TENANT TALK

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COLLECTIVE STRENGTH THROUGH ADVERSITY

NATIONAL LOW INCOME HOUSING COALITION

TENANT TALK

Tenant Talk is published by the National Low Income Housing Coalition (NLIHC).

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ABOUT NLIHC

NLIHC 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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Join the Housing Justice Movement!

NLIHC is a broad, member-based coalition of committed advocates across the nation. Every single member strengthens NLIHC's advocacy and builds power and momentum to achieve our mission. Members, including individuals and organizations, join NLIHC to strengthen their advocacy, connect with peers across the country, and add their voice to the housing justice movement. Members also receive exclusive benefits, including opportunities to weigh in NLIHC's policy priorities and strategies.

Membership dues are pay-what-you-can, with a suggested rate of $5/ year for low income individuals and $15/ year for resident and tenant associations. Thank you for considering joining NLIHC! nlihc.org/membership

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DEAR READERS,

It's safe to say that we have reached a tipping point in the United States. Communities across the country are experiencing terrifying disruptions in their communities, such as ICE raids, heightened military presence, and increased cost of living. These circumstances are not new for many populations, especially those in underserved communities, but they are more prominent now given the actions of the current administration. When households spend disproportionate shares of their income on rent, they can be pushed into homelessness, and other aspects of their lives become more fragile. Employment, education, healthcare, and family cohesion are all determined by housing insecurity. Despite these challenges being more present, one thing remains true: there is power in numbers.

Across the country, tenants, advocates, service providers, and policymakers are building coalitions rooted in shared experience and mutual responsibility. These efforts reflect a fundamental truth: adversity does not only expose inequality; it can also generate solidarity. This issue of *Tenant Talk: Collective Strength Through Adversity,* features stories of communities coming together during difficult times. As a reader, you will hear from advocates working in a variety of sectors, including but not limited to immigration rights, LGBTQ+ rights, disaster recovery, and policy advocacy. While adversity usually tests us as individuals, coming together for a common cause can be very powerful, as many authors and articles in this issue will articulate.

As we continue to work in community with readers of *Tenant Talk*, we welcome your feedback on not just this issue, but all *Tenant Talks*. Please take a moment to fill out this survey (https://bit.ly/TenantTalkSurvey26). Communities are important to the housing justice movement, and we hope you will continue to join us.

In solidarity,
The Editorial Board
Zella Knight, Loraine Brown, Geraldine Collins and Mindy Woods

COLLECTIVE STRENGTH THROUGH ADVERSITY

HISTORY OF HOUSING MOVEMENTS IN THE UNITED STATES

By Thaddaeus Elliot
NLIHC

The Stock Market Crash of 1929 created massive unemployment and a mortgage crisis that became the Great Depression. As banks failed, homes and farms were foreclosed upon and factories shut down. At the Depression's peak in 1933, nearly 25% of the labor force—approximately 13 million workers—were unemployed. Those who remained employed saw their wages decrease. With both tenants and landlords in financial distress, evictions rose and housing became a critical issue for the nation.

Institutional failure in both the government and business sectors saw millions of low-income people in the United States organizing to provide mutual aid in their communities and to protest. Over 700 protest demonstrations occurred across the country in the early 1930s. Some of these were coordinated by formal Unemployed Councils organized by the American Communist and Socialist Parties, but many were unaffiliated ad hoc neighborhood efforts like the Unemployed Citizens League of Seattle (*Unemployed Citizens League and Poverty Activism,* University of Washington, https://tr.ee/CdiFUm). Many of the participants in the unemployed workers movement were engaged primarily because the groups did meet the immediate concrete needs of the unemployed: feeding their families, staying housed, and finding better stable employment, rather than an ideological commitment to leftist politics or an elevated class consciousness. They formed self-help cooperatives where they exchanged labor for food, clothing, and fuel. They demonstrated in front of public relief offices demanding more assistance for their hungry and unhoused neighbors. They marched on town and city halls, state capitals, and Washington, DC lobbying for relief and jobs programs.

The Unemployed Councils fought evictions through mass demonstrations. Once word of an eviction made it to the Council, Council members would rally members of the community to show up en masse and physically prevent the tenant and their belongings from being removed. If the tenant had already been put out, they would restore the tenant and their belongings to the home. These demonstrations drew hundreds to thousands of people for a single eviction. Often, the sheer number of demonstrators was enough to get landlords and law enforcement to abandon pursuing the eviction, but in other instances, like the August 3, 1931 demonstration in Chicago, things could take a violent and deadly turn. These direct actions did lead to policy change.

In the aftermath of the Chicago riot, then Mayor Anton Cermak instituted an eviction moratorium in December 1931. These demonstrations were not contained to major cities like New York, Chicago, and Detroit, but also occurred in smaller towns and cities like Evansville, Indiana. Such demonstrations elevated housing as a national issue and laid the groundwork for the establishment of federal housing programs in the New Deal.

So what is the lesson in this history? Throughout its history, the United States has experienced periods of economic, social, and political upheaval that gave rise to progressive social movements. These movements began at the grassroots level and involved directly impacted people applying pressure upwards to eventually create transformative policy change at the national level. Despite high risk and a perception of little political power, both employed and unemployed low-income people organized and grew in numbers across political, socioeconomic, and racial lines and saw success: they secured relief adjustments, prevented evictions, and met other material needs of thousands of unemployed workers across the country at a time of widespread and dire economic deprivations. The movement also created political pressure that led to the 1932 election that put Franklin D. Roosevelt in the White House along with the coalition in Congress that passed the New Deal. What started as grassroots grievances and demands translated into national legislation: public works programs like the Works Progress Administration, unemployment insurance in the form of Social Security, and the establishment of a federal housing agency and public housing were established.

In this issue of *Tenant Talk*, we feature advocates who are currently going through adversity, whether in their community or on a larger scale. The only way to go is forward, and the advocates featured in this issue will demonstrate how important it is to grow your community in times of upheaval.

COLLECTIVE STRENGTH THROUGH ADVERSITY

RECOVERY IS RESILIENCE

By Meghan Mertyris
NLIHC

With the growing threat of extreme weather and rising seas, disasters will occur with greater frequency and intensity across our country, including in areas that haven't experienced such conditions before. Families with the lowest incomes and from the most marginalized groups are often most at risk because government policies have located their homes in high-risk areas and failed to invest in the infrastructure needed to prevent harm. As a result, it is essential that we robustly and equitably invest in resilience measures, or the things we do to make our communities stronger and better able to withstand disasters.

Let's be clear, low-income communities did not choose to place themselves in areas with high risk of disaster. Often, these communities were forced into their current location by federal, state, and local policies designed to enforce segregation and inequality. This doesn't have to be this way. These are political choices our elected officials have made by changing laws and policies. NLIHC's Disaster Housing Recovery Coalition (https://tr.ee/MhlCdF) has been working to influence such changes. The DHRC is a coalition of over 900 organizations, working to ensure that federal disaster recovery efforts reach all impacted households, including those with the lowest incomes, and marginalized groups who are often the hardest hit by disasters and have the fewest resources to recover.

A new way forward begins by shifting our understanding of what it means to recover. Disaster recovery doesn't mean things return to the way they were before the disaster occurred. In other words, we should all be better prepared, have a greater sense of stability, and have access to the resources we need to thrive. For this to happen, the work of resiliency must be done before, during, and after disasters.

What do we mean in practice when we say resilience? The definition varies in different disciplines, and there is no single definition that is universally accepted. The DHRC promotes a proactive rather than reactive definition of resilience. Proactive resilience allows a community to adapt to the "new normal" and thrive. As researchers (https://tr.ee/hRbTPS) Klein, Nichols, and Thomalla put it best, "a society relying on reactive resilience approaches the future by strengthening the status quo and making the present system resistant to change, whereas one that develops proactive resilience accepts the inevitability of change and tries to create a system that is capable of adapting to new conditions and imperatives."

In addition to using a proactive approach to resilience, we must broaden our perception of what makes a community resilient. While many still approach the concept of resilience by focusing on the physical aspects of a community—power plants, water systems, roads, and bridges—the DHRC supports a broader view of resilience that doesn't value property over people. Resilience shouldn't just consist of physical mitigation and adaptation techniques, but should also include things like food sovereignty, energy independence, and environmental justice that people depend on every day.

When it comes to resilience, one size doesn't fit all. What works in one town won't work in another. What one community finds beneficial, the next will not. The important thing is that the community is robustly and meaningfully engaged from the start of the process to the end of the process and has the capacity to ensure that this participation is substantive. This means that the community has multiple ways to weigh in on what's happening, they're communicated with in a way that is accessible and understandable, and, at the end of the day, whatever conclusion they come to is respected. Overall, the better the community engagement, the more resilient we are.

This is a big task, and to achieve it we need everyone, so the DHRC has convened a coalition made up of advocates of all kinds—community organizers, disaster survivors, lawyers, researchers, and more. We invite you to join us (https://tr.ee/F62Gow)! The DHRC runs out of a Working Group that meets every other Wednesday at 2:00 pm ET. This virtual meeting is the best place to get plugged in and get involved!

"Overall, the better the community engagement, the more resilient we are."

COLLECTIVE STRENGTH THROUGH ADVERSITY

WE WROTE IT TOGETHER: POLICY ADVOCACY THROUGH LIVED EXPERIENCE

By Anthony Belotti

My path into policy began with a simple observation: the people most impacted by public policy decisions are often the least represented in the rooms where those decisions are made. I first learned this when advocating for transgender inclusion in anti-discrimination policies at my local school board as a high school student. I observed this again three years later when I was asked to review and edit HB145 at the state level, which was signed into law as the "Model Policies for the Treatment of Transgender Youth in Virgina Public Schools." Then, the administrative guidance was rewritten two years later to include forced outings and renamed "Model Policies on Ensuring Privacy, Dignity, and Respect for All Students in Virginia's Public Schools." As a trans person, I know how quickly systems can fail you, and how necessary it is to build alternatives rooted in care and dignity. Those experiences have shaped the way I advocate for and organize around every pressing policy issue.

Many people think of civil rights legislation when it comes to transgender constituents. However, so much of what we face is interconnected with the struggles shared by many other communities. Housing policy, criminal justice reform, universal healthcare, access to safe working environments—these are all just as related to a transgender person's dignity and quality of life as they are for any other American. Transgender people are disproportionately represented in the unhoused and housing insecure populations in the US, and the compounding factor of discrimination against trans people in employment, shelter access, and housing puts us at a particular but not unfamiliar risk of being unhoused. Racial minorities experience this as well.

Disabled people and those returning from incarceration face similar challenges. Yet, housing policy in the US seems to be solely focused on supply-side reforms and incentives, if any action is taken at all. Housing insecurity and homelessness are treated as individual failures that should be punished, instead of a structural policy problem that can be solved.

During the summer of 2024, the US Supreme Court held that the eighth amendment prohibiting cruel and unusual punishment does not prevent a city from enforcing civil and/or criminal penalties on those who are sleeping in public. Directly following this, I got together with other folks who had lived experiences of homelessness. Those conversations made it clear that we needed to amend existing state law to ensure that no one in Virginia would be incarcerated or fined for being unhoused. So, we got to work—I translated core ideas into policy language that was then brought to state delegates to introduce in the legislature. The agreed path forward was to ban discrimination against unhoused Virginians. This document, which started as a conversation, then became a bill to protect the right to exist in public space without criminalization.

The bill "Prohibits any locality from discriminating against any person on the basis of actual or perceived unhoused status by imposing a civil or criminal penalty against any unhoused person, defined in the bill, of any age for engaging in life-sustaining activities in or upon any public place, including in a legally parked car in a public place, provided that such activities do not obstruct the movement of pedestrian or vehicular traffic in a manner that creates a hazard to others.

Life-sustaining activities include sleeping, resting, sitting, standing, lying down, or protecting oneself from the elements."

Going into the Virginia General Assembly Session of 2025, we knew that this legislation was unlikely to be signed by then Governor Glen Youngkin. Our bill patron carried forward nonetheless with hopes that it would at the very least make it out of committee. So much of the push back we received was resistance to decriminalizing being unhoused without first solving rehousing issues within the Commonwealth. Data points alone were not effectively swaying elected officials.

Delegates were not moved by information like the cost differential between incarceration and rehousing. The coalition decided the next step should be training up our base on how to lobby, but more importantly, how to use their experiences as lobbying material. This led to the creation of a workshop for direct service providers and folks with lived experience in homelessness. In collaboration with a local university's social work department, we approached the training with a trauma-informed lens. Many times, when organizations ask people with lived experience about an array of issues, the process is extractive and sometimes even exploitative. Our goal was to facilitate a workshop that demystified the political process, allowed members to share as much or as little as they were comfortable with, and what to expect when engaging directly with policymakers. While I was giving this training, I realized in many ways the public at large has been conditioned to be the subject of policy, not empowered to leverage democratic structures to be change agents themselves. Members of the workshop later told me that they had never had someone explain the process of legislating in Virginia to them before.

While the bill ended in committee in 2025, I could see the power shifting. The coalition was motivated and knew this was unfortunately a likely outcome. The base of the coalition seemed more empowered, more informed, and excited about the potential should the make-up of the general assembly shift to become more sympathetic to our cause. The elected officials were shifting too—they knew it was an election year, and they saw the number of testimonies we were able to gather. In many ways, it was a show of collective strength. Members of the coalitions were supporting one another through vulnerability and understanding their own individual experiences as part of a shared political demand. We found that advocacy for direct service providers and those with lived experience were pivotal to building political power and moving elected officials toward empathy.

The Virginia legislative session is one of the shortest in the nation, which meant we had to wait about nine months to try again. In that time, we met with elected officials and impacted parties alike to strengthen our turnout for the 2026 session. This time we were more hopeful with the new governor soon to be inaugurated. We held more trainings, interest groups, and reached further into the organizing ecosystem of Virginia to recruit collaborating organizations. The same bill patron as 2025 stepped forward to reintroduce the bill in 2026.

Nearly two years after the initial draft was co-created with community members, our bill was introduced and set for a subcommittee hearing. While we only had a couple of days' notice, we ensured our people would be in the room to testify. We had met with committee members and heard from our bill patron so we were very hopeful. Once in the committee hearing, it became very clear through the number of abstained votes that there was a slim chance of us making it any further in the process this session.

