

# NLIHC 2026 PUBLIC POLICY PRIORITIES

By David Gonzalez Rice and NLIHC Policy Team

## The Moment

In 2026, NLIHC and our members, partners, and allies continue to confront a policy landscape unlike any in recent memory. The Trump administration's assault on federal workers left a weakened and demoralized civil service in its wake, while attacks on federal programs, civil rights protections, and social safety net programs ramped up throughout 2025 and continue unabated in 2026. Specific populations in the U.S. have been targeted for harassment and harm, and little has been done to address the nation's growing affordable housing crisis; indeed, many federal policy changes will undermine housing stability by making it more difficult for people with low incomes to afford rent or qualify for housing assistance. Artificial intelligence is rapidly emerging as a force that will impact all aspects of society, while the Trump administration seeks to foreclose guardrails that would protect historically marginalized communities from its impacts. This reality demands urgent, defensive action through policy advocacy as well as litigation and organizing strategies.

At the same time, housing affordability is taking center stage in the national conversation, and both chambers of Congress are interested in enacting bipartisan legislation to address the national housing affordability crisis. While the measures being considered would make important improvements and needed reforms to HUD programs, they fall short of providing the long-term, large-scale investments needed to close the gap between incomes and housing costs for the lowest earning households. Nevertheless, this momentum is encouraging to housing affordability advocates. Measures under consideration by Congress, including the bipartisan "ROAD to Housing Act" that passed the Senate in October 2025, hold potential to benefit underserved communities and the lowest-income households if state and local governments, advocates, tenant leaders, and housing providers make sure they do so.

However, a word of caution: historically, significant federal investment in any public good has often been accompanied by (if not contingent upon) exclusionary policies, discrimination, and segregation. It may not be coincidence that the U.S. finds growing bipartisan consensus on housing supply at the same time the Trump administration has encouraged concentration camps for unhoused people, cut or undermined safety net programs, reintroduced eugenicist rhetoric to our political discourse, and walked back civil rights protections for older, disabled, and LGBTQ+ people, as well as immigrants and Black and brown communities. We identify this historical pattern not to despair, but to approach the momentum behind affordability and housing supply with a keen analysis of the risks, and an intentional commitment to practice and advance equity and inclusion.

Thankfully, there is also a growing understanding among housing advocates that we must articulate a policy vision that fully answers the affordability crisis and rising homelessness rates while situating them within the broader context of a tattered social safety net, enfeebled civil rights protections, and democratic backsliding. Though we should know our strengths and pursue broader priorities in coalition, housing advocates cannot afford to frame our priorities as separable from the fights for voting rights, food security, healthcare access, criminal-legal system reform, survivor-centered systems, disability rights, early childhood needs, and so on. Nor can we offer optimistic appraisals of policy half-measures in the interest of getting at least some win over the finish line. We can outline what is really needed, work on what is achievable in the near term, and describe the gap in a way that galvanizes greater ambition in the future.

In that spirit, in 2026, NLIHC will focus on protecting and expanding the resources, services, and protections needed for the lowest-income families to obtain affordable, accessible housing in the communities of their choice. We organize our agenda around three broad priority areas, reflected in NLIHC's *HoUSed* Campaign:

- **FAIRNESS:** NLIHC will continue to ground our work in equity, because fair housing, tenant protections, and civil rights enforcement are foundational to solving America’s housing crisis. Moreover, we situate our work for housing justice within the broader movement, working to protect democracy and the rule of law, because a lawless and anti-democratic federal government threatens every policy agenda and, more importantly, threatens the families we advocate for.
- **SUPPORT:** NLIHC will advocate for the subsidies, support services, legal services, reasonable accommodations, and accessibility features needed for everyone to find and keep quality housing in the communities of their choice.
- **SUPPLY:** NLIHC will advance policy reforms and call for public investments needed for large-scale development and preservation of deeply affordable, accessible housing in all communities across the U.S.

By broadening our coalition, building power among our members and partners, and elevating the lived expertise of tenants and low-income households, NLIHC will lay the groundwork now for a future in which the country addresses its housing affordability and accessibility crises for everyone without exception.

## Fairness

### DEFEND DEMOCRACY AND THE RULE OF LAW

To ensure elected leaders respond to and federal policy reflects the needs of renters and households with the lowest incomes, NLIHC supports legislation that safeguards elections and protects the right to vote, including:

- The *“Our Homes, Our Votes Act”* (H.R. 10215 in the 118th Congress) (<https://www.congress.gov/bill/118th-congress/house-bill/10215?s=3&r=1>), which would facilitate voter registration for residents of public and federally subsidized housing by adding public housing agencies (PHAs) and HUD-assisted housing providers to the “National Voter Registration Act,” commonly known as the “Motor Voter Law.”

