

# NATIONAL HoUSed CAMPAIGN

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*By David Gonzalez Rice, Senior Vice President of Public Policy, NLIHC*

NLIHC launched the HoUSed campaign in 2021 to advance antiracist policies and achieve the large scale, sustained investments and reforms necessary to ensure families with the lowest incomes have an affordable and accessible place to call home.

In 2026, in the face of escalating assaults on the social safety net, the rule of law, and the rights of low-income families, NLIHC relaunched the HoUSed Campaign to advocate broadly for policy reforms and investments in the areas of FAIRNESS, SUPPORTS, and SUPPLY.

Working alongside congressional champions and national, state, and local partners, the HoUSed Campaign grounds housing policy in equity, democratic accountability, and the lived expertise of people and families most harmed by decades of federal underinvestment, discriminatory housing policies, and social services systems.

The Campaign is organized around three strategies policymakers must pursue with equal attention to meet the full scale and scope of the housing affordability crisis:

- 1) **FAIRNESS: strengthen and enforce civil rights laws in housing, including robust tenant protections,**
- 2) **SUPPORTS: provide income support, rental subsidies, and supportive services so that every low-income family can thrive in a community of their choice,**
- 3) **SUPPLY: incentivize, permit, and finance at scale the preservation and construction of safe, quality housing that is affordable, available, and accessible to people with the lowest incomes.**

Pursued together, these strategies address rising costs, deteriorating housing stock, increasing rates of homelessness, and the histories of segregation and exclusion that defined housing markets of the

past and neighborhoods of today. If federal policy ignores or deemphasizes any of these strategies, it will merely change the shape of the housing affordability crisis without ending it. The HoUSed campaign unites policymakers and advocates whose work in any of these areas moves the country toward a guarantee that every household without exception has a safe, affordable, and accessible home in the community of their choice.

## FAIRNESS: Strengthening and Enforcing Civil Rights in Housing

Affordable, accessible housing is fundamental to a decent and just society, but today the power imbalance between landlords and tenants, especially low-income tenants of color, fuels instability, discrimination, and preventable homelessness. In this political moment, when civil rights enforcement is weakened and discriminatory ideologies resurgent, renter protections are indispensable to housing justice.

Congress should enact a **National Tenants' Bill of Rights**, which includes:

- **Just cause eviction protections**, ensuring renters cannot be displaced arbitrarily.
- **A national right to counsel** so that no tenant faces eviction court alone.
- Strong protections against **source of income discrimination**, enabling voucher holders to access quality homes in neighