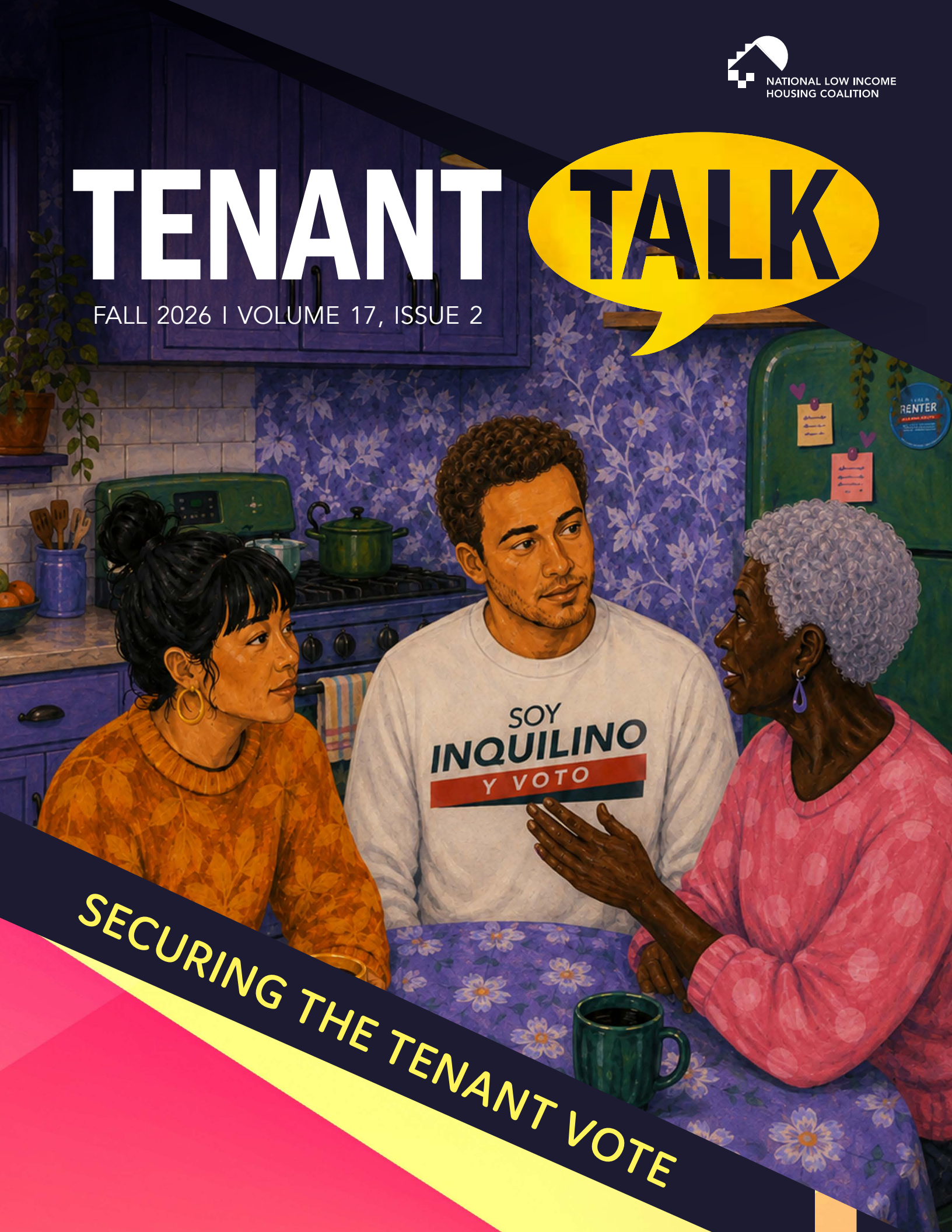




NATIONAL LOW INCOME
HOUSING COALITION

TENANT TALK

FALL 2026 | VOLUME 17, ISSUE 2



SECURING THE TENANT VOTE

TENANT TALK

Tenant Talk is published by the National Low Income Housing Coalition (NLIHC). No portion of this publication may be reprinted without the permission of NLIHC except where otherwise noted.

Edited by
Sidney Betancourt
and Gabby Ross
NLIHC



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.

BECOME A MEMBER

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 on 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

TABLE OF CONTENTS

MESSAGE FROM THE EDITORIAL BOARD.....	4
HOUSING, VOTING, AND THE FIGHT FOR REPRESENTATION	5
WHY VOTING MATTERS: RENTERS HAVE A VOICE AND VOTING HELPS MAKE IT HEARD.....	6
LOUISIANA V. CALLAIS AND REDISTRICTING.....	8
MAIL-IN BALLOTS AND VOTER ACCESS	10
BUILDING RENTER POWER THROUGH VOTING	12
THE TOOL TO BUILD NEIGHBORHOODS FOR ALL OF US	14
BEYOND THE BALLOT: CREATING SPACE FOR YOUNG LEADERS TO USE THEIR VOICES	16
KEY RESOURCES FOR VOTERS.....	18
POLICY UPDATES	20
RESEARCH UPDATES.....	24



MESSAGE FROM THE EDITORIAL BOARD

Dear Readers,

Since the release of NLIHC's last election edition of *Tenant Talk*, "[Housing is Built with Ballots](https://tr.ee/mhNTnC) (<https://tr.ee/mhNTnC>)," significant events in the U.S. have made resources like *Tenant Talk* more important than ever. Low-income tenants have traditionally had lower voter turnout than homeowners, highlighting an inequity that exists amongst social classes that impacts one's ability to own a home, evade homelessness, and deal with rising costs of housing. Tenants can use the November 2026 midterm elections as a time to use our voices and speak out.