- The “John R. Lewis Voting Rights Advancement Act,” reintroduced in 2025, would modernize and revitalize the “Voting Rights Act of 1965,” strengthening legal protections against discriminatory voting policies and practices (<https://tr.ee/INbg1c>).
- The “Freedom to Vote Act” would bolster our democracy by protecting voting rights, ending partisan gerrymandering, improving campaign finance, and safeguarding the electoral process (<https://tr.ee/SvTtFf>).

To ensure the government carries out laws passed by Congress, NLIHC urges Congress to exercise its oversight authority over the Trump administration’s assault on federal civil rights infrastructure. Further, Congress must restore the federal government’s capacity to investigate, track, and prosecute abuses of civil rights. In particular, NLIHC urges Congress to review:

- HUD’s decision to rescind Fair Housing guidance and resources for households with Limited English Proficiency.
- Internal directives to HUD staff in the office of Fair Housing and Equal Opportunity (FHEO) directing them away from complaints and cases believed not to align with the President’s priorities, contrary to the requirements of the law.
- Reductions in Force across the civil rights divisions at HUD and the Department of Health and Human Services (HHS) that hinder the federal government’s ability to investigate and enforce civil rights laws including Fair Housing law.
- The implications of the Trump administration’s retreat from Disparate Impact tests for racial and other forms of discrimination.

Finally, the Trump administration has adopted policies and deployed law enforcement resources in a manner that harasses and harms specific populations and communities. For example:

- Conducting immigration enforcement overreach and illegal actions targeting immigrants, their families, neighborhoods, and communities;

- Through policy proposals like the Mixed Status Rule, forcing families to choose between their loved ones and their housing and other necessities;
- By executive order, recommending the criminalization of homelessness nationally;
- Unleashing a federalized police force to harass people experiencing homelessness in the nation’s capital;
- Issuing changes to the Continuum of Care program that undermine recovery and revoke housing assistance from hundreds of thousands of tenants with disabilities and histories of homelessness;
- Spreading harmful stereotypes about tenants in subsidized housing while adding paperwork burden that would cause many eligible families to lose assistance;
- Refusing to issue Presidential Disaster Declarations in states governed by the opposing political party, resulting in denial of aid to thousands of disaster survivors;
- Introducing ableist and eugenicist ideas and rhetoric into public discourse while undermining the civil rights infrastructure that people with disabilities depend on to ensure their full access to public resources and services;
- Withholding federal resources from communities of color, Black-led cities, and organizations that advanced diversity, equity, and inclusion; and
- Rolling back civil rights protections and enforcement.

## **OPPOSE UNAUTHORIZED CUTS TO FEDERAL PROGRAMS**

The Trump administration has subverted the will of Congress and undermined federal programs through a variety of strategies that amount to benefits cuts by other names. NLIHC calls on Congress to exercise its power of the purse under Article 1 of the Constitution and reign in these strategies.

**Recissions and Impoundments.** The Trump administration has employed and justified novel strategies to thwart congressional intent, such as “pocket recissions” and illegal funding freezes that

facially violate the “Impoundment Control Act.” As a result, neither legislators nor advocates can trust negotiated funding agreements will actually be implemented, a dynamic that contributed to the long duration of the government shutdown in 2025. To protect their own power, both parties in Congress must enact guardrails like those in a proposal advanced by Senator Patty Murray (D-WA) and Congresswoman Rosa de Lauro (D-CT), ranking members of the Senate and House Appropriations Committees, respectively. Their proposal would protect congressionally appropriated funding by reigning in pocket recissions and illegal impoundments by the Executive Branch. Without such measures, legislative appropriations and legislative advocacy will diminish in importance with each budget cycle.

**Unnecessary Paperwork Requirements.** Another strategy to effectively cut or withhold resources from eligible recipients is to weigh federal programs down under unnecessary, burdensome, and redundant red tape. This includes various proposals by the Trump administration to implement time limits and work requirements on HUD-assisted households. Research and the experiences of states and housing providers demonstrate that so-called “work requirements,” in practice, deny benefits to eligible households and impose an outsized administrative burden that creates inefficiency for states, local governments, and non-profits. In the context of housing assistance, such measures threaten to exacerbate climbing rates of homelessness and housing insecurity. NLIHC will continue to mobilize advocates and call on the administration and Congress to reject harmful new paperwork requirements and other red tape designed to deprive low-income households of housing and other necessary assistance.

## **PROTECT AND ENFORCE CIVIL RIGHTS**

Since the start of the second Trump administration in January 2025, there have been multiple attacks on the federal agencies tasked with enforcing civil rights, including HUD’s Department of Fair Housing and Equal Opportunity (FHEO). In the absence of national enforcement, state and local governments have taken action to enact protections including important tenant

protections; while this work is crucial, it leaves low-income households with a patchwork of protections that vary depending on where someone lives. Strong, enforceable civil rights, anti-discrimination, and tenant protections are required to prevent housing instability and homelessness, redress long-standing racial and social inequities, and advance housing justice across the country.

**Strengthen Federal Tenant Rights.** In June 2024, NLIHC, National Housing Law Project (NHLP), and Tenant Union Federation (TUF) launched the National Tenants Bill of Rights, a policy agenda that would provide uniform protections for renter households nationwide, helping to ease the power imbalance between tenants and landlords that puts renters at risk of eviction. The National Tenants Bill of Rights sets out seven essential rights that establish a baseline of tenant protections in the rental housing market:

1. **The Right to A Fair Application – Discriminatory screening practices by landlords and tenant screening companies prevent prospective tenants from being fairly considered when they apply for housing. To ensure fair opportunity for all, landlords should only consider information relevant to an applicant’s ability to perform their obligations as a tenant.**
2. **The Right to A Fair Lease – Leases shape the legal relationship between landlords and tenants, often reflecting their imbalance of power. To correct this imbalance, leases should clearly define the duties and rights of both landlords and tenants and avoid predatory and deceptive terms.**
3. **The Right to Freedom from Discrimination and Harassment – Home should be a sanctuary for tenants. Currently, tenants are vulnerable to discrimination, violations of privacy, and harassment by their landlords. To ensure a basic level of privacy and quiet enjoyment, tenants should have the tools to prevent this behavior. Tenants also need the federal government to robustly enforce federal anti-discrimination laws to prevent landlord abuses.**
4. **The Right to A Habitable Home – Tenants deserve to feel safe in their homes. Safe homes include working appliances and fixtures, reliable utilities, effective pest control, and prevention from deadly health hazards.**

When something is in need of repair, tenants should have a clear way to communicate their concerns to a landlord and the landlord should be obligated to fix habitability concerns promptly.

5. **The Right to Reasonable Rent and Costs – Rent is often the largest expense in a household’s budget, and financial stability is largely absent in a system where landlords hike rents dramatically higher and at a faster rate than the growth of wages. To protect tenants from financial shocks that put them at risk of eviction and further harm, safeguards are necessary to prevent rent gouging and excessive or hidden fees. Landlords should be limited to reasonable rent increases, and they should only be allowed to assess fees that have been clearly disclosed in the lease.**
6. **The Right to Organize – To correct the power imbalance between tenants and landlords, tenants must have the ability to organize without fear of retaliation or eviction from landlords, owners, and management.**
7. **The Right to Safeguards Against Eviction – Tenants should not have to risk losing their homes in eviction court in a manner of minutes. Tenants deserve a basic level of due process in eviction proceedings and have protections from illegal evictions and evictions without good cause.**

One major step forward in advancing tenant rights Congress can take is enacting the [“Fair Housing Improvement Act,” \(S.2827/H.R.5443; https://tr.ee/PblukU\)](https://tr.ee/PblukU) introduced this Congress by Senator Tim Kaine (D-VA) and Representative Scott Peters (D-CA). The “Fair Housing Improvement Act” would amend the “Fair Housing Act” to prohibit discrimination in housing on the basis of source of income and veteran or military status. Prohibiting source of income discrimination would help increase housing access for households receiving rental assistance, who are too often locked out of areas of opportunity because they cannot find a rental unit on the private market that accepts their rental assistance.

**Increase Resources to Prevent Evictions.** NLIHC will continue advocating for a national right to counsel for tenants facing eviction. An [estimated](#) 4% of tenants facing eviction receive legal representation in court, compared to 83% of landlords. Available evidence from

areas that have enacted right to counsel laws shows legal representation can significantly increase the likelihood a family facing eviction is able to stay in their household and decreases the rate at which evictions are filed (<https://tr.ee/N8d7Za>). A national right to counsel—adequately funded and effectively administered—would help shift the power imbalance between renters and landlords and help more people keep a roof over their heads.

In addition, NLIHC remains dedicated to reintroducing the bipartisan “Eviction Crisis Act,” ([S.2182; https://tr.ee/sde2Jk](https://tr.ee/sde2Jk)) led by Senators Todd Young (R-IN) and Michael Bennet (D-CO) in the 117th Congress. The “Eviction Crisis Act” would create a permanent federal emergency rental assistance (ERA) program to provide families with low incomes who are experiencing an unexpected financial emergency with the assistance they need to pay rent and maintain stable housing. The “Eviction Crisis Act” builds on the successes and lessons learned from distributing billions of dollars in ERA during the pandemic to target resources to those most at-risk of losing their housing, and establish guardrails to help prevent waste, fraud, and abuse in the program.

**Ensure Equitable Access to Housing for Formerly Incarcerated and Convicted People, Including Victims and Survivors.** Issues of affordability are compounded for formerly incarcerated and convicted people who face rampant discrimination in the job and housing markets. These barriers place people impacted by the criminal-legal system at a significant disadvantage to finding quality, affordable housing, increasing the risk of housing instability, homelessness, and reincarceration. As with discrimination in housing and employment, Black, Latino, and Native people, as well as people with disabilities and members of the LGBTQ+ community, are unfairly targeted and disproportionately impacted by the criminal-legal system; accordingly, they are also more likely to be impacted by screening criteria that unfairly deny people access to housing because of a conviction or arrest history (<https://tr.ee/nbPLLW>).