When I learned the bill had been passed over for the session yet again, my stomach sank. I thought of the trust and community building that was required to have disenfranchised folks walk into the halls of power. Then I thought of the ways this setback could ruin that. However, I found that direct service providers and people with lived experience were instead excited. A colleague on the coalition told me not to think of this as a failure, but instead an extended period to engage even more people in the coalition. This reframe allowed me to understand my own role and work within the coalition even more deeply. Advocacy is not just about passing bills, it's about transforming who gets to shape them.

Policy reflects not just who is in the room, but who is not. By creating real pathways for those impacted by a given policy decision to have their voices heard in those rooms was no small feat. And in fact, it was that pathway that modeled what it would look like to not speak for community members, but to stand with them. This redistribution of power and the building of knowledge and infrastructure is core to changing the very inequities that brought me to this field. Real change can only happen when we include and work with those closest to the experienced challenge.

THE UNRECOGNIZED POWER OF COMMUNITY

By Candace Silver

When President Trump won the 2016 election, I was sixteen, watching the election results pour in at a watch party hosted by the Young Democrats Club from my high school. I volunteered with Planned Parenthood South Atlantic, canvassing, phonebanking, and textbanking, and was also heavily involved in the Young Feminist Club at my high school. I did everything I possibly could to ensure the election yielded results for a candidate who protected democracy in our country. I did everything I could, except for voting, because my age limited my ability to protect my rights and the rights of others. In 2020, I voted and encouraged my peers at college to vote by hosting voter registration drives, phonebanking, and educating people on what was at stake with this election through virtual meetings.

In 2024, while working on campaigns up and down the ballot across the country, throughout all of my travel, I ensured I voted and took my eighty-year-old grandfather to vote, but still, after an insurrection under his belt, multiple felonies, and the promise of Project 2025 being implemented, we went backwards. I felt so broken. It didn't make sense to me why a woman of color, who served this country as the California Attorney General, a US Senator, and was elected to be Vice President, lost to someone who inflicted violence through legislation and physical violence through an insurrection on our nation's capital during his first presidential term.

Somewhere along our way, as we evolved, we focused too much on individualism instead of building community and maintaining valuable relationships with people outside of needing something from them. Our lack of community focus thrust us into a situation that will take decades to undo and rebuild. Thankfully, after mourning what we could have had under a Harris presidency, and taking time to adjust to the chaos of the incoming presidency by launching a barrage of tyranny onto the news cycle, I got back to work in my personal capacity of encouraging young people to be politically active and building the pipeline to elect more people from minority groups to elected office, because representation is power. I spoke on a panel in Raleigh, North Carolina, last year for Men4Choice and Let Us Lead, to renew the faith and provide hope for over a hundred young people in the room who traveled across the state to be in community with each other and learn. I continue to empower others to canvass, to launch clubs on college campuses, and to encourage young people to get involved with politics at

all levels of government, even while we are unsure of what will happen tomorrow, next week, or next month with this administration. Activities such as these show our strength through adversity while also building community so that you will not fight the battle of the giant that is fascism alone.

At sixteen, I felt so powerless after the election was called because how could adults let this happen? Especially after I did my part in volunteering and doing voter outreach. At 24, I felt disappointment, then anger, because of how Black women are held to impossible standards, but their nonblack counterparts can do anything without consequences.

I didn't stop my career just because of one election result, especially when more and more LGBTQ+ people and people of color are getting elected to powerful positions now more than ever. I didn't stop my activism just because of one election result. Progress takes time, and giving up isn't what's best for our community. Frustration is fine but feeling your emotions and letting them go helps you when there is more work to do.

In his first year of presidency, President Trump implemented half of the goals laid out in Project 2025. Those goals primarily target women, people of color, and the LGBTQ+ community. Growing up, I was always told that a job with the federal government and a job with the post office are secure, especially as a Black woman. Yet, Black women are the ones suffering the most in the job market after DOGE cuts and an ever-increasing unemployment rate.

The government that existed to protect us is hanging on by a thread, with some court wins curbing the power of the president's rogue executive orders, and the possibility of Congress shifting the favor the people during this midterm election cycle. The question people are asking now is what do we do in the meantime while Trump is cutting billions of dollars to HIV programs, gender affirming healthcare, LGBTQ+ housing programs, eradicating VA home loan programs and making more veterans homeless through foreclosures, eliminating billions of dollars in programs helping the homeless through mental health services, substance abuse programs, and community development programs that prevent housing insecure people from having a second chance, and lastly, telling other party stakeholders that "No one gives a [expletive] about housing." The answer to that question is to talk to your neighbors. Talk to your coworkers, talk to your friends, talk to your family, volunteer with nonprofits or political campaigns, and join others in whatever capacity you can to help other people. Churches, mosques, and philanthropists are using their power to help those in need within their communities.

It isn't up to the individual American to control what happens with election results. I wish I knew that at sixteen. Progress is not linear. Sometimes things go backwards before we can take that giant leap forward. The most important part is to remember that the people before you built the road that you walk on now. They didn't build it alone either; they worked together to protect voting rights for all Americans. They worked together to provide us with the luxury of how we live today. There is strength in our struggle and power in making it through adversity. Through collective action such as mutual aid, volunteering, and being involved with local politics, we can provide a sense of peace in the midst of the chaos attempting to overwhelm us to the point of inaction. Our community is our power. Our community is our strength.

"Sometimes things go backwards before we can take that giant leap forward. The most important part is to remember that the people before you built the road that you walk on now."

COLLECTIVE STRENGTH THROUGH ADVERSITY

BUILDING COMMUNITIES THAT THRIVE

Adversity is often isolating, but it is in coming together that we discover our true strength. Across the country, communities face systemic inequities in housing that ripple into health, safety, and opportunity. For tenants and residents, these challenges are their lived realities that shape every choice, every day. And yet within these shared struggles, a collective power emerges: when people organize, share knowledge, and act in solidarity, change becomes possible.

By Latricia Powell

In 2024, I had the privilege of presenting at Michigan's Summit on Ending Homelessness with my session titled, "Home is Where the Heart Is, Not Where the House Is!" The Summit brought together government, service providers, funders, and people with lived experience to explore strategies to prevent and end homelessness. That day, I spoke not only about policy and statistics, but also about the human experience, including the daily resilience of families, women, and individuals navigating housing instability. What became clear through our conversations is that solutions are built collectively, with the voices of those most affected at the center.

The following year, I was a keynote speaker at the HIV Housing Summit, presenting "Mastering Healthy Ever After: Better Housing = Better Health." This session highlighted a critical truth: health outcomes and housing stability are inseparable. Individuals living with HIV face not only medical challenges, but also systemic barriers that threaten their housing security and wellbeing. Across every story shared that day it was evident that a real solution requires collaboration, shared resources, and systems designed to support people, not punish them. In 2026, I presented at the State of Michigan HIV & STI Conference. My session, "Mastering Healthy Ever After: Building Equitable HIV & STI Care Systems Through Housing, Data, and Human Dignity," reframed HIV and STI prevention as a system-level challenge. Participants explored how communities, public health professionals, and policymakers can work together to create coordinated, person-centered systems where equity and dignity drive measurable impact. The opportunities highlighted how housing and healthcare-related partnerships can improve access, engagement, and long-term wellness for those most affected.

