

# 2025 Public Policy Priorities

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NLIHC works with members of Congress, the Administration, affordable housing and community development organizations and advocates, tenants with low incomes, people who have experienced homelessness, and other stakeholders across the nation to advance anti-racist policies and achieve the large-scale, sustained investments and reforms necessary to ensure that renters with the lowest incomes have a safe, stable, accessible, and affordable place to call home.

In 2025, NLIHC will continue to focus on the ongoing housing challenges facing renters with the lowest incomes and people experiencing homelessness. With the supply of affordable housing dwindling, pandemic-era protections and resources expiring, and the gap between the cost of rent and incomes widening, our work securing expanded federal resources and protections for renters with the lowest incomes has become even more critical.

NLIHC will continue to advocate for the long-term policy priorities outlined in our HoUsed Campaign for Universal, Stable, Affordable Housing, including:

- Bridging the gap between incomes and housing costs by expanding rental assistance to every eligible household.
- Expanding and preserving the supply of deeply affordable, accessible rental homes available to people with the lowest incomes.
- Providing emergency rental assistance to households in crisis by creating a national housing stabilization fund.
- Strengthening and enforcing renter protections.
- In addition, NLIHC will continue our work on disaster housing recovery, resilience, and research to help ensure that the lowest income and most marginalized households are protected from disasters and receive

complete and equitable recovery after a disaster. Low-income communities and communities of color are often hardest hit by disasters but have the fewest resources to recover.

NLIHC will also continue to defend against attacks on housing programs, including attempts to undermine Housing First, threats to cut program funding, and proposals to slash federal housing benefits through burdensome and unnecessary restrictions like work requirements, time limits, rent increases, and other barriers that would leave even more people with the lowest incomes without a stable home.

## Bridge the Gap Between Income and Housing Costs

Making rental assistance available to all eligible households is central to any successful strategy to solve the housing crisis. A major cause of this crisis is the fundamental – and growing – mismatch between the cost of rent and what people with the lowest incomes are paid.

In 2024, on average a full-time worker in the United States would need to earn at least \$26.74 per hour to afford a modest one-bedroom apartment at fair market rent without spending more than 30% of their income on rent. Over half of wage earners are paid less than this one-bedroom housing wage, and fourteen of the nation's 20 most common occupations pay median wages that are less than the one-bedroom housing wage. Workers paid the prevailing federal minimum wage of \$7.25 per hour would need to work 95 hours per week – more than two full time jobs – to reasonably afford a one-bedroom rental home at fair market rent.

Due to historical and ongoing discrimination in housing and employment, people of color

are more likely than white people to be renters, more likely to be employed in sectors with lower median wages, and are often paid less than white colleagues in the same occupation. Accordingly, Black, Latino, and Native people – as well as people with disabilities and other historically marginalized groups – are disproportionately represented among housing cost-burdened households and people experiencing homelessness.

*Congress should bridge the gap between income and rent and make rental assistance universally available to all households in need by:*

- **Significantly expanding the Housing Choice Voucher (HCV) program by enacting the bipartisan “Family Stability and Opportunity Voucher Act,”** introduced in the 118th Congress by Senators Todd Young (R-IN) and Chris Van Hollen (D-MD) and Representatives Joe Neguse (D-CO) and Brian Fitzpatrick (R-PA). The bill would expand HCVs to an additional 250,000 low-income households with young children, paired with housing counseling services to ensure recipients can use their vouchers in neighborhoods of their choice, including well-resourced communities with access to good schools, public transportation, and other important resources.
- **Guaranteeing funding for the HCV program.** In the long-term, Congress should guarantee HCVs or other forms of rental assistance for every income eligible household. Doing so would help increase housing affordability, while decreasing evictions and homelessness. HCVs are a critical tool for helping people with the lowest incomes afford decent, stable, accessible housing in neighborhoods of their choice. A growing body of research demonstrates how, by improving housing stability, rental assistance can improve health and educational outcomes, increase children’s chances of long-term success, and increase racial equity. However, because of decades of chronic

underinvestment by Congress, only one in four households who qualify for housing assistance receives it; most are left to fend for themselves, and many sit on waitlists for years – sometimes decades – in hopes of receiving a voucher.