Housing after exiting incarceration is vital for successful reentry, providing the stability required to help someone reconnect with family, search for employment, and get back on their feet. While there is ample evidence of the importance of housing to successful

reentry, and the harm barriers to housing cause, there is no meaningful proof that high barriers to housing for formerly incarcerated and convicted people make communities safer. Rather, [studies show](#) that people with criminal records have similar rates of maintained housing stability as people without criminal records (<https://tr.ee/CMthDK>).

NLIHC will continue working to enact federal policies that decrease barriers to housing for formerly incarcerated and convicted people, including Fair Chance Housing policies, which restrict certain records, like arrest, juvenile, or expunged records, from being reported on background screenings. Fair Chance Housing laws also require housing providers to perform individualized assessments for potential renters with a conviction history, taking into consideration the totality of circumstances surrounding a conviction, including the amount of time that has since passed, and evidence of rehabilitation.

These laws also protect survivors of domestic violence, dating violence, sexual assault, and stalking, who may have criminal or arrest records related to the abuse committed against them. The majority of women impacted by the criminal-legal system also experienced intimate partner or gender-based violence before becoming incarcerated (<https://tr.ee/sbpeaf>). Survivors also have additional housing protections outlined in the “Violence Against Women Act” (VAWA; <https://tr.ee/liTlh6>), which Congress must ensure is fully and consistently implemented.

Without a safe, affordable place to turn, people exiting incarceration and survivors of intimate partner or gender-based violence are at a significantly increased risk of homelessness. People who have been incarcerated once are seven times more likely to experience homelessness than the general population, while those who have been incarcerated more than once are 13 times more likely to experience homelessness (<https://tr.ee/liUTi2>). An estimated 38% of survivors of intimate partner violence experience homelessness at some point in their lives, and over 90% of women experiencing homelessness also report having experienced physical or sexual abuse (<https://tr.ee/uu1UeB>).

Homelessness, in turn, puts people at increased risk of [interacting with the criminal-legal system](#) and subsequent reincarceration, as communities across the country move to arrest or fine people experiencing homelessness for engaging in life-sustaining activities, like sleeping, in public spaces, even when there is no adequate shelter or housing available (<https://tr.ee/WmUgBz>).

### **Oppose the Criminalization of Homelessness:**

Laws that fine, ticket, and jail people experiencing homelessness for living in public spaces when they have no other alternatives are cruel and ineffective at reducing homelessness. Likewise, programs that require treatment and services as a precondition for housing assistance are not person-centered, trauma-informed, or effective. Experience with these policies and models shows they result in denial of services and re-traumatization without accomplishing systemic reductions in homelessness.

NLIHC condemns the Trump administration for encouraging states and localities to criminalize individuals experiencing homelessness and promoting “mandatory treatment” policies while cutting the very resources that would pay for needed treatment and services. In effect, the administration’s “treatment first” and “mandatory services” policies are of a piece with its criminalization policies: both rob people of their autonomy and center rules or systems instead of people.

NLIHC will continue to oppose the victimization and re-traumatization of unhoused people and advocate for evidence-based policies and programs that end homelessness and advance housing justice.

## **ADVANCE EQUITY**

Certain populations and geographic areas of the United States require intentional focus in policies and planning to ensure they enjoy the full benefit of national policy improvements. Congress should challenge the administration’s various assaults on Diversity, Equity, and Inclusion initiatives. In addition, NLIHC will maintain a focus in all our policy work on the following communities:

**Rural communities** face unique challenges to developing housing: meeting basic infrastructure needs, like sewer, electricity, and internet, costs more, rural housing stock tends to be older and may need repairs, and small towns and rural counties have fewer resources to allocate to affordable housing development. These challenges, combined with the low incomes of rural residents, mean that rural renters often lack decent, safe, accessible, and affordable homes. In addition to the priorities discussed throughout this document, Congress should address the needs of rural communities by:

- Increasing appropriations for the multifamily housing programs at USDA’s Rural Housing Service to allow for both the preservation of the existing multifamily portfolio and the construction of new units.
- Enacting the bipartisan “Rural Housing Service Reform Act” (S.2790 and H.R.6785 in the 118th Congress). The bill would make several improvements to housing programs administered by USDA, including permanently authorizing the Multifamily Housing Preservation and Revitalization (MPR) demonstration and ensuring continued access to rental assistance by low-income rural tenants.
- Enacting reforms in the bipartisan “Affordable Housing Credit Improvement Act” (S.1557, H.R.3238 in the 118th Congress). This bill includes reforms to make it more financially feasible to build or preserve affordable rental homes in rural areas.

Native Americans and Alaska Natives living on Tribal lands face some of the most acute housing needs in the United States due to the legacy of colonization and ongoing discrimination. Yet federal investments in affordable housing on Tribal lands have been chronically underfunded for decades, particularly in more rural and remote areas. NLIHC, in partnership with Native housing leaders and advocates, strongly urges Congress to increase funding to build and preserve affordable homes in Native communities with the greatest needs.

- NLIHC continues to call on Congress to reauthorize the Native American Housing Assistance and “Self-Determination Act.”

- The bipartisan “Affordable Housing Credit Improvement Act” (S.1557, H.R.3238 in the 118th Congress) includes reforms to make it more financially feasible to build or preserve affordable rental homes in rural and Tribal areas.

**Disability and Accessibility** (see <https://tr.ee/gpsYvt>)

U.S. housing markets and housing policy habitually fail to meet the needs of people with disabilities and older adults (<https://www.urban.org/urban-wire/americas-housing-market-failing-older-adults>). Nearly 7 million households report poor “housing fit” in terms of a resident’s ability to enter the home, access the kitchen, and otherwise navigate and carry out activities of daily living. The effect is especially pronounced among older adults and people with disabilities who also have low incomes (<https://tr.ee/9gWtM2>).

In addition to the housing market’s historic failure to build housing people can continue to live in as they age and acquire disabilities, older adults and people with disabilities face structural barriers and widespread discrimination:

- There is no state in the country where a person living solely on Supplemental Security Income—the federal income support program for adults with disabilities—can afford to rent an apartment.
- Over one-third of older households are cost-burdened, paying more than 30% of their income for housing (<https://www.jchs.harvard.edu/blog/one-three-older-households-cost-burdened>).
- Older households make up a growing share of renters and people experiencing homelessness. People with disabilities are also overrepresented in these groups.
- More than half of housing discrimination complaints filed annually are complaints of discrimination against people with disabilities.

NLIHC supports legislation and policy reforms that address these inequities:

- The “VITAL Act,” introduced in the 118th Congress (<https://www.congress.gov/bill/118th-congress/senate-bill/1377>), which reforms LIHTC to serve more older adults and people with disabilities;

- Increased investments in Section 202 and 811, as well as policy reforms to make these programs easier to operate and apply for;
- Congressional action and oversight to defend permanent housing for people with disabilities in the Continuum of Care Program; and
- Restoring federal civil rights protections through adequate resourcing of FHEO and other civil rights offices in federal agencies.

**Immigrant Families.** The Trump administration has tried to attribute the affordable housing crisis solely to the number of immigrants entering the country. In doing so, the administration conjures an imaginary zero-sum competition between immigrant and citizen households for scarce resources. In reality, American families and communities include both citizens and immigrants with a variety of immigration statuses who live together, work together, play together, and do business together.

NLIHC supports policies that ensure housing and other essential services are available to all income-eligible households regardless of immigration status, and that allow people to live, work, study, and form families without having to choose between their loved ones and their housing. NLIHC calls on Congress to address the following issues through legislation or oversight:

- **Limited English Proficiency (LEP)** resources. Under the Trump administration, HUD rescinded guidance and resources used by housing providers to support tenants, applicants, and prospective homebuyers who have limited proficiency in English. This policy decision has absurd and counterproductive effects, from tenants in Puerto Rico being told they must submit discrimination complaints to HUD in English, to citizen English-learners being denied education about their rights as they consider purchasing a home while integrating into their communities. HUD should restore LEP guidance and resources so housing providers and agencies can provide the best information about rights and obligations to their customers and clients.
- Mixed Status, Public Charge, and other harmful regulations. The Trump administration has undertaken a number of regulatory actions and sub regulatory

guidance meant to reduce the participation of immigrant families in federal programs, including HUD's housing programs. Such rules have the effect of forcing families to separate or lose assistance. They also produce denial of assistance to eligible family members. Programs like SNAP, federal disaster assistance, and housing voucher programs should be operated consistent with the intent of Congress, not as arms of immigration enforcement and not as mere tools for the current administration to enact its immigration policy preferences without legislation.

## COMMUNITIES OF COLOR

The Trump administration is working to dismantle our nation's civil rights infrastructure, much of which has been in place for decades. The administration's multi-prong attack on civil rights extends far beyond merely changing policy priorities; instead, the White House has eliminated or sidelined civil rights offices across the federal government, proposed rolling back key anti-discrimination rules, and waged a campaign against the ill-defined term "DEI." These efforts have further opened the door to increased bias and segregation in housing programs and markets. One particular federal target is "disparate impact," a longstanding legal tool used to combat policies and practices that have an unjustified discriminatory effect on communities of color, among others.

Under the Trump administration, HUD, the Consumer Financial Protection Bureau, and the Department of Justice all indicated they will no longer consider patterns of discriminatory effect as violating civil rights law, regardless of relevant statutes, congressional intent, or case law. NLIHC calls on Congress to ensure the Executive Branch enforces civil rights laws with respect to housing, fair lending, and other activities where historical patterns of discrimination require legislation to protect the rights of people seeking housing.

## Support

Crucially, the housing affordability crisis in 2026 is as much a shortage of the services and supports people need to get and keep housing as it is a shortage of

available, quality housing options located in the places where people want to live. A few data points illustrate this broad pattern:

- An estimated 1 in 4 families who qualify for housing assistance actually receive assistance, leaving 75% of otherwise qualified families struggling to afford the cost of housing.
- In 2024, homeless services organizations had enough housing resources to serve 16% of households staying in shelters.
- Less than 5% of the U.S. housing supply is accessible to older or disabled persons, while both groups represent large and growing shares of the U.S. population.
- In every year since 2016, available data show at least 500,000 people waitlisted for Home and Community Based Services to live independently.

NLIHC advocates for the full array of subsidies and supportive services needed for families with the lowest incomes to enjoy fully equitable access to housing.

## INVESTMENTS

NLIHC continues 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 in all social safety net and anti-poverty programs against proposed cuts.

Congress should help bridge the gap between income and housing costs by protecting, expanding, and improving federal rental assistance, and working toward a guarantee of rental assistance or income support to all low-income families who need help affording the cost of housing.

In 2026, Congress should focus on the following priorities for the voucher program:

- Full renewal of all existing vouchers: Congress must provide sufficient funding to renew all Housing Choice Voucher (HCV) contracts in the final spending bill for

fiscal year (FY) 2026, and the next spending bill for FY27. Without adequate funding, vouchers are lost through attrition, meaning they cannot be reissued when a household no longer needs them. Insufficient renewal funding puts households at risk of losing rental assistance, leading to housing instability, eviction, or homelessness.

- Successfully transition all families in the EHV program to appropriate assistance: Congress should also provide resources to ensure the more than 50,000 households currently served by HUD's Emergency Housing Voucher (EHV) program can transition to other assistance programs and not fall into homelessness. Simply losing EHV's could increase homelessness across the country by as much as 10% nationally, and by even higher rates in some states. Congress should provide sufficient funding for additional Tenant Protection Vouchers (TPVs) to be issued to households currently using EHV's. Because TPVs provide continued assistance for a variety of other expiring rental subsidies, funding must be sufficient to cover both EHV households and households in need of TPVs under their existing use.
- Expand vouchers to match the LIHTC expansion. The "One Big Beautiful Bill Act" (H.R. 1) expanded LIHTC but did not include reforms to the program needed to ensure LIHTC better serves the lowest income households. Almost 70% of households in existing LIHTC-supported housing also receive some form of rental assistance (<https://www.huduser.gov/portal/periodicals/cityscape/vol26num2/ch11.pdf>). Congress should not only fully fund existing voucher contracts but also expand the voucher program by at least 250,000 new vouchers to ensure new LIHTC development serves the families that need it most.
- Support families with young children through FSOVA: Access to safe, affordable housing is linked to nearly every measure of having a quality life, including better educational and health outcomes, housing stability, racial equity, and economic mobility. The bipartisan "Family Stability and Opportunity Vouchers Act" would provide 250,000 new housing vouchers, along with counseling services, to help families with young children move to communities of their choice.

- Provide Emergency Rental Assistance to Households in Crisis: As discussed above in the context of tenant protections, it is essential to ensure low-income renters can remain stably housed during unexpected financial setbacks. Congress should enact the bipartisan "Eviction Crisis Act," introduced in the 117th 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 create a national housing stabilization fund to provide temporary assistance to renters facing financial distress, helping prevent the many negative consequences of eviction and homelessness.

## SUPPORT SERVICES

Families who qualify for rental assistance would also benefit from a robust array of social services and supports, spanning anti-poverty programs like SNAP and TANF, healthcare insurance through Medicaid, in-home and community-based services that support independent living for persons with disabilities, and housing navigation services to successfully apply a voucher to a rental unit. People do not live single issue lives, and our advocacy cannot be focused on housing without a focus on the broader universe of support services that directly impact people's ability to find and keep quality housing in the communities of their choice. NLIHC advocates for:

- More resources or flexibility for Public Housing Agencies to offer Housing Stability Services to voucher recipients.
- Judging success of the voucher program according to families' ability to successfully apply a voucher, in addition to PHA's voucher utilization rates.
- More services coordination, income and employment supports, and other services for tenants in subsidized housing. These programs are often available only through "demonstration" programs like Moving to Work or targeted programs like EHV's and the CoC program, but all families served in subsidized housing would benefit from ready access to these and similar services.

- Policies that require or incentivize states to invest in home and community-based services on par with the scale of need among people with disabilities. Inadequate options for support services in community settings contribute significantly to high rates of homelessness, institutional care, emergency services interactions, and prolonged hospitalization or rehabilitation. When states provide adequate, person-centered, and trauma-informed options in the community—not tied to institutional settings—housing stability improves (<https://tr.ee/tvruOO>).

## EVIDENCE-BASED SOLUTIONS TO HOMELESSNESS

NLIHC will continue to urge Congress to scale up proven solutions to homelessness. Housing First is a bipartisan, evidence-based approach that pairs rental assistance or “housing without preconditions” with supportive services to help people find and maintain permanent housing.

That services are voluntary rather than mandatory is a key characteristic of trauma-informed, person-centered programs that effectively serve unhoused people and others with complex, compounded trauma. Adequately resourced housing first programs conduct assertive outreach and improve or modify their services to better engage and retain participants. Research has consistently shown that providing permanent housing and voluntary services to people experiencing homelessness decreases homelessness and improves housing stability compared to high-barrier, rules-centered, treatment-first approaches that require individuals in a crisis state to accept services in exchange for housing.

NLIHC calls on Congress to fully fund trauma-informed, person-centered homeless response systems, anti-poverty programs, affordable housing, and healthcare

systems so fewer people experience homelessness and housing programs can readily connect participants to quality, effective health care and social services.

## ENSURE FEDERAL RESPONSES TO DISASTERS ARE ADEQUATE, FAIR, AND EQUITABLE

The “Reforming Disaster Recovery Act” is a bill to permanently authorize the CDBG-DR Program creates important safeguards and tools to ensure that federal disaster recovery and rebuilding efforts reach all impacted households, including those with the lowest incomes that are often hardest hit by disasters but have the fewest resources. NLIHC continues to strongly support this bill. The bill has been introduced in multiple congresses with significant bipartisan support. In 2025, the Senate version of the bill was amended onto a package of housing measures, the “ROAD to Housing Act,” sponsored by Senate Banking, Housing, and Urban Affairs Committee Chair Tim Scott and Ranking Member Elizabeth Warren. That package was subsequently passed unanimously by the Senate Banking Committee and then amended onto the “National Defense Authorization Act” (NDAA), which then was passed by the entire Senate. Despite this success, opposition from House Financial Services Chair French Hill led to the bipartisan package not surviving conference negotiations. The bill had been previously passed by the House of Representatives in 2019, and again as part of the NDAA in 2023. The past several HUD administrators—from both Democratic and Republican administrations—have supported the move.

The “Fixing Emergency Management for Americans Act of 2025” (<https://tr.ee/kJDoQ7>) (FEMA Act) (H.R.4669), was introduced by Transportation and Infrastructure Committee Chairman Sam Graves (R-MO), Committee Ranking Member Rick Larsen (D-WA), former Economic Development, Public Buildings, Emergency Management Subcommittee lead Republican Daniel Webster (R-FL), and Economic Development, Public Buildings, and Emergency Management Subcommittee

Ranking Member Greg Stanton (D-AZ) in late 2025. If enacted, the bill would restore FEMA's status as an independent agency outside of DHS 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. It also contains important reforms to better ensure that disaster survivors—whether they are renters, homeowners, or are experiencing homelessness—can access the assistance they need to fully recover; all while encouraging states to take greater steps to address their disaster risk. The bill includes significant reforms (<https://tr.ee/I9SwWu>) that members of the Disaster Housing Recovery Coalition have been pushing for nearly a decade. The bill was passed out of the House Transportation and Infrastructure Committee on a bipartisan vote.

The “Disaster Assistance Simplification Act” (<https://tr.ee/uCVWbZ>) (S.1528) was introduced in 2025 by Senate Homeland Security and Government Affairs Committee Chairman Rand Paul and Ranking Member Gary Peters. The bill would create a universal application system for federal programs, removing the need for disaster survivors to fill out multiple applications to receive assistance from different federal agencies. The bill would also streamline information sharing between federal agencies that maintain disaster recovery programs. The bill was passed by the Homeland Security and Government Affairs Committee in November of 2025.

The “Housing Survivors of Major Disasters Act,” introduced by Congressman Adriano Espaillat (D-NJ) and Senator Elizabeth Warren (D-MA), addresses the requirement that applicants for FEMA disaster assistance provide title documentation to show ownership over disaster damaged property. This requirement constitutes a major barrier to aid for low-income households. People living in manufactured housing such as mobile homes and people with inherited, family-owned property without formal legal documentation—known as “heirs’ property”—often lack access to clear title. These households are forced into lengthy and expensive legal title clearing procedures before they can be found eligible for FEMA assistance. The “Housing Survivors of Major Disasters Act” would require FEMA to expand the list of documents eligible to prove ownership for the purposes of receiving

recovery assistance and require the agency to develop a “declarative form” allowing owners who are unable to procure ownership documents to attest to ownership of their home under penalty of perjury. The House version (<https://tr.ee/NpdL4R>) of the bill was introduced in January of 2025 and the Senate version is expected to be introduced before the end of 2025. The bill will continue to be pushed by NLIHC and its congressional partners in 2026.

The “Federal Disaster Housing Stability Act” (<https://tr.ee/7CUEuW>) would help prevent the displacement of disaster survivors with low incomes through the implementation of emergency rental protections when a disaster occurs. The bill would provide a 120-day moratorium on evictions for nonpayment of rent or other fees, including late fees, in the aftermath of a major disaster. During this time, landlords, lessors, and owners would be unable to issue a notice or require a tenant to vacate a property, nor would they be able to increase the cost of rent. In addition, the bill includes a foreclosure moratorium that would prevent foreclosures on mortgages for six months once the moratorium is declared. The foreclosure moratorium would prevent servicers of a covered mortgage loan from initiating any judicial or non-judicial foreclosure proceedings, scheduling a foreclosure sale, moving for a foreclosure judgment or order of sale, or executing a foreclosure-related eviction or foreclosure sale.