This year, my work continues locally on the Mount Pleasant Zoning Board of Appeals, where I have seen how local policy, land use, and zoning decisions affect housing access, affordability, and opportunity. Each case is a reminder that structural barriers can be challenged, and that community voices must guide policy. At the same time, I've been writing op-eds centering abused women and housing, highlighting how systemic inequities compound personal crises and emphasizing that meaningful change requires both policy shifts and collective advocacy.

What connects all these experiences is the larger vision: housing, health, and justice are interconnected. Communities thrive when we bridge sectors, listen to lived experience, and create systems designed to support people. And while this work started locally and statewide, the challenges—and the solutions—are universal. My goal is to take these lessons internationally, working with communities and policymakers around the world to design housing systems that are equitable, resilient, and grounded in human dignity.

The message I bring is not mine alone. It belongs to every tenant organizing against eviction, every advocate fighting for policy reform, and every individual showing resilience in the face of systemic inequities. Adversity can feel insurmountable, but through collaboration, shared knowledge, and collective action, we can transform it into power.

As we reflect on the title of this publication, *Collective Strength Through Adversity*, it is clear that our strength is in our networks, in our communities, and in the connections we build across sectors, generations, and borders. Together, we can create housing systems, public health frameworks, and policies that ensure everyone thrives in their community.

"Adversity can feel insurmountable, but through collaboration, shared knowledge, and collective action, we can transform it into power."

INTERVIEWS

LIBERATING OUR SYSTEMS AND OURSELVES: A PERSPECTIVE FROM AFRICAN COMMUNITIES TOGETHER

Interview with Sosseh Prom

Tell us a little about yourself and how you got involved in the housing justice movement?

The nonprofit I work for, African Communities Together (ACT), is a member-based organization that empowers African immigrants to fight for the issues that matter to them, and we got involved in the housing justice movement back in 2020 at the request of some of our members in Alexandria, Virginia. A private equity company had bought their apartment complex during the pandemic and shortly thereafter, our members noticed a significant uptick in eviction filings and reduction in property maintenance. More of their neighbors were being forced to leave and their community was being fractured, so something needed to be done. The tenants called on us, and we got to work organizing them and doing research on the landlord so we could identify who they were and how to engage with them. Through that research and conversations with other organizations and tenant movements, we gained a deeper understanding of housing instability as a systemic issue, and how the immigrant community had been left out of housing justice conversations. Things took off from there and since then, we've made it part of our mission to center the lived experiences of African immigrants in the housing justice movement.

What do you think about when you hear this issue's title, "Collective Strength Through Adversity"?

I think about the communities across the nation taking a stand against ICE and this administration's attacks on the immigrant community. I think about all the families we work with who are joining tenant associations and actively fighting against their landlord while also living paycheck to paycheck. I think of the members we work with who live in shelters and are working together for policy changes that would transition them, and others, out of the shelter and into stable housing. These are the people who come to mind because the common denominator is their immense strength to carry on and keep fighting, even when things are bleak. Perhaps more than anything, I also think about a world where my community doesn't have to build strength through extreme hardship. We deserve softness too. We deserve safety. We deserve to live in community with each other without having to constantly prepare ourselves for violence or displacement.

How can being involved in your community play a role in collective liberation and healing?

The systems and people in power we're fighting against are relying on us to be divided because they know that once we're unified, they lose power. By getting involved in your community, you take a step toward building collective power, and over time you also start to recognize the ways that we can free ourselves from the systems designed to keep us impoverished. I believe it all boils down to human connection. When you get involved with your community, you build relationships that humanize people, and those relationships are what drive you to take care of each other, to fight together against injustices, to protect each other, to heal together, to build together. Take the Black Panthers' "survival programs" for example. They had free breakfast programs, health clinics, and educational initiatives to provide resources that Black communities were prevented from accessing. This was all rooted in collective liberation that stemmed from human connection. Africans also have similar mutual aid systems. "Sou Sou," for instance, is an informal savings account of sorts where a small group of people contribute money into a fund, and then each person gets the lump sum on a rotating basis. It's a system based on trust and can help people during stressful times (like paying back rent to avoid eviction). These are the kinds of community systems that liberate us and help us heal, but they're only possible if we get involved in our communities.

What are some lessons you learned organizing/advocating in your community that you would like to share with other communities across the country?

I honestly don't even know where to begin because there are so many. The biggest lesson I learned early on in organizing was to meet people where they are because there is never just "one kind of tenant" when you're organizing. Each tenant has a unique story that doesn't necessarily work with a "one-size-fits-all" approach, so it's vital to meet people where they are so they can actively participate in the movement. Take the immigrant community for example. There are some tenants in our campaigns who are ready to take their landlord to court. But there are also immigrant tenants who have legitimate concerns about going to government buildings or triggering court actions that could bring more attention to them during a time when immigration enforcement is terrorizing these tenants and their families. We cannot keep going without our most vulnerable and expect them to catch up to the housing justice movement when the movement isn't catered to them and their needs. So, we take the time to be intentional and work with immigrant tenants to find other ways to bring about landlord accountability that doesn't put them in danger.

Do you have any words of advice for the readers who are organizing on the frontlines?

You don't need to aim for perfection, but you do need to aim for consistency. Organizing has to begin with building trust, and a big part of building trust means consistently showing up for your community. It takes a lot of work, but it's so worth it.

Also, don't shy away from conflict. Sure, no one likes disagreeing or finding themselves in a confrontational situation. But don't isolate yourself because a disagreement happened. Work to identify why the disagreement happened, do your best to fix it with empathy and understanding, and be comfortable knowing that there might not be a perfect resolution. I've found that often times if the solution isn't perfect, people are willing to write it off. But that's such an unrealistic way to approach life and community. None of us are perfect, so why are we pushing for perfection in our strategies and relationships? There are lessons to be learned in imperfection, and I tend to bond more with people who are making the same mistakes I am, because there's power in learning together.

Lastly, take care of yourselves. Being on the frontlines can be invigorating, but it is also emotionally, mentally, and physically draining. I would be lying if I said there was never a day when I thought about giving up, but we can only sustain the movement if we're also sustaining ourselves. That's why collective power is so important. It allows each individual time to rest, knowing that the work will carry on because there are so many of us moving together toward a common goal.

"You don't need to aim for perfection, but you do need to aim for consistency."

THE ROLE OF INTERGENERATIONAL COLLABORATION IN THE RESISTANCE

Interview with Elder Jewelean Jackson

Thank you for taking the time to meet with me today, Jewelean. I want to start off by asking if you can tell us a little about yourself and how you got involved in the housing justice movement?

My name is Ms. Elder Jewelean Jackson. I am a longtime educator, now pushing 80 years old as an elder. I added Elder to my name because I want to help my peers recognize that from the cradle to the grave, we still have value.

I was born into homelessness as an army brat. My father was deployed three times: during World War II, Korea, and Vietnam. I was also the eldest of eight siblings. My mother was left across the pond to figure out if we would live out of our station wagon or return to find housing in the Alabama Delta.

