assistance, renter-landlord interactions related to habitability, experiences with moving and displacement, and the unique needs and experiences of renter households with disabilities or chronic health issues.

NLIHC identified gaps in national surveys, determined the scope of the National Renter Survey, and began to develop the survey instrument in 2024. Throughout the survey development process, we received support and feedback from a 20-member advisory committee, tenant leaders, housing advocates, and researchers, as well as NLIHC board members, State & Tribal Partners, and Tenant Collective alumni. NLIHC partnered with research firm ICF to test the survey in both English and Spanish with a diverse group of renters, determine a sampling and weighting strategy, and administer the survey.

A random sample of households were selected from national datasets of residential addresses and cell phone numbers.<sup>7</sup> These households were invited by mail, phone call, or text message to participate in the survey, which could be completed in about 15 minutes online or over the phone, in English or Spanish. Participants who completed the survey were offered an Amazon digital gift card for their time and contributions. Individuals needed to be current renters (regardless of whether they pay rent) at least 18 years of age to be eligible to participate in the survey. Individuals who lived in group housing, such as a nursing home or student dormitory, as well as those experiencing homelessness, were not eligible for the survey given the distinct experiences and needs of these populations. An ICF-managed help

desk was available by email or phone for invited households to address any questions or concerns during the study period. All survey materials also included a link to resources for people experiencing housing insecurity or homelessness. Data collection occurred between July and December 2025.

A detailed methodology of the 2025 National Renter Survey is available [here](https://tr.ee/6s9557) [<https://tr.ee/6s9557>].

## WHY “RENTERS” INSTEAD OF “TENANTS”?

While the terms “renters” and “tenant” are often used interchangeably, the latter refers to someone who has a legal right to rent a property, often demonstrated by a lease agreement or otherwise provided by law. The National Renter Survey and this report use the term “renter” to capture the broader experiences of individuals impacted by rental housing policy, including those who never signed a lease or may have lost their legal right to occupy a rental home. Individuals generally qualified as renters for this survey if they lived in a home that they did not own, regardless of whether they paid rent. This includes individuals living in doubled-up households. Individuals who lived in group housing, such as nursing homes or student dormitories, and those experiencing homelessness were not included in the survey. This was a deliberate decision by NLIHC to respect the distinct experiences and needs of those populations that would not be adequately captured by the survey.

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<sup>7</sup>A full description of the sample design and weighting strategy is available in our National Renter Survey methodology report, which is available [online](#) or by request to [research@nlhc.org](mailto:research@nlhc.org).

## WHO RESPONDED TO THE NATIONAL RENTER SURVEY?

The National Renter Survey collected responses from 3,734 eligible renters (“respondents”) living in households across the United States. Most respondents completed the survey online (95.8%) and in English (96.3%). Half of those who responded (50.2%) were age 18 to 40, one-third (33.3%) were age 41 to 61, and 16.5% were age 62 or older. Thirty-six percent of respondents (1,358 of 3,731 who reported information) said that they or someone in their household was living with a disability or chronic health condition.

The National Renter Survey encouraged respondents to report their racial identity in the way that felt most comfortable to them. Respondents could choose one or more options from those listed below, or write in their own:

- American Indian or Alaska Native
- Asian
- Black or African American
- Hispanic or Latino
- Middle Eastern or North African
- Native Hawaiian or Pacific Islander
- White

Throughout this report, we used a more condensed form of reported racial identities to ensure we had a sufficient number of respondents for each of our analyses. Unfortunately, it was not statistically feasible to conduct analyses for smaller groups, like those who identified as American Indian or Alaska Native, Middle Eastern or North African, or Native Hawaiian or Pacific Islander. Table 6-1 shows the groups we used for analysis. Nearly half (46.6%) identified as white alone, 19.1% as Black or African American alone, 13.4% as Hispanic or Latino alone, and 6.1% as Asian alone. Relative to the population of renters in the U.S., white, Black or African American, and Asian renters were proportionately represented among respondents, while Hispanic or Latino renters were underrepresented.

**Table 6-1: National Renter Survey Respondents by Racial Identity Group**

| Racial Identity Group                          | Number of Respondents | % of Respondents |
|--|-----------------------|------------------|
| White alone                                    | 1,741                 | 46.6%            |
| Black or African American alone                | 713                   | 19.1%            |
| Hispanic or Latino alone                       | 500                   | 13.4%            |
| Another racial identity or multiple identities | 478                   | 12.8%            |
| Asian alone                                    | 226                   | 6.1%             |
| Unknown  | 76                    | 2.0%             |

**Note:** “Alone” indicates that this is the only racial identity chosen by the respondent. Renters who chose more than one racial identity are included under “another identity or multiple identities.”

About two-thirds of respondents (63.6%) identified as women, 31.3% identified as men, and 1.9% identified as nonbinary, genderqueer, gender fluid, intersex, or another gender identity of their choosing. One in ten respondents (10.1%) identified as LGBTQIA+. One in 10 respondents (or 10.3% of the 3,705 who responded to this question) reported that at least one member of their household was not a U.S. citizen.

Low-income renters were purposely over-sampled in our research design to ensure adequate representation of their experiences. Nearly one-third (30.3%) of respondents reported household incomes below \$25,000. Another 28.2% reported income between \$25,000 and \$49,999.

Survey weights were applied to responses to correct for disproportionate sampling probabilities introduced by the sampling design and non-response. Weights were designed to reflect the national distribution of renters by age, gender, race and ethnicity, number of adults in the household, presence of children under age 18 in the household, income, and region based on the U.S. Census Bureau's 2019-2023 American Community Survey 5-year Public Use Microdata Sample (PUMS) file.<sup>8</sup>

National Renter Survey respondents also provided information about their housing situation, including the number of people they lived with and their ages, the structure of their current home and how long they have lived there, the type of landlord they rent from, and experiences of housing instability. Nearly one-third of respondents (32.7% of 3,634 who responded to this question) lived alone, 29.4% lived in a two-person household, 27.1% lived in a three- or four-person household, and 10.9% lived in a household of five or more persons.

More than half of respondents (55.0% of 3,732 who provided information) rented from a property manager or rental company, while one-third (33.8%) rented from an individual or family, and 7.5% rented from a public housing authority. Notably, 3.7% were not sure who they rented from. Three percent of respondents lived in a manufactured home, mobile home, or trailer. These individuals are considered renters if they either rent the home or own their home and rent the land on which it sits.

More than half of respondents (63.1%) had lived in their current rental home for more than two years, including 29.5% for two years to less than five years and 33.6% for five or more years.



<sup>8</sup>A full description of the sample design and weighting strategy is available in our National Renter Survey methodology report, available [online](#) or by request to [research@nlhrc.org](mailto:research@nlhrc.org).

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