## Supply

NLIHC advocates for policy reforms and investments that would expand and preserve the supply of deeply affordable, accessible homes. In particular, NLIHC spotlights several needs often overlooked in the national discourse about housing supply:

- Planning for deep affordability by financing development as well as rent subsidies,
- Targeting or prioritizing investments for low-income families,
- Addressing the failure of private markets to build or modify housing with accessibility features that allow older and disabled individuals to live in the communities of their choice, and

- Prioritizing preservation, including both long-term affordability and rehabilitation or repair.

In 2026, NLIHC will prioritize the follow proposals:

**Reform 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. The “One Big Beautiful Bill Act” (H.R. 1), passed in July 2025, included provisions to expand the LIHTC program, providing a 12% increase in 9% LIHTC allocation for states and changing rules for developments funded with tax-exempt bonds and 4% LIHTC. It is estimated this expansion will lead to an additional 1.22 million rental units over the next ten years. However, these changes will not help households with extremely low incomes afford the rent on LIHTC properties. Provisions in the bipartisan “Affordable Housing Credit Improvement Act” would reform the credit to make it easier to serve the lowest-income households, and to build affordable housing in rural and Tribal areas. In addition, since most extremely low-income renters in LIHTC properties need rental assistance to make their home affordable, Congress should expand the Housing Choice Voucher Program on a scale that matches LIHTC expansion.

**Promote Inclusive Zoning and Land Use Reforms** that reverse residential segregation and increase supply. This includes providing best practices to state and local governments, providing incentives for equitable reforms, and tying federal funding, such as transportation funding, to inclusive land use policies.

**Expand the National Housing Trust Fund (HTF)** to at least \$45 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. States often use the HTF to develop housing for “special populations,” such as elder, disabled, or formerly homeless persons. Several congressional proposals have included appropriations added directly to the HTF.

NLIHC generally supports such proposals provided they maintain the HTF’s current mandate to provide housing affordable to ELI households.

**Protect the HTF in GSE reform.** The Trump administration is pursuing reforming Fannie Mae and Freddie Mac, the Government Sponsored Entities (GSEs); this work includes both the U.S. Department of Treasury, which currently owns shares of the GSEs, and the Federal Housing Finance Agency (FHFA), which has overseen the GSEs since they went into conservatorship in 2008. The main goal of reform is to take Fannie Mae and Freddie Mac out of conservatorship, but there are many important decisions to be made to make this happen. NLIHC has urged Treasury to take a cautious approach and avoid negative impacts to the housing market, including harm to low-income renters and homebuyers.

As GSE reform is under discussion, this may raise the profile of the HTF, which could create both risk and opportunity for the program. NLIHC has documented successes of the program over time and will continue to emphasize the importance of this vital program for extremely low-income rental supply.

**Ensure Preservation of Existing Affordable Housing.** Congress should provide funding to address 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. Recent studies estimate the need to preserve public housing to be between \$90 and \$170 billion.

For LIHTC, HOME, and other federal programs that fund construction and preservation, Congress should advance policies that incentivize preservation of existing affordable housing stock as well as new construction.

**Accessibility.** In light of the housing market’s longstanding failure to produce adequate housing that is accessible to households as they age or acquire disabilities, NLIHC supports policies that:

- Incentivize or mandate a greater percentage of units built with accessibility features for mobility, sensory, and other needs;
- Facilitate adoption of additional inclusive design standards in housing;
- Require states, cities, and other recipients of federal funding to plan for and adequately resource reasonable accommodation and home modifications; and
- Incentivize or facilitate pairing support services with subsidized and affordable housing so older and disabled adults can live independently in the communities of their choice.

## Conclusion

In this challenging moment, the country faces a stark choice between policies that deepen harm and division and those that expand opportunity, dignity, and housing justice for all. Yet the momentum around housing affordability and growing public recognition of the interconnected crises of democracy, civil rights, and the social safety net creates an opening for sustained, systematic change. By advancing investments that scale to true need, strengthening civil rights protections, and safeguarding the rule of law, we can ensure that new federal initiatives lift up all households, including those with the lowest incomes, rather than reinforce historic patterns of exclusion.

Meeting this moment requires persistent advocacy, broad coalition-building, and a refusal to settle for half-measures that overpromise while leaving millions of our neighbors behind. NLIHC's 2026 agenda reflects this resolve: to protect what works, reform what doesn't, and chart a path toward deeply affordable, accessible homes in every community. If we act with clarity, courage, and an unwavering commitment to equity, we can harness the housing affordability crisis toward a more just and inclusive future.