National Low Income Housing Coalition's (NLIHC) nonpartisan [Our Homes, Our Votes](https://www.ourhomes-ourvotes.org/) campaign (<https://www.ourhomes-ourvotes.org/>) has led important collective action needed to get the renter vote out. The campaign's mission is to empower low-income renters to vote by providing low-income people and organizations serving low-income people with the resources to register, educate, and mobilize voters. As the voting rights of low-income people have become increasingly under threat, the campaign has also taken a defensive stance in ensuring bills like the [SAVE Act](https://tr.ee/hT3BWI) (<https://tr.ee/hT3BWI>), which require every American to provide documentary proof of citizenship each time they register to vote or update their registration, do not pass.

This publication will provide an educational overview of the current federal voter-rights landscape, challenges low-income voters face, and how communities are countering attacks on voting rights. NLIHC's policy and research teams will also provide updates on the recently passed "[21st Century ROAD to Housing Act](https://tr.ee/V2fV6n) (<https://tr.ee/V2fV6n>)," proposed federal agency rules, NLIHC's [2025 National Renter Survey](https://nlihc.org/national-renter-survey) (<https://nlihc.org/national-renter-survey>), and NLIHC's recently published, [Out of Reach: The High Cost of Housing](https://nlihc.org/oor) (<https://nlihc.org/oor>).

With the help of this publication, the *Our Homes, Our Votes* campaign, and your collective action, we can create a stronger country where everyone, including low-income renters, participates in the democratic process. We hope that this issue of *Tenant Talk* will provide the tools and resources necessary to get involved in the upcoming midterm election season. Let's get out the vote!

In solidarity,

The Editorial Board

Zella Knight, Loraine Brown, Geraldine Collins and Mindy Woods

HOUSING, VOTING, AND THE FIGHT FOR REPRESENTATION

By Tia Turner

NLIHC



The 2026 elections will give voters an opportunity to shape decisions at every level of government. On November 3, voters will decide all 435 seats in the U.S. House of Representatives, 33 U.S. Senate seats, and 36 governorships. More than 6,100 state legislative seats are also scheduled for election, along with thousands of local offices that influence the policies and resources affecting people's daily lives.

For renters, the 2026 election cycle arrives at a critical moment. Over the past year, significant developments have affected voting rights, political representation, and access to the ballot. From the U.S. Supreme Court's decision in [Louisiana v. Callais](https://tr.ee/afjbki) (<https://tr.ee/afjbki>) to ongoing legal challenges involving mail-in voting and changes to congressional maps, the rules governing how people participate in our democracy continue to evolve.

These developments are not separate from housing. The people elected to office make decisions about affordable housing, rental assistance, public housing, tenant protections, homelessness programs, transportation, community development, and other resources that shape people's homes and communities. When renters face barriers to participating in elections or when communities lose meaningful opportunities for representation, their ability to influence these decisions is diminished.

This is why National Low Income Housing Coalition's [Our Homes, Our Votes](#) (OHOV) campaign is especially important in 2026. OHOV is a nonpartisan campaign working to register, educate, and mobilize low-income renters and affordable housing advocates to participate in elections. The campaign recognizes that renters, particularly low-income renters, remain severely underrepresented in the political process and that increasing renter participation is essential to building political power for housing justice.

The need to address these barriers is clear. Many eligible voters face challenges that can prevent them from registering or participating in elections, including not knowing how to register, forgetting to update their registration, limited time, busy schedules, or moving to a new address. These challenges can be particularly significant for renters, who are more likely to move frequently and may need to update their voter registration when they change addresses. Other barriers, including transportation challenges, childcare responsibilities, disability, housing instability, and limited access to reliable election information, can also make voting more difficult. Addressing these practical barriers is an important part of ensuring that renters have a meaningful opportunity to participate in elections and make their voices heard.

As the 2026 midterms approach, understanding these barriers and knowing where to find accurate, nonpartisan information is more important than ever.

WHY VOTING MATTERS: RENTERS HAVE A VOICE AND VOTING HELPS MAKE IT HEARD

By Tia Turner
NLIHC



Voting is one of the most direct ways renters can have a voice in decisions affecting their homes, families, and communities. Elections determine who will make decisions about affordable housing, rental assistance, public housing, tenant protections, transportation, community development, and other policies that shape everyday life.

Yet renters continue to vote at lower rates than homeowners. According to [National Low Income Housing Coalition's Turning Renters into Voters: Lessons in Engaging Low-Income Communities](https://tr.ee/FABdPP) (<https://tr.ee/FABdPP>) report, only 52.1% of eligible renters voted in the 2024 general election, compared with 70.3% of eligible homeowners. The gap is even larger by income: only 46.1% of eligible voters in households earning less than \$20,000 voted, compared with 78.4% of eligible voters in households earning more than \$100,000.

Voting is therefore not simply an individual act. It can be a way for renters to build collective power.

When more residents in a building, neighborhood, or community participate in elections, they demonstrate that renters are an organized and engaged constituency. Higher participation can help ensure that candidates and elected officials recognize renters as an important part of the electorate and understand the issues affecting them.

"Voting is one of the most direct ways renters can have a voice in decisions affecting their homes, families, and communities."

Voting Rights Are the Foundation of Participation

The right to vote was not extended equally to all Americans from the beginning of the nation's history. Expanding voting rights has required generations of organizing, advocacy, and legal action.

The "Voting Rights Act of 1965" (VRA) was a landmark achievement of the Civil Rights Movement. The law was designed to address racial discrimination that prevented Black Americans and other communities of color from fully participating in elections. Section 2 of the VRA prohibits voting practices and procedures that discriminate on the basis of race or color and has been used to challenge discriminatory voting practices, including redistricting plans that weaken the voting power of communities of color.

The VRA remains an important protection, because voting access is closely connected to political representation. When communities are unable to participate equally in elections, their ability to influence the policies affecting their lives is also weakened.

Recent developments demonstrate why these protections continue to matter.



LOUISIANA V. CALLAIS AND REDISTRICTING

The way voting districts are drawn can determine whether communities have a meaningful opportunity to elect representatives who understand and respond to their concerns. This makes redistricting an important issue for renters and housing advocates.

By Tia Turner

NLIHC



In April 2026, the U.S. Supreme Court issued its decision in *Louisiana v. Callais*, a case involving the drawing of congressional districts in Louisiana and the application of Section 2 of the “Voting Rights Act.” The case challenged Louisiana’s creation of a second majority-Black congressional district.

The SCOTUS did not eliminate Section 2 of the VRA. However, the decision changed the legal landscape surrounding racial considerations in redistricting and weakened an important protection for voters of color. NLIHC has raised concerns that the decision could make it more difficult to challenge maps that dilute the voting power of communities of color and could weaken fair representation. ([National Low Income Housing Coalition; https://tr.ee/RX45qA](https://tr.ee/RX45qA))

Why Does This Matter to Renters?

Representation matters because elected officials make decisions about the resources and policies affecting communities. When communities have fewer opportunities to elect representatives who reflect their interests, they may also have less influence over decisions affecting housing, transportation, economic opportunity, and other conditions that shape residents’ lives.

The effects of *Louisiana v. Callais* extend beyond Louisiana. Redistricting continues to evolve in states across the country, with legal and political developments shaping congressional and state legislative maps ahead of the 2026 elections. ([National Low Income Housing Coalition; https://tr.ee/RX45qA](https://tr.ee/RX45qA))

For renters, the takeaway is simple: where district lines are drawn can influence whose voices are represented in government. Staying informed about redistricting and understanding changes to voting districts can help renters know which races and elected officials will appear on their ballots.

Voting Is About More Than Presidential Elections

Voting matters at every level of government, not just during presidential elections.

Federal elections determine who represents communities in Congress and who makes decisions about national housing programs and funding. State elections can determine policies affecting tenant protections, housing development, voting access, and public benefits. Local elections can have an immediate impact on zoning, affordable housing development, transportation, property taxes, and community resources.

Many state and local elections also include ballot measures, allowing voters to directly weigh in on policies and funding decisions. These measures can have significant consequences for renters and communities experiencing housing instability.

Yet turnout is often lower in state and local elections. When fewer people vote, the electorate can become less representative of the broader community.

The 2026 elections provide a particularly important opportunity for renters to participate. With all 435 U.S. House seats, 33 Senate seats, 36 governorships, more than 6,100 state legislative seats, and thousands of local offices on the ballot, voters will have opportunities to shape decisions at every level of government. ([NCSL; https://tr.ee/ct4Xjm](https://tr.ee/ct4Xjm))

Renter participation matters throughout the entire election cycle, not only in presidential years!

"Voting matters at every level of government, not just during presidential elections."

MAIL-IN BALLOTS AND VOTER ACCESS

By Tia Turner
NLIHC



Mail-in voting is an important option for many renters, particularly people who face transportation barriers, have unpredictable work schedules, have disabilities, or cannot easily get to a polling location.

Rules for voting by mail vary by state. Depending on where they live, voters may be able to request a ballot, vote by mail without providing a reason, or use other absentee voting options. Deadlines for requesting and returning ballots also differ.

Because these rules can change, voters should use their state or local election office and other trusted, nonpartisan resources to confirm current requirements.

Recent federal actions have also created uncertainty around mail-in voting. In March 2026, President Trump issued an executive order directing federal agencies to take steps that would change how mail-in ballots are administered, including directing the development of a federal list of voters eligible to receive mail-in ballots and directing the U.S. Postal Service to limit delivery of ballots to voters included on that list. NLIHC raised concerns that these requirements could create additional administrative barriers for eligible voters. ([National Low Income Housing Coalition; https://tr.ee/uSf3B1](https://tr.ee/uSf3B1))

The order has faced ongoing legal challenges, and litigation continues. As a result, information about mail-in voting may continue to change as courts consider the administration's actions.

Renters who plan to vote by mail should not rely on information from previous elections. Instead, voters should confirm current deadlines, eligibility requirements, ballot-request procedures, and ballot-return instructions with their state or local election officials.

"Renters who plan to vote by mail should not rely on information from previous elections."

Executive Orders and the Future of Voting Rights

The changes to mail-in voting are part of a broader national debate over who has authority to establish and administer elections and how federal actions can affect voting access.

The Constitution gives states an important role in administering elections, while Congress has authority to establish certain federal election rules. Executive actions attempting to change election procedures can therefore raise questions about federal authority, state election administration, and voters' access to the ballot.

For renters and housing advocates, the practical concern is how changes in election rules affect people who already face barriers to participation. New requirements, changing deadlines, uncertainty about voting options, or confusion about whether a ballot will be accepted can discourage participation even when a voter is eligible to vote.

This is why trusted, nonpartisan information is especially important during an election cycle with significant changes to voting rules.

Housing organizations can help residents navigate this environment without taking a partisan position. Organizations can:

- Share verified information from state and local election officials.
- Remind residents to check their voter registration information.
- Provide current information about registration and voting deadlines.
- Explain available voting options, including early and mail-in voting.
- Connect residents with nonpartisan voter assistance organizations.
- Encourage residents to make a voting plan before Election Day.
- Avoid sharing unverified information about voting requirements or election procedures.



BUILDING RENTER POWER THROUGH VOTING

By Tia Turner
NLIHC



NLIHC's *Our Homes, Our Votes* campaign works to close the participation gap by helping housing organizations and tenant leaders register, educate, and mobilize low-income renters to vote. OHOV provides nonpartisan tools, resources, training, and best practices that housing and homelessness organizations can use to integrate civic engagement into their work. ([National Low Income Housing Coalition; https://tr.ee/H2QoZM](https://tr.ee/H2QoZM))

The campaign's *Turning Renters into Voters* report demonstrates that voter engagement does not have to be separate from housing advocacy. Resident meetings, service coordination, tenant organizing, community events, newsletters, and one-on-one conversations can all become opportunities to provide residents with accurate, nonpartisan voting information. ([National Low Income Housing Coalition; https://tr.ee/fnCwZj](https://tr.ee/fnCwZj))

The goal is not simply to increase the number of people who vote once. It is to help build a culture of civic participation in which renters understand that their voices matter before, during, and after Election Day.

As the 2026 midterms approach, renters can:

- Check their voter registration status.
- Learn about upcoming elections and deadlines.
- Understand their voting options, including early and mail-in voting.
- Find out what will appear on their ballot.
- Seek out reliable, nonpartisan election information.
- Make a plan for when, where, and how they will vote.
- Encourage friends, neighbors, and fellow residents to participate.

Housing organizations can also help by making voter engagement a routine part of their work, not just a one-time activity that occurs only immediately before Election Day. OHOV's resources, including its best practices report and ongoing webinar series, are designed to help organizations build this capacity and sustain voter engagement throughout the election cycle. ([National Low Income Housing Coalition; https://tr.ee/B8sNRG](https://tr.ee/B8sNRG))

Renters Have a Voice

The voting landscape heading into the 2026 midterm elections will continue to evolve. Court decisions, redistricting developments, and changes to voting procedures may create uncertainty for voters. But one thing remains clear: renters deserve the opportunity to participate fully in the democratic process and to have their voices represented in decisions affecting their homes and communities.

Housing is on the ballot. Renters are voters. And every election is an opportunity for renters to make their voices heard.



THE TOOL TO BUILD NEIGHBORHOODS FOR ALL OF US

By Sarah Petersen

Executive Director
Open Communities



Our zip codes shouldn't determine our life outcomes. Yet we know where we live impacts everything: access to jobs, good schools, healthy food, health care, green space, transportation, and social networks. Even our lifespans are influenced by our address. Neighborhoods don't just happen. Policy decisions shape where we live. They impact where housing is located, who can afford to live there, and what resources are available. To create communities we can all call home, we must influence policy decisions that build our neighborhoods—with our votes.

This year, Open Communities (OC) was the recipient of a mini grant through the *Our Homes, Our Votes* campaign to spread nonpartisan voter awareness on housing issues and help tenants register to vote, "because housing is built with ballots," as the campaign's slogan states.

Based in Evanston, Illinois, OC is a nonprofit that strives to create inclusive communities where everyone has equal access to safe, stable housing. We stand up for tenants who face discrimination in their housing searches. We advocate for people with disabilities to make apartments accessible. We navigate housing challenges with tenants and homeowners to help them keep their homes and reach financial goals. We educate people about housing rights and inform policymakers about how their policy decisions impact real people's access to a safe place to live.

Every day we see the housing crisis growing. People spend 30%, 40%, 50% or more of their paychecks on housing costs, leaving little leftover for necessities like food or healthcare. Our communities desperately need more housing, particularly units that are affordable and accessible. The way we get more housing is with our votes. According to the NLIHC annual report, homeowners voted at a rate 20% higher than renters in the last midterm election. If rising rents aren't on homeowners' minds, addressing high rents won't be at the top of their ballots.

As an *Our Homes, Our Votes* grantee, OC integrates nonpartisan voter education and outreach into the housing rights and financial education we already do. While tabling at events in the community, we share *Our Homes, Our Votes* “I am a renter and I vote” stickers and magnets. We ask if people are registered to vote and have them scan the QR code to check their registration and see their ballots. We talk about how affordable housing is not always on the mind of most voters who are homeowners. We tell tenants it is up to us to vote for policies that make accessible, attainable rental housing a priority for our communities. In one-on-one meetings with housing counseling clients, we ask them to check their voter registration and use the moment to educate them about their voting power.

OC incorporates *Our Homes, Our Votes* slides into our housing educational workshops with social service providers and the public. When we educate people about their right to housing free from discrimination, we also talk about their right to vote. Organized actions that included voting were key to passing important civil rights legislation, like the “Fair Housing Act of 1968,” that protects the right to equal access to housing regardless of race, color, sex, religion, national origin, disability, or family status. Celebrating our 55th anniversary next year, OC’s roots are in the Civil Rights Movement and efforts are focused on ensuring everyone can live where they choose. Today’s growing housing crisis and the continuing impacts of segregation require a powerful tool to build neighborhoods that work for all of us. We have that tool at our fingertips—it’s our votes. Are you registered?