- **Creating a renters’ tax credit,** a bold new proposal to help tenants with the lowest incomes afford rent by providing them with a refundable tax credit that covers the difference between 30% of the household’s income and the cost of rent.

## Expand and Preserve the Supply of Deeply Affordable, Accessible Rental Homes

In addition to the gap between incomes and rents, another underlying cause of the nation’s housing crisis is a market failure that results in a severe shortage of rental homes affordable and available to people with the lowest incomes.

Nationally, there is an estimated shortage of 7.3 million units of affordable rental housing available to households with the lowest incomes – those paid 30% or less of area median income or living at or below the poverty line. There is no state or congressional district in the country with enough deeply affordable, available homes to meet demand.

The private sector cannot, on its own, build and maintain homes affordable to renters with the lowest incomes and people experiencing homelessness. While zoning and land use reforms at the local level can help increase the supply of housing generally, federal investments are needed to build and preserve homes deeply affordable to people with the lowest incomes.

*Congress must expand and preserve the supply of affordable, accessible rental homes for people with the lowest incomes, including by:*

- **Expanding the national Housing Trust Fund (HTF)** to at least \$40 billion annually

to build and preserve deeply affordable, accessible rental homes. The HTF is the first new federal housing resource in a generation exclusively targeted to help build, preserve, and rehabilitate housing for people with the lowest incomes.

- **Providing at least \$70 billion to begin addressing the capital needs backlog in public housing.** Public housing plays a vital role in bolstering the supply of deeply affordable housing stock, but decades of federal disinvestment have allowed units to fall into disrepair, exposing residents to unsafe, unhealthy living conditions. Funding is urgently needed to improve the condition of public housing and preserve this asset for future generations.
- **Using federal transportation investments to require inclusive zoning and land use reforms** to reverse residential segregation and increase the supply of affordable, accessible homes. While zoning and land use reforms alone will not solve the affordable housing crisis, tying transportation investments to inclusive zoning and land use policies can help incentivize the construction of affordable housing in well-resourced communities.
- **Reforming the Low-Income Housing Tax Credit (LIHTC) program** so it better serves households with the lowest incomes. As the primary financing mechanism for affordable housing construction, LIHTC is an important tool for increasing the nation's stock of affordable housing. However, on its own, LIHTC often does not build housing deeply affordable enough to reach people with the lowest incomes. Proposals like the bipartisan "Affordable Housing Credit Improvement Act" would expand and reform the credit to make it easier to serve the lowest-income households, and to build affordable housing in rural and tribal areas.

## Provide Emergency Rental Assistance to Households in Crisis

During the pandemic, Congress provided over \$46 billion in emergency rental assistance (ERA) to help the more than 8 million renter households – the majority of whom were low-income, and disproportionately people of color – who had fallen behind on rent by the end of 2020. Many of these households were struggling to make ends meet before the pandemic, and the economic impact of COVID-19 pushed already precariously positioned households into deeper poverty and housing instability.

While the pandemic laid bare the inadequacies of the country's social safety net, Treasury's ERA program has been a vital lifeline for households at-risk of eviction and, in worst cases, homelessness. However, with the cost of rent skyrocketing after the pandemic and ERA funds running dry, low-income households are once again at risk of housing instability, eviction, and in worst cases, homelessness.

A National Housing Stabilization Fund – such as the program proposed in the bipartisan "Eviction Crisis Act" – would provide emergency assistance to cover the gaps between income and rental costs during a financial crisis. Resources could also be used to provide housing stability services, including housing counseling and legal aid. When combined, emergency assistance and supportive services can significantly reduce evictions and homelessness.