Now one thing to note about trying to find housing is that people always talk about housing being affordable and safe, and choice in housing; but often they neglect the quality of housing. So as part of my charge, I have always advocated for quality housing because I saw the negative impacts housing can have on someone when it isn't quality.

While in adulthood, I had experienced many evictions and even a foreclosure, during which my house was sold to a white man and we can clearly see the discrimination in that circumstance.

However, I got pulled into the homelessness arena when I was the chair of the board at the University of Minnesota's Community Healthcare Center. It was in this role that I recognized a very prominent intersectionality between housing and health.

I've been involved in this work since. I know the resources are there to eradicate homelessness tomorrow, we just need the political will.

What do you think about when you hear this issue's title, "Collective Strength Through Adversity"?

Well, I'm a firm believer in not reinventing the wheel. I am also a firm believer in collaboration and partnerships. Teamwork makes the dream work.

There is an African folktale where a spider overcame a lion by coming together with other spiders and spinning a web around it, meaning that we're all in this together. When it comes to the public health crisis of homelessness, we created this reality and it's going to take all of us to undo it. We are all in this together. We created this reality together. It will take all of us to fix it. There are so many mitigating circumstances that impact an individual's experience, we cannot point fingers at individuals. A lot of people do not think about homelessness until it impacts them and their loved ones directly. How can we wake people up and get them to understand that it is part of all of us to undo this stigma?

How can being involved in your community play a role in collective liberation and healing?

Well, I think there's a role to be played for everyone. When ICE invaded Minnesota, I had to set boundaries for myself and be clear that I couldn't be in the trenches like I was during the George Floyd protests. However, I partnered with my daughter, who is a vegan chef, to cook and deliver food to people on the frontlines. We have to keep our eyes on the collective prize, and to make that happen we all need to play a role in the movement, regardless of what that looks like.

Now, I'm not sure I'm going to be around to see much change at this point in my life, but I have a feeling in my heart that what I'm doing is right and I'm proceeding accordingly.

I also think that making a movement intergenerational is so important. I'd like to think I bring a little bit of wisdom, and the young people bring the energy. Learning is a two-way street. It is clear to me that I do not come with all the answers and neither do the youngins, but hopefully we can all show up with an answer or two.

I was once told that as elders we must give what we have to the movement and get out of the way of the youth so that they can fly. Will they do it the same way we did it? No. Will they make mistakes? Yes, but let's not forget years back we were also those young folks who made mistakes.

What are some lessons you learned organizing/advocating in your community that you would like to share with other communities across the country?

I think I've spent the bulk of my life organizing, be it internally or formally. I initially came into organizing through Saul Alinsky. It became clear in my work that the next step after organizing is to mobilize people. One cannot effectively happen without the other. I've also learned that no matter what I'm going through, my pain, story, and narrative can always serve to assist someone else's betterment. For example, when my home was foreclosed on, I had 28 days to get all my stuff out before leaving. If I hadn't been there to learn that, I wouldn't have been able to share it with others going through foreclosure.

I've also learned that no matter how dire my situation can be or has ever been, I still have choices. For example, during one of my evictions, I was offered a unit that I could afford but ultimately turned down because of safety issues. People rebutted me, saying "well this is better than nothing, this is better than what you have" and I would say, "perhaps." But I still had options, I still had choices. I can still think for myself and make decisions accordingly. We did find a home to our liking shortly thereafter, which speaks to the sense of empowerment I had at the time. Even though I was going through something traumatic, I was able to say, "this is not what I desire."

Empowerment is also an important element in the homelessness community, so they understand that they have the strength as they face the highs and lows of life.

We must also empower the infrastructure so the people with power and money can invest in communities, instead of blaming individuals.

"Empowerment is also an important element in the homelessness community, so they understand that they have the strength as they face the highs and lows of life."

The other thing I've learned is that policy and legislation is good, but we should also be aware of and celebrate the small wins. These wins usually come from people who have lived experience, since they often have the strength to fight when the time comes.

We must also focus on building wealth through homeownership. Rental assistance is important but if we only focus on investing in rental assistance, we will continue to fatten the already fat pockets of the property owners.

It's also important for advocates to be educated on legislation, because while wealthy and powerful people create these laws and tax codes, they represent us and we should understand the laws, too.

Do you have any words of advice for the readers who are organizing on the frontlines?

It is critical that no matter whether you are a leader or a follower, you need to continue being trained and train others. Even though we have our martyrs, we need more than one person to lead this work. So, what does that mean for what you leave behind and the legacy thereof?

I would also like to see more emphasis on building intergenerational relationships in the movement.

I also want to see more action versus venting in the movement. There is a place for venting and getting something off your chest. Both are important but there is a time and place for venting and taking concrete action.

I want people to know that lived experience includes everyone from people currently experiencing homelessness to those working a 9-5 and in a stable home. All these perspectives are important in the movement. If you are an organizer, regardless of lived experience, you should be welcomed into the movement.

We must also meet people where they are. Not everyone wants to live in a house and who are we to tell people what they should want or have?

Ultimately, I encourage others to come into this work with an open mind and don't be judgmental.

OVERCOMING SYSTEMIC BARRIERS

Interview with Kimrâh Minuty

Kimrah, tell us a little about yourself and how you got involved in the housing justice movement.

I got involved in housing justice because of mold. That's the simplest way to say it. I was living in an apartment in Florida where mold exposure made me extremely sick. It got to the point where I had to leave the state just to access better medical care, so I came back to Massachusetts, where I'm originally from. What I found when I got here was that even though there were more resources on paper, the system itself was much harder to navigate. It required extensive documentation just to access emergency shelter. As someone who was already sick and disabled, that process was overwhelming. I'm tech savvy, so I was able to push through it—but even then, it took far longer than it should have.

When I finally got placed, the shelter they sent me to was an hour away from my doctors. Eventually, my daughter and I were moved to another shelter—but that building was a previously condemned hotel that should have been torn down. There was visible mold throughout the building, and people were getting sick. I began writing emails asking whether the building had been inspected before conversion. It hadn't been. I organized 26 families and gathered a petition with photo documentation. This is not just bad housing—it's systemic neglect.

What do you think about when you hear this issue's title, "Collective Strength Through Adversity"?

I think it's the only way forward. "United we stand, divided we fall" isn't just a saying—it's a strategy. Movements today are bringing people together again, but unity alone isn't enough. We need strategy, accountability, and willingness to challenge systems legally.

How can being involved in your community play a role in collective liberation and healing?

Heal yourself, heal the world. Community work ripples outward. Leadership forms through action, not titles. Collective liberation is layered and relational.

What are some lessons you learned about organizing?

Talk to the people who complain—they know the problems. Organize around connection, not just issues. Create joy spaces. Be honest about capacity. Trust builds sustainable organizing.

Do you have any advice for organizers?

Don't do everything alone. Build teams based on strengths.

Trust people. Build systems based on real capacity. If your system doesn't match human capacity, it will fail.

"Leadership forms through action, not titles. Collective liberation is layered and relational."

TURNING ADVERSITY INTO ACTION

Interview with Mrs. Kennetha Patterson "The Homeless CEO"

Tell us a little about yourself and how you got involved in the housing justice movement.

I come from a family household of seven: husband, wife, children, and now grandboy. Even with a sixty-thousand-dollar household income, we were still living in poverty. We were displaced four different times, and each time it felt like the ground moved under our feet. I was not an advocate then. I was a mother trying to survive a system that was never designed for families like mine. After our last displacement, I created Vision Heirs Incorporated because I wanted to build the support I could not find. When I could not secure funding and had to dissolve it, I learned my first lesson about how competition and gatekeeping shape the nonprofit world.

When I became homeless myself, I saw how impossible it was to navigate the system alone. That is when advocacy found me. My first major collective win was securing one for one replacement units at the Park at Hillside, an expired LIHTC [Low-Income Housing Tax Credit] property. That fight showed me how predatory developers can be when LIHTC properties expire. That is a part of where "The Homeless CEO" identity was born, right in the middle of homelessness and system learning.

Today, I stand as one of this year's Lorraine Brown Resident Leader Award recipients and a proud member of The Collective number four cohort with NLIHC. My journey is not theoretical. It is lived, tested, and carried forward with purpose.

What do you think about when you hear this issue's title, "Collective Strength Through Adversity"?

I feel a sense of relief, because being heard is not something many of us started with. A lot of us began advocating for others long before we ever had advocates for ourselves. Collective strength means naming that truth out loud. It means recognizing that our survival stories are not individual accidents, but shared experiences shaped by policy and missing data. When we bring awareness, we make space for our voices to matter and for our communities to be seen.

How can being involved in your community play a role in collective liberation and healing?

Community involvement builds people power. It tells the next person that they are not just a resident but a stakeholder in their own neighborhood. Public education and training are essential, and peer to peer support is one of the strongest tools we have. Community members already hold key knowledge, and public education helps us glean from that wisdom. I always say we need to do things out of charity and not within charity. It is like the saying teach a person to fish and they will never go hungry again. We need to build leadership and a different kind of homeowner, and that is what is missing in the housing sector.

What are some lessons you learned while organizing and advocating in your community that you would like to share with other communities across the country?

As much as you may want to give up, think about the consequences of stepping away from the work. Everyone plays a role in the movement. As a heartbeat and blueprint pollinator, if I take a step back, so many things will unravel. With peers you are never alone. Reach out for help. Do not work in a silo. Be in community, do no harm, and be transparent so we can build our communities back, out of charity and not with solely perceived charity.

Do you have any words of advice for the readers who are organizing on the frontlines?

Always be aware of your surroundings. Make sure you are leading your organizing efforts and that no one takes them away from you. Keep your leadership tenant-centered. HUD regulations are the bible, as stated by one of the OG's in our 2026 NLIHC pre-housing policy forum tenant sessions. We need to be educated on what our rights are and what the law says so we can build others up.

Are there any words you want to leave the readers with?

Even out of adversity you can be creative. My community executive leaders with unhoused lived expertise, and myself as a foundational member right alongside them, created the Nashville Voices of Resilience Homeless Choir to push back against bureaucracy and reclaim our power. Be you and decide what you want to bring into this world, because every one of us has a part to play to end homelessness.

THE PATH TO HEALING IS PAVED IN TRUTH

Kristal Thompson is an advocate, a person with lived experience, and a person with physical disabilities. Each of those identities shapes how she moves through the world, how she shows up in her community and in the movement for housing justice.

Interview with Kristal Thompson

"I'm still learning to own that," Thompson says, reflecting on living with "invisible" disabilities. "Not allowing those disabilities to define me, but also not allowing other people's perspectives to define me either." Thompson's experiences with housing instability, combined with navigating life with disabilities, pushed her to better understand systems that often overlook or exclude people who are marginalized based on identity and ability. What began as personal survival became something broader.

In her advocacy, Kristal has used her voice as a powerful tool for connection, healing, and change. When Thompson reflects on the idea of "collective strength through adversity," she does not think only of struggle. She thinks of community. She describes the relationships she has built with fellow tenant leaders, particularly through national organizing spaces, as a kind of chosen family. In those spaces, people show up strong but also carry unseen burdens. Through trust and care, they support one another in ways that make the work sustainable.

"Even when we don't say what we're going through, we're strengthening each other," she says. "It's about checking in, making space, and reminding each other it's okay if you don't have it to give today." For Thompson, that kind of community is essential to both liberation and healing. While she began her advocacy work at the statewide level, she made a conscious decision in recent years to become more engaged locally, in her own neighborhood. That shift changed her in unexpected ways.

"I realized I needed to know what was happening in my own community," she says. Getting involved locally allowed Thompson to connect more deeply with her neighbors and, importantly, to share her full story. Like many who have experienced housing instability, she initially carried hesitation about being open. But once she began speaking her truth, something shifted. "It's like I could finally exhale," she says. "I could fully, authentically be myself."

That authenticity became part of her healing. Each time she speaks, whether in community meetings or policy spaces, she feels the impact not only externally, but internally as well. "It's a part of my healing process," she says. "Even when there are tears, those tears are freeing."

Still, Thompson is thoughtful about what healing means. For her, it is not about erasing the past. "I don't think I ever want to be completely healed from it," she says. "That experience is part of who I am."

Instead, she sees healing as acceptance, as carrying those experiences forward in a way that fuels growth and purpose. That perspective allows her to remain grounded while continuing to step into new spaces. In her organizing work, Thompson has also learned hard lessons about power, representation, and authenticity. Being invited to the table, she says, is not always enough. "Just because you're invited doesn't mean they understand why they need you there," she explains.

Early on in her advocacy work, she was simply grateful to be included. But over time, she began asking deeper questions. Do people want her full self, or just her story? Are they valuing her lived experience in a meaningful way, or treating it as a checkbox? "Do you want my story, or do you want Kristal?"

That distinction matters. Thompson emphasizes that people with lived experience are more than the hardest moments of their lives. She speaks openly about reclaiming the fullness of her identity, including her education, her professional background, and her personal passions. "I'm more than that one part of my story," she says. That clarity has helped her set boundaries, including saying no to spaces that do not honor her truth. It is a lesson she now shares with others. "It's okay to say no," she says. "It's okay to say not right now."

For those organizing on the front lines, Thompson offers simple but powerful advice: Stay in your truth. Systems, structures, and expectations can pull people away from why they started this work in the first place. "Be true to yourself," she says. "And take time to step back and ask, is this still honoring my truth?" That reflection is necessary for growth. Sometimes it means evolving within a space you are in. Other times, it means stepping away entirely. "If it's not aligned anymore, it's okay to move on," she says.

At its core, Thompson's message is about self-awareness, courage, and collective care. Advocacy is not just about policy change. It is about people, their stories, and their ability to show up fully as themselves. Like so many tenant leaders, her work is rooted in a belief that change begins within. "You have to be able to look at yourself at the end of the day and know you showed up in your truth," she says.

In communities across the country, that truth is building power. It is creating space for healing, for connection, and for voices that have too often been ignored. And through leaders like Kristal Thompson, it is a reminder that collective strength comes from the courage to own your story and use it to make change.

"Advocacy is not just about policy change. It is about people, their stories, and their ability to show up fully as themselves."

INTERVIEWS

POWER IS IN THE PEOPLE OF CHARLOTTESVILLE, VIRGINIA

Interview with Rosia Parker and Latricia Giles

In Charlottesville, Virginia, tenants are organizing together to take action against harmful policy and to strengthen their communities. For tenant leader Rosia Parker, the fight for equity and justice is deeply personal, rooted in lived experience and a commitment to protecting her community from displacement. Parker's own experience navigating housing instability, including homelessness, while raising a family and working to secure permanent housing has motivated her to work toward solutions for people experiencing similar challenges. Her dedication to this work entails working through confusing systems, limited access to resources, and a lack of accountability from people in power.

That experience now shapes what this issue's title means to her, "collective strength through adversity." "The trauma that you endure, it strengthens you," Parker says. "Resilience is being able to stand up and speak on my behalf and on behalf of others." Today, Parker is doing exactly that, speaking out alongside her neighbors as Charlottesville faces mounting redevelopment pressures. In historically Black neighborhoods like 10th and Page and Westhaven, residents are organizing against development and potential displacement tied to student housing expansion, university growth, and private investment.

"They're overrunning the Black and brown neighborhoods," Parker says. "That don't leave us no choice but to fight." From large-scale student housing developments to new commercial projects and hotels, Parker recognizes the transformation of her community, one that risks displacing long-time residents and erasing neighborhood history. Even the projects labeled as "affordable," often fail to reflect what affordability truly means for people already struggling to stay housed in the area. Through public meetings, protests, and coalition building, residents and community members like Parker are demanding to be heard. Groups like the Public Housing Association of Residents (PHAR), along with student and local allies, are helping amplify those voices and build collective power. "Power is in the people," Parker says. "And we're not going to stop." For Parker, organizing is both practical and personal. It means showing up, even when you are not invited, taking notes, documenting decisions, and holding leaders accountable. It means doing the research, building strategies, and moving step by step. "You got to be at the table," she says. "And if they don't want you there, you still document everything."

Organizing and striving for collective healing also means building trust. Parker reflects on this, "If you don't have trust, you don't have anything." "Healing comes with learning. How to cope with trauma, mental health, physical health, being engaged with one another in unity, and solidarity, being as one, understanding what one has gone through and looking at the experience of that. And being able to work together as a collective," Parker adds, emphasizing that strong movements depend on honesty, shared purpose, and relationships. Latricia Giles, executive director of the Public Housing Association of Residents in Charlottesville, echoes that focus on collective power while grounding it in a broader vision of liberation. "No one's free until everybody's free," she says. For Giles, housing justice is inseparable from the fight for human dignity and requires bringing people together across communities and experiences. At the core of her work is a commitment to centering resident voices. Too often, she says, decisions are made without meaningful input from the people most affected. "Communities know what's best for them," Giles says. "We have to actually listen to the people." Both Parker and Giles emphasize that organizing does not require a special formula. Instead, it starts with authenticity and lived experience. People come to this work because something has impacted or fundamentally moved them, and that connection is a powerful entry point for action. "There's no secret sauce," Giles says. "It's about being your authentic self."

At the same time, Giles underscores the importance of understanding history, not as something distant, but as something ongoing. In Charlottesville, past displacement and inequities continue to shape present realities. "For a lot of people, history is current," she says. "It's trauma that hasn't been resolved." The work, both leaders acknowledge, can be exhausting. That is why care, both individual and collective, is essential. "You cannot pour from an empty cup," Giles says. "It is critical and essential that preservation of self has to happen, and not in a selfish way. And it's not that you're not being in community or in the trenches. But if you emptying down, who's going to be there?"

Giles continues to reflect on the importance of care, "As a leader, sometimes I wish I would do a better job of continuing to cultivate that for folks, 'I know you're going 110, but it's okay to go down to 80.' I just want folks to please take care of themselves. And it's okay. That doesn't mean that you're not a warrior for the people. It just means you also got to be a warrior for yourself."

Still, both return to the same core message: strategy must inform action, which drives change. "Hope is not a strategy, it's action. It's knowing your actions have wildly beautiful impacts," says Giles. In Charlottesville, that fight continues through organizing, advocacy, and community care. It is a fight not only for housing, but for the right to remain, to be heard, and to shape the future of the places people call home. And as Parker and Giles make clear, it is a fight strengthened through collective power.

NLIHC UPDATES

POLICY UPDATES

Note: Given the fast-changing nature of the legislative process, some information may be outdated by the time of publication.

FUNDING FOR HUD PROGRAMS

By Kim Johnson and Renee Williams
NLIHC

Final Fiscal Year 2026 Appropriations Bill and Outlook for Fiscal Year 2027. The annual appropriations process is an essential task completed by Congress every year to ensure the federal government and all its vital programs—including affordable housing and homelessness programs—continue to operate. Congress is tasked with enacting a new budget by October 1, which marks the beginning of the new federal fiscal year (FY), but it rarely meets this deadline. Instead, Congress typically enacts a short-term continuing resolution (CR), which briefly extends funding for the federal government at its current level, to extend the deadline and buy more time to finalize a spending bill for the new fiscal year.

In February 2026, Congress passed and the president signed into law a final FY2026 spending bill (https://tr.ee/0IVlmy) for federal programs. Thanks to the work of advocates across the country, the bill included $77.3 billion for HUD, an over $7.2 billion increase from the previous year. This is significantly more than the $3.3 billion increase for HUD programs provided in the Senate's FY26 spending bill; the House FY26 bill proposed cutting HUD programs by $2.2 billion.

The funding levels provided in the final FY26 HUD spending bill are expected to be sufficient to cover the cost of existing Tenant-Based Rental Assistance (TBRA) and Project-Based Rental Assistance (PBRA) contracts. The final spending bill also increases funding for HUD's Continuum of Care (CoC) program and creates a timeline for HUD to release CoC funding. However, the spending bill cuts funding for public housing operations and capital needs, despite continued need for critical health and safety repairs to public housing stock.

Outlook for Fiscal Year 2027. President Donald Trump released a budget request for FY27 on April 3. The president's budget request is a usual part of the appropriations cycle, signaling the start of funding negotiations for the new fiscal year. The budget request is a tool for the White House to message its priorities; only Congress has the power to provide funding for federal programs.

The president's FY27 budget request includes some of the same proposals and cuts to federal programs outlined in the FY26 request, including zeroing out funding for programs that help with affordable housing construction and community development. The budget request would also make significant changes to HUD's CoC program, moving funding away from long-term solutions like permanent housing and supportive services and toward less effective, more costly policies like emergency shelters and transitional housing. The request also proposes imposing work requirements and time limits on households receiving HUD assistance. However, it does not include the drastic cuts and dramatic changes to HUD rental assistance programs included in last year's budget request. Learn more about the FY27 budget request here (https://tr.ee/wVGCGI).

With the president's budget request released, the House and Senate will next draft their own spending proposals for the coming fiscal year. The House Appropriations Committee is expected to release their FY27 proposal for HUD funding in May; a potential timeline for the release of the Senate Appropriations Committee's FY27 spending bills has not yet been released.

CONGRESS CONSIDERING BIPARTISAN HOUSING SUPPLY BILL

The House and Senate are currently considering a bipartisan housing supply bill, the "21st Century ROAD to Housing Act" (S.Amdt.4308/ H.R.6644) (https://tr.ee/xa2zaT/https://tr.ee/Tj4ax7). If enacted, the bill would be the largest bipartisan housing supply bill passed by Congress in decades. The bill would make needed reforms to HUD programs and provide incentives to communities to help remove barriers to affordable housing construction.

The bill includes several priorities for NLIHC, including the "Reforming Disaster Recovery Act" (RDRA), which would permanently authorize HUD's long-term disaster recovery program and make needed updates for more efficient and equitable delivery of disaster recovery funds. The bill also includes the "Rural Housing Service Reform Act," which would help preserve affordable housing for over 400,000 low-income families living in rural areas, and provisions from the "Choice in Affordable Housing Act" that would help streamline the Housing Choice Voucher (HCV) inspection process, helping families utilize their voucher more quickly.

While NLIHC supports the "21st Century ROAD to Housing Act," the bill also includes two provisions that raise concerns. First, the bill includes language authorizing another 25 public housing agencies (PHAs) to participate in the Moving to Work (MTW) cohort. PHAs that are part of the MTW Demonstration are allowed to implement certain experimental policies, if approved by HUD. The provision would explicitly prohibit PHAs in the new MTW cohort from imposing work requirements, time limits, or significantly increased rents. Second, the bill would lift the cap on the Rental Assistance Demonstration (RAD) program. While RAD allows access to much needed financing to preserve the properties, NLIHC has opposed RAD expansion over concerns about enforcing tenant protections at properties that have converted through RAD. The bill codifies some tenant protections under RAD; NLIHC will continue working with Congress to strengthen these provisions and ensure tenant rights are protected and our priorities are included in any final bill.

HUD PROPOSED RULES

Recently, HUD has issued several proposals that NLIHC strongly opposes because, if enacted, these changes would have negative impacts on HUD tenants. The public comment periods on these proposals just finished. Importantly, none of these proposals are final yet. Now, HUD must evaluate the comments it received, write its final version of these changes, and publish them.

"Mixed-status" proposal. HUD's proposed Mixed-Status rule would require families with mixed immigration statuses (mixed-status families) in certain HUD programs to choose between remaining together and losing their housing assistance. These changes would affect major HUD programs such as public housing, Housing Choice Vouchers, and project-based rental assistance, among others.

If finalized, the changes would not just affect mixed-status families. Mixed-status families pay more in rent on average because they get less assistance, as ineligible family members do not receive rental assistance. Without more money from Congress, fewer families will be served by HUD. Furthermore, HUD also wants to impose stricter documentation and verification requirements that will impact HUD tenants and applicants broadly, including US citizens.

30-day notice for nonpayment proposal. On February 26, HUD took steps to repeal the requirement that public housing agencies (PHAs) and project-based rental assistance (PBRA) owners provide households with a 30-day termination notice prior to filing an eviction action for nonpayment of rent. If finalized, these changes mean that certain tenants in HUD-assisted housing will have less time to catch up on rent to avoid eviction. Note that any changes will not affect the Housing Choice Voucher program or Project Based Vouchers, as they were not covered by the regulation that is being repealed.

Work requirements and time limits proposal. HUD has proposed allowing public housing agencies (PHAs) and HUD-assisted owners to impose work requirements and time limits on assisted families. Under HUD's proposal, PHAs and Project-Based Rental Assistance (PBRA) owners would be allowed to adopt work requirements for "work-eligible" adults of up to 40 hours per week. "Work-eligible" adults are defined as individuals ages 18 to 61 who are not people with disabilities, pregnant, or enrolled in higher education. The "work-eligible" definition also excludes primary caretakers for: a person with a disability, a child under six, or a person who is temporarily incapacitated. Time limits on assistance would also be allowed after two years for "non-elderly, non-disabled families." The proposed changes, if finalized as written, would apply to the following programs: public housing, Housing Choice Vouchers (HCV), Project-Based Vouchers (PBV), and PBRA.

Note that HUD's proposal would not require housing providers to adopt time limits or work requirements. However, the proposal tries to provide a path for states to pass laws that would, for example, require PHAs within those states to impose work requirements and/or time limits.

As noted above, at this stage, these proposals have not been finalized. NLIHC will continue to monitor the progress of each proposal.

RESEARCH UPDATES

By Sarah Abdelhadi and Dan Emmanuel
NLIHC

THE GAP 2026

NLIHC published *The Gap 2026* (https://nlihc.org/gap) on March 5, 2026. The 2026 edition of the report finds that the lowest-income renters in the US, who account for nearly a quarter of all renter households, face a shortage of 7.2 million affordable and available rental homes. Only 35 affordable and available homes exist for every 100 renter households with extremely low incomes across the nation. This shortage impacts every state and the District of Columbia, resulting in widespread housing cost burdens for renters with the lowest incomes. Seventy-four percent, or nearly three out of every four, extremely low-income renter households are severely housing cost-burdened, spending more than half their limited incomes on housing.

The report examines how housing challenges for the lowest-income renters are systemic and rooted in the inherent limitations of the private market. The report argues that these limitations must be addressed with subsidies and that greater investments are specifically needed in deeply targeted federal housing programs.

Find data for the US, states, and metropolitan areas at https://nlihc.org/gap.

THE GAP: ASSESSING THE AFFORDABILITY AND AVAILABILITY OF RENTAL HOUSING IN PUERTO RICO

On November 20, 2025, NLIHC published *The Gap: Assessing the Affordability and Availability of Rental Housing in Puerto Rico* (https://tr.ee/reRHn3). Using 2023 Puerto Rican Community Survey (PRCS) data, this report extends the analysis from NLIHC's annual *Gap* reports to Puerto Rico for the first time. The report finds that Puerto Rico has a shortage of 54,915 homes affordable and available for renters with extremely low incomes. Put differently, only 66 homes are affordable and available for every 100 renter households with extremely low incomes on the island. This shortage of affordable and available rental homes results in widespread cost burdens for the island's lowest-income renters. The report also explores how these housing issues are exacerbated by the unique challenges Puerto Rico faces with its limited political autonomy as a territory, continuing economic crises, and frequent disasters. The report ultimately calls for deep federal investments in rental assistance, affordable housing preservation, and key reforms to disaster recovery programs.

OUT OF REACH 2026

NLIHC research staff are currently working on the 2026 edition of the *Out of Reach* report (https://nlihc.org/oor). This annual report centers on 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. In 2025, the national Housing Wage was $33.63 per hour for a modest two-bedroom rental home and $28.17 for a modest one-bedroom rental home. *Out of Reach* 2026 will be released in the summer of 2026.

NATIONAL RENTER SURVEY

Over the last two years, NLIHC's Research Team created and carried out our first-ever *National Renter Survey*—a nationally representative survey about renters' housing-related experiences and opinions. This valuable resource provides additional support to the powerful stories that tenant advocates share about their lived experiences and can be used alongside existing national data on housing and renters from sources like the US Census Bureau.

The Research Team received the final survey data earlier this year and is currently preparing a report on our findings, which will be released to the public in summer 2026. With help from our NLIHC colleagues, we are also considering other ways to share our findings to make it easier for tenants to access and make use of them for their advocacy, as well as to provide feedback on the survey itself.

Visit https://nlihc.org/national-renter-survey for more information about the national renter survey. You can also contact the Research Team with questions or ideas at research@nlihc.org.

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