BEYOND THE BALLOT: CREATING SPACE FOR YOUNG LEADERS TO USE THEIR VOICES

By Shardae Moss



Civic engagement is about more than showing up at the polls; it begins with helping people understand that their voices have the power to shape the issues that affect their lives. Through my work with Reinvest Toledo's Power Tour, I have learned that meaningful engagement requires more than providing information. We must create spaces where people can explore issues, share their experiences, and feel empowered to speak.

Power Tour began in 2024 as a four-part, all-ages multimedia production that brought together the arts and community conversation to explore issues affecting Toledo communities and the collective power of voting. Through feedback and debriefing with those who attended and participated, we learned that Power Tour needed to evolve into a youth-centered initiative that combined leadership development and the arts. Earlier this year, we conducted a survey asking young people what issues were most important to them and what art forms they were interested in.

At our July convening, "The Evolution of Leadership: The Unfolding," young people participated in four creative workshops focused on painting, photography, songwriting, and poetry. The workshops were led by adult artists and community leaders who are already effectively using the arts as a form of activism and community engagement, allowing participants to learn not only creative skills but also to learn from people who are actively using their art to communicate ideas and create change. These workshops provided different ways for participants to explore ideas around the issue of safety while learning the fundamentals of expressing those thoughts through art. Rather than asking young people to simply listen to information about civic engagement, we invited them to become creators and contributors while learning from leaders who are already putting those principles into practice.

That work will continue through a series of upcoming opportunities centered around community safety. In an upcoming workshop with a graphic designer, participants will design clothing representing their thoughts and perspectives on safety. They will also participate in, produce, and host a podcast where they can discuss issues that are important to them and engage with subject matter experts who can provide additional context and information.

At the end of next month, they will be given a platform to share what they have created and learned. At the Visual Arts Exhibition - The Visual, they will present visual art exploring their perspectives on safety. At the Performing Arts Showcase - The Expression, participants will use singing, spoken word, and interactive presentations to engage audiences in conversations about the issue.

For me, these experiences demonstrate an important lesson about community engagement: people are more likely to participate when they have opportunities to see themselves in the process. Effective engagement means meeting people where they are, connecting civic issues to their lived experiences, and creating multiple ways for them to participate. Not everyone will want to speak at a town hall or stand behind a podium—and they shouldn't have to. Someone may find their voice through a photograph, a song, a T-shirt design, a poem, or a conversation centered around their lived experiences.

Engaging young leaders is also an investment in the future of our communities. Succession planning is not only about identifying who will lead next; it is about creating opportunities now for emerging leaders to develop the knowledge, confidence, relationships, and skills they need to lead effectively. If we want strong civic participation in the future, we have to prepare and make room for the people who will carry that work forward.

Power Tour has shown me that voter education and civic engagement do not have to feel disconnected from people's everyday lives. When we give young people the tools, information, and platforms to express what they care about, we are doing more than preparing them to participate in an election. We are helping them recognize that their experiences matter, their perspectives have value, and they have the power to contribute to—and lead—the future of their communities.

"Effective engagement means meeting people where they are, connecting civic issues to their lived experiences, and creating multiple ways for them to participate."



KEY RESOURCES FOR VOTERS

By Sidney Betancourt, NLIHC Manager, Inclusive Community Engagement

Every voter deserves a seamless experience at the polls, but questions about registration deadlines, local voting methods, or safeguarding voting rights are bound to come up. The following list features helpful materials designed to support you and your neighbors in making your voices heard.

Turning Renters into Voters: Lessons in Engaging Low-Income Communities: An *Our Homes, Our Votes* best practice report that summarizes each pilot partner's work and offers actionable insights for housing and homelessness organizations to increase voter turnout. To view the report, visit: <https://tr.ee/R3m7FY>.

TurboVote: TurboVote is an online, nonpartisan voter registration and information platform where you can register to vote, update your registration, sign up for election reminders, and find key deadlines, state-specific rules, and other election information for your community. TurboVote is available in both English and Spanish. For more information, visit: <https://ourhomes.turbovote.org/>

VOTE411.org, a resource of the League of Women Voters: VOTE411.org is an online voter education resource of the League of Women Voters and a "one-stop-shop" for election-related information. The site provides a voter registration tool, a nationwide polling place lookup, and ballot guides for voters in every state. For more information, visit: <http://vote411.org>

Election Protection Coalition: The Election Protection Coalition, a project of the Lawyers' Committee for Civil Rights Under Law, is a national, nonpartisan initiative that works year-round to ensure that all voters have an equal opportunity to vote and have their votes counted. Election Protection offers a multilingual suite of voter hotlines and opportunities to get help from trained volunteers. For more information, visit: <https://tr.ee/EEYox0>.

Rideshare2Vote AWARE: Rideshare2Vote AWARE is a nonpartisan organization that provides barrier-free rides to the polls in 13 states and counting. Visit the [website \(https://rideshare2voteaware.org/\)](https://rideshare2voteaware.org/) or call 888-858-3421 to request a ride. If you already have transportation to the polls, consider volunteering with Rideshare2Vote AWARE and supporting other voters in your community! For more information, visit: <https://rideshare2voteaware.org/>.

VoteRiders: VoteRiders educates voters about voter ID laws and helps citizens secure the IDs they need. VoteRiders operates a helpline to answer voters' questions and provides practical, legal, and financial assistance for voters who need to obtain their documents. For more information, visit: <https://www.voteriders.org/>.

Spread the Vote: Spread the Vote obtains voter identification for eligible voters in states with strict voter ID laws, creates election guides and educational tools, assists incarcerated voters with mail-in voting, and helps voters make and carry out voting plans. For more information, visit: <https://www.spreadthevote.org/>.



Every One Votes, a campaign of the National Alliance to End Homelessness: *Every One Votes* is an initiative to ensure that people who are experiencing homelessness are registered to vote and able to exercise their right to vote. Providers can access resources and tools that provide guidance and strategies to support clients and consumers to register to vote <https://tr.ee/dMldsY>.

You Don't Need a Home to Vote, a campaign of the National Coalition for the Homeless: The *You Don't Need a Home to Vote* Campaign seeks to promote voting access by specifically engaging people experiencing homelessness in the democratic process. For more information, visit: <https://nationalhomeless.org/voting/>.

REV UP: The *REV UP* Campaign, launched by the American Association of People with Disabilities (AAPD), is a nonpartisan initiative that coordinates with national, state, and local organizations to increase the political power of the disability community while also engaging candidates and the media on disability issues. For more information, visit: <https://tr.ee/Yfcxay>.

Patient Voting, a program of VOT-ER: Patient Voting collects and publicizes state-specific information about the process of voting for people who are unexpectedly hospitalized in the days or weeks prior to an election. The organization creates a nationwide network of healthcare workers and other partners dedicated to sharing this information and helping patients vote. For more information, visit: <https://www.patientvoting.com/>

Civic Holidays: Civic Holidays are nonpartisan days of action to strengthen and encourage participation in American democracy. They bring together a nationwide network of organizations and offer occasions to celebrate political engagement. National Voter Registration Day ([September 16, 2026](https://nationalvoterregistrationday.org/)) (<https://nationalvoterregistrationday.org/>) is the country's largest single-day voter registration drive. [National Voter Education Week](https://nationalvotereducationweek.org/) ([October 5-9, 2026](https://nationalvotereducationweek.org/)) (<https://nationalvotereducationweek.org/>) provides voters with the tools, information, and confidence they need to cast their ballots by helping them find their polling locations, understand their ballots, and develop their voting plans. [Vote Early Day](https://www.voteearlyday.org/) ([October 24, 2026](https://www.voteearlyday.org/)) (<https://www.voteearlyday.org/>) makes it easier for voters to cast their ballots prior to Election Day by raising awareness about early voting options and celebrating the act of voting early. Election Hero Day ([October 20, 2026](https://www.electionheroday.org/)) (<https://www.electionheroday.org/>) honors the contributions of poll workers, election administration teams, and all the people who help elections run smoothly across the nation. For more information or to sign up as a partner organization, visit: <https://civicholidays.org/>.

POLICY UPDATES

"21st Century ROAD to Housing Act" Becomes Law

By Kayla Blackwell,
Alayna Calabro,
Kim Johnson,
Meghan Mertyrus,
Libby O'Neil,
Noah Patton,
and Renee Williams
NLIHC

This summer, Congress enacted the "21st Century ROAD to Housing Act" (ROAD), the first major bipartisan housing bill since the 1990s. After many months of back and forth between the House of Representatives and the Senate, the two chambers eventually came together and agreed on what they wanted for the final bill, and "ROAD" became law on July 11.

"ROAD" is a broad housing package containing 59 provisions related to disaster recovery, rural housing, homelessness, manufactured housing, and housing supply. The final bill includes a few of NLIHC's long-time priorities related to improving long-term disaster recovery, preserving rural housing, and updating housing choice voucher inspection policies.

- The "Reforming Disaster Recovery Act" (RDRA; <https://tr.ee/uoD00N>: Section 504 of "ROAD") will reform HUD's Community Development Block Grant – Disaster Recovery (CDBG-DR) program. CDBG-DR provides long-term disaster recovery resources to communities so they can rebuild and prepare for future disasters. The [reforms](https://tr.ee/kVtjXS) (<https://tr.ee/kVtjXS>) in "ROAD" will help sorely needed long-term disaster recovery and preparedness funds reach the hundreds of thousands of disaster survivors who need them most, when they need them most.



- The “Rural Housing Service Reform Act,” Section 502 of “ROAD,” makes several changes to the U.S. Department of Agriculture’s Rural Development (RD) housing programs. One important change is ensuring that renters living in properties financed by RD keep their rental assistance in the long term, preserving the affordability of around 400,000 rental homes in rural communities.
- The “Choice in Affordable Housing Act” introduces new inspection options for the housing choice voucher (HCV) program, allowing units inspected in the past 12 months for the purposes of an affordable housing program (like HOME or Low-Income Housing Tax Credits) to also meet requirements for an HCV, and allowing landlords who have not previously rented a unit to a household with an HCV to have an inspection done before their unit is selected by a household. These changes are intended to help households with HCVs get into units more quickly.

“ROAD” also expands HUD’s Rental Assistance Demonstration (RAD) program, a concern for NLIHC because of the potential impact on tenants living in properties undergoing RAD conversions. The bill requires HUD to study the impacts of RAD conversion on tenants, including the impacts on tenants’ rights, which gives HUD more authority to enforce tenant protections and address situations where tenants’ rights are being violated. NLIHC and our partners will continue to work with HUD to protect the rights of renters as these changes are implemented.

“ROAD” includes many other provisions that may directly or indirectly help low-income renters, detailed in our [new resource](https://tr.ee/1F3Qkh), *ROAD Impacts on Low-Income Households* (<https://tr.ee/1F3Qkh>). While “ROAD” is an important milestone and step forward in addressing the affordable housing crisis, it does not make the long-term, large-scale investments in programs required to meet the affordable, accessible housing needs of the millions of people with the lowest incomes struggling to keep a roof over their heads.

NLIHC will continue to push for investments in programs like public housing, housing choice vouchers, and permanent supportive housing that serve people with the most urgent needs.

HUD Funding

Every year, Congress is charged with providing new money for federal programs and services—including HUD’s housing, homelessness, and community development programs—through the annual appropriations process. While Congress is supposed to pass new funding bills before October 1, the beginning of a new federal fiscal year (FY), they rarely meet this deadline. Without spending bills enacted, Congress must pass a continuing resolution (CR) to extend funding for federal programs for a predetermined time and avoid a government shutdown.

In June, the [House released](https://tr.ee/3mhysM) (<https://tr.ee/3mhysM>) an FY27 spending bill for HUD that would cut funding for the department’s vital affordable housing, homelessness, and community development recourses by \$5.94 billion—around 8%—from last year, for a total of \$71.38 billion. The Senate has not yet released its FY27 spending bill for HUD.

With the October 1 deadline fast approaching and elections held in November, federal lawmakers passed a CR in September to extend funding for federal programs and services until December 11, ensuring a shutdown is avoided when the new federal fiscal year begins. The results of November’s elections will likely play a role in determining whether Congress finalizes their FY27 spending bills before the end of the year, or if they pass another CR into the new year to give the new Congress the opportunity to rewrite FY27 spending bills.

Legislation NLIHC is Tracking

- The “**FEMA Act**” (<https://tr.ee/LDLLet>) would restore FEMA’s status as an independent agency outside of the Department of Homeland Security and implement a host of improvements that will help allow the agency to respond faster, fairer, and with increased flexibility to the needs of all disaster survivors across the country.
- The “**Green New Deal for Public Housing Act**” would address the backlog of maintenance needs at Public Housing properties around the country, including making improvements in energy efficiency, resilience, and sustainability.
- The “**Community Housing Act**” would make major investments in affordable housing programs, including the National Housing Trust Fund, HUD’s Eviction Protection Grant Program, and rural housing programs.
- The “**VITAL Act**” would reform the Low-Income Housing Tax Credit (LIHTC) Program to create more affordable housing accessible for people with disabilities.

Federal Rule Changes

Throughout 2026, the Trump administration has continued issuing proposals that NLIHC strongly opposes because of the expected negative impacts on people with the lowest incomes. For example:

- HUD has proposed [removing protections across HUD programs](https://tr.ee/FQVAMB) (<https://tr.ee/FQVAMB>) that prevent people from being denied housing opportunities because of their sexual orientation or gender identity. Such opportunities include access to HUD-funded shelters. HUD received thousands of comments on the proposal, as many organizations and members of the public weighed in to oppose these changes. HUD is now reviewing the comments.
- The administration has also issued a proposal that would [place federal grants at risk](https://tr.ee/mAYzs8) (<https://tr.ee/mAYzs8>) unless the grant recipients align with the administration’s agenda on issues such as LGBTQ+ rights or promoting diversity. The proposal would inject uncertainty into many federal housing programs despite the ongoing affordable housing crisis. The scope of the proposal would also impact many areas beyond housing, such as medical research. These changes are temporarily delayed from being finalized because of the CR that became law in early September.
- The administration seeks to [remove meaningful requirements](https://tr.ee/ilG1zi) (<https://tr.ee/ilG1zi>) regarding bank investments and presence in underserved communities, including communities of color.
- HUD is also working on the final versions of rules that will separate or displace families with [mixed immigration statuses](https://tr.ee/oosOkw) (<https://tr.ee/oosOkw>); would allow public housing agencies and HUD-assisted owners to [impose counterproductive work requirements and time limits on residents](https://tr.ee/UvZ9ul) (<https://tr.ee/UvZ9ul>); and would [remove regulations](https://tr.ee/lysKEc) (<https://tr.ee/lysKEc>) designed to help HUD-assisted tenants who are struggling to pay rent avoid eviction.

- The Department of Homeland Security (DHS) is implementing the final public charge rule beginning September 18, 2026. The new rule removes 2022 public charge guidance, creating an opportunity for arbitrary and discriminatory decisions based on which benefits may be considered in a public charge test for people applying for admission into the U.S. or for green cards. For additional resources on what is considered, see Protecting Immigrant Families [Coalition's Public Charge Regulation Toolkit](https://tr.ee/RFdjll) (<https://tr.ee/RFdjll>).

NLIHC will continue watching for, and voicing our opposition to, harmful administrative actions.



RESEARCH UPDATES

2025 National Renter Survey

By
Sarah Abdelhadi and
Dan Emmanuel
NLIHC



On June 23, NLIHC published the [2025 National Renter Survey](https://nlihc.org/national-renter-survey) report, the first from NLIHC to comprehensively capture the distinct housing-related experiences of renters with varying incomes, racial identities, and accessibility needs across the U.S. This report examines renters' housing-related experiences and opinions often overlooked by other national data sources. Data were collected from a randomly selected group of thousands of renters across the country from

July to December 2025. We asked renters to answer questions about their experiences with moving, housing costs, and attempts to access housing assistance, household accessibility needs, and safety or quality issues in their current homes. 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 U.S. Census Bureau.

To read the full report or to access key findings, charts, and tables, visit: <https://nlihc.org/national-renter-survey>.

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

–2025 National Renter Survey

Out of Reach 2026



NLIHC released [Out of Reach 2026: The High Cost of Housing](#) on July 23. Published annually, Out of Reach highlights the mismatch between the wages people earn and the price of decent rental housing in every state, metropolitan area, and county in the U.S. The report's central statistic, the Housing Wage, is an estimate of the hourly wage a full-time worker must earn to afford a modest rental home at HUD's Fair Market Rent (FMR) without spending more than 30% of their income on rent.

This year's report finds that, nationally, a full-time worker must earn a Housing Wage of \$34.73 per hour to afford a modest two-bedroom rental home and a Housing Wage of \$29.19 to afford a modest one-bedroom rental home. Workers with everyday jobs in healthcare, construction, food services, and retail are all falling short of the one- and two-bedroom Housing Wages. In fact, the median hourly wage for 18 of the 25 most common occupations in the country is lower than the two-bedroom Housing Wage. Seventeen of the most common occupations have median wages lower than the one-bedroom Housing Wage. Altogether, more than half of all wage earners cannot afford a modest one-bedroom rental home while working full-time, and at least 60% cannot afford a modest two-bedroom rental home.

NLIHC interviewed tenants and other housing stakeholders to better understand the everyday realities underlying the data in Out of Reach 2026. Their messages were clear: a job no longer guarantees housing stability; tenants are making impossible choices between paying for rent and other essentials; housing providers are overwhelmed and struggling to meet demand; and the Trump-Vance administration's ongoing dismantling and rollback of critical affordable housing programs and resources have only made things worse.

To read the full report and explore its national, state, and local data, please visit <https://nlihc.org/oor>.

"Funding for housing assistance has historically been overshadowed by other discretionary priorities like defense, leaving housing programs underfunded."

—Out of Reach 2026

Board of Directors

Bambie Hayes-Brown, Chair
Zella Knight, 1st Vice Chair
Anne Mavity, 2nd Vice-Chair
Moises Loza, Treasurer
Aaron Gornstein, Secretary
Andrew Bradley, At-Large
Cathy Alderman
Russell "Rusty" Bennett
Staci Berger
Diana Blackwell
Loraine Brown
Allie Cannington
Geraldine Collins
Kafi Dixon
Kathryn Monet
Chrishelle Palay
Hasson J. Rashid
Faith Redwin-Otieno
Megan Sandel
Marie Claire Tran-Leung
Sharon Vogel
Mindy Woods

NLIHC Staff

Renee M. Willis, President and CEO
Sarah Abdelhadi, Manager, State and Local Research
Andrew Aurand, Senior Vice President for Research
Sidney Betancourt, Manager, Inclusive Community Engagement
Kayla Blackwell, Senior Housing Policy Analyst
Victoria Bourret, Manager, State and Local Innovation Outreach
Alayna Calabro, Senior Policy Analyst
Billy Cerulo, Manager, Training and Innovation
Adelle Chenier, Senior Director of Events
Esther Colón-Bermúdez, Research Analyst
Lakesha Dawson, Director of Operations and Accounting
Lindsay Duvall, Manager, Member Engagement
Thaddaeus Elliott, Housing Advocacy Organizer
Dan Emmanuel, Director, Research
Janelle Flowers, Operations Coordinator
Jamaal Gilani, Director of People and Culture

Kayla Gilchrist, Senior Housing Advocacy Organizer
David Gonzalez Rice, Senior Vice President of Public Policy
Raquel Harati, Research Analyst
Danita Humphries, Executive Operations Manager
Nada Hussein, Research Analyst, State and Local Innovation
Kenza Idrissi Janati, Housing Advocacy Coordinator
Kim Johnson, Senior Director of Policy
Mayerline Louis-Juste, Project Manager, Strategic Partnerships
Lisa Marlow, Senior Director of Communications
Meghan Mertyr, Senior Disaster Housing Recovery Analyst
Khara Norris, Senior Vice President of Operations and Finance
Libby O'Neill, Senior Policy Analyst
Noah Patton, Director, Disaster Recovery
Mackenzie Pish, Research Analyst
Benja Reilly, Development Coordinator
Zenayah Roache, Housing Advocacy Organizer
Dee Ross, Tenant Leader Fellow
Gabby Ross, Manager, IDEAS
Craig Schaar, Data Systems Analyst
Brooke Schipporeit, Senior Director, Field Strategy & Innovation
Kristen Stehling, Fund Development Director
Carlton Taylor, Jr., Senior Graphic Communications Coordinator
Cecily Thomas, Development Coordinator
Tia Turner, Project Manager, Our Homes, Our Votes
Julie Walker, Project Manager, Opportunity Starts at Home
Brandon Weil, Graphic Communications Manager
Chantelle Wilkinson, Vice President, Strategic Partnerships & Campaigns
Renee Williams, Senior Advisor for Public Policy
Tiara Wood, Communications Coordinator

Interns

Galiba Anjum, Communications/Graphic Design
Lucas Eisenberg, Policy
Treasure Evans, IDEAS
Carter Horner, Housing Trust Fund Research
Dani Patel, Strategic Partnerships & Campaigns
Sydney Phillips, Disaster Housing Recovery, Research, and Resilience
Elizabeth Workman, Research
Taytum Wymer, Field Strategy & Innovation



126

Be Inspired.
Be Engaged.
Go Vote.

**OUR HOMES
OUR VOTES**

BECAUSE HOUSING
IS BUILT WITH BALLOTS





NATIONAL LOW INCOME
HOUSING COALITION

1000 Vermont Ave, NW Washington, DC 20005

(Tel) 202-662-1530 // (Fax) 202-393-1973

www.nlihc.org