*Congress must enact the "Eviction Crisis Act," introduced in the 117<sup>th</sup> Congress by Senators Michael Bennet (D-CO), Rob Portman (R-OH), Sherrod Brown (D-OH), and Todd Young (R-IN), and in the House as the "Stable Families Act" by Representative Ritchie Torres (D-NY) to make emergency rental assistance accessible and available to those most at-risk of eviction and homelessness.*

## Strengthen and Enforce Renter Protections

Affordable, stable, and accessible housing, and robust housing choice, are foundational to just and equitable communities. However, the power imbalance between renters and landlords puts renters at greater risk of housing instability, harassment, eviction, and homelessness, and fuels racial inequity.

Currently, no federal protections exist against arbitrary, retaliatory, or discriminatory evictions or other abusive practices by landlords. Discrimination against voucher holders also prevents households from effectively using their vouchers in communities of their choice, and can serve as a pretext for illegal discrimination based on race, gender, or disability status. Black women with children are more likely to face housing discrimination – in 17 states, Black women are evicted at twice the rate of white renters.

Federal renter protections can help curb discriminatory practices from landlords and housing providers that lock people out of housing opportunities, or that allow tenants to be evicted from housing without cause. Expanding tenants' access to legal counsel when facing eviction can also help ensure tenants are able to remain in their homes – communities with right to counsel laws for people facing eviction saw a 10% decrease in eviction filings, and 86% of people who received representation for their eviction case were able to remain in their homes.

Recognizing the lack of federal protections for renters, NLIHC, in partnership with the National Housing Law Project (NHLP) and Tenant Union Federation (TUF) and in collaboration with tenant leaders, legal aid experts, and advocates, created a National Tenants Bill of Rights. The National Tenants Bill of Rights is a comprehensive proposal to correct the power imbalance between renters and landlords that fuels racial inequities and puts the 114 million people who rent their homes at greater risk of housing instability, harassment, eviction, and homelessness.

*Congress must enact legislation to establish vital renter protections, including but not limited to:*

- **Enacting the policies outlined in the National Tenants Bill of Rights**, including policies guaranteeing the right to a fair application, the right to a fair lease, the right to freedom from discrimination and harassment, the right to a habitable home, the right to reasonable rent costs, the right to organize, and the right to safeguards against eviction.
- **Expanding and enforcing the “Fair Housing Act”** to ban discrimination based on source of income, sexual orientation, gender identity, marital status, and veteran status.
- **Establishing and funding a national right to counsel** to help more renters stay in their homes and mitigate harm if eviction is unavoidable.
- **Creating “just cause” eviction protections** to ensure greater housing stability and prevent arbitrary and harmful eviction actions by landlords.
- **Increasing unrestricted resources** for legal services.
- **Ensuring access to housing for people exiting the criminal-legal system** by ending arbitrary screening and eviction policies, including prohibiting blanket bans and one-strike policies.
- **Barring federally assisted landlords from screening out applicants or evicting tenants because of their status as a survivor** of domestic violence, dating violence, sexual assault, stalking, or human trafficking, and from evicting tenants because of the actions of their abuser or for calling emergency assistance for help.
- **Providing housing resources to all income-eligible households**, regardless of immigration status.
- **Establishing anti-rent gouging protections** for renters and requiring landlords to disclose all fees in advance of lease signing.



- **Discouraging speculators** from driving up housing costs.
- **Supporting tenants’ right to organize.**
- **Regulating tenant and credit reporting agencies** by ensuring they abide by “Fair Credit Reporting Act” (FCRA) standards.
- **Establishing the right of tenants to renew leases** and for first right of purchase.

## Ensure Federal Responses to Disasters are Fair and Equitable

NLIHC leads the Disaster Housing Recovery Coalition (DHRC) of 850 national, state, and local organizations, including many working directly with disaster-impacted communities and with first-hand experience recovering after disasters. We work to ensure a complete and equitable housing recovery for the lowest-income and most marginalized households, including people of color, people with disabilities, people experiencing homelessness, seniors, families with children, immigrants, and other individuals and their communities.

The coalition will work in 2025 to advance a comprehensive set of recommendations for Congress, FEMA, and HUD on disaster housing recovery issues, including the “Reforming Disaster Recovery Act” (RDRA), introduced with bipartisan support in the 118th Congress by Senators Brian Schatz (D-HI), Susan Collins (R-ME), Patty Murray (D-WA), Cindy Hyde-Smith (R-MS), Ron Wyden (D-OR), Roger Wicker (R-MS), Chris Van Hollen (D-MD), Bill Cassidy (R-LA), Jon Tester (D-MT), Thom Tillis (R-NC), Ben Ray Lujan (D-NM), Todd Young (R-IN), Cory Booker (D-NJ), and Alex Padilla (D-CA). If enacted, the bill would permanently authorize the Community Development Block Grant – Disaster Recovery (CDBG-DR) program, ensuring long-term recovery resources better reach disaster survivors with the lowest incomes.

## Promote Evidence-Based Solutions to Homelessness

The research is irrefutable: Housing First is the most effective approach for ending homelessness for most individuals and families. Housing first is a bipartisan, evidence-based practice that provides people experiencing homelessness with stable, affordable, accessible housing quickly and without prerequisites, and that provides voluntary supportive services to help improve long-term housing stability and well-being.

Housing First is not “housing only” – rather, the model recognizes that stable housing is required for effective psychiatric and substance use treatment, and for improved quality of life. Successful Housing First models include an array of voluntary supportive services, such as job training, and substance use and mental health counseling, that improve long-term housing stability and other positive outcomes. The success of Housing First – and of increased funding for housing assistance programs – can be seen in the decrease in homelessness among veterans, which dropped 7.5% between 2023 and 2024, and decreased over 55% since 2010.

Despite Housing First’s record of success, policymakers are embarking on misguided efforts to undermine Housing First, criminalize homelessness, and impose punitive requirements on people seeking access to shelter. These efforts are counterproductive and will ultimately make it more difficult for people to exit homelessness.

## Protect Federal Funding for and Defend Access to Housing Benefits

NLIHC will continue to push Congress to provide the highest possible allocation for HUD’s and USDA’s affordable housing and homelessness assistance programs, and to defend federal investments against proposed cuts. While in

recent years Congress has provided increased funding to HUD programs year-over-year, these increases are not sufficient to make up for the cuts experienced by HUD under the “Budget Control Act of 2011 (BCA).” Under the BCA, between fiscal year (FY) 2011 and FY2017 HUD experienced seven consecutive years of real budget cuts after accounting for inflation. HUD’s cumulative appropriations during this time were \$27 billion less than if HUD’s annual appropriations had remained at FY2010 levels and increased only with inflation.

Shortly after BCA caps were lifted, Congress once again imposed caps on federal spending, this time through the “Fiscal Responsibility Act of 2023 (FRA).” The FRA held funding roughly level between FY2023 and FY2024 and allowed for an only 1% increase in FY2025. Despite side deals reached between appropriations leaders to increase funding in FY2024 and FY2025 above the 1% allowable under the FRA, funding for HUD programs remains vastly inadequate, with only one in four eligible households receiving rental assistance. Inadequate federal funding for programs like HCVs, public housing operations and repairs, and homelessness assistance grants is a central cause of the nation’s affordable housing and homelessness crises.

In addition to funding cuts, NLIHC will continue to defend housing benefits from unnecessary and burdensome new requirements that would restrict access to assisted housing. Proposals like work requirements, time limits, and rent increases create barriers to housing access that make it harder for people to access affordable housing, leaving more people without a stable home at a time when homelessness and housing insecurity have reached record numbers.

Justifications for barriers like work requirements are rooted in stereotypes and ignore structural barriers to well-paid employment and do nothing to address a key cause of America’s housing crisis: incomes are simply not high enough to keep up with housing costs. Taking away hous-

ing benefits will only make it harder for people and families to find the stability they need for long-term economic security. NLIHC will continue to mobilize advocates and call on Congress to reject any proposals that would take away housing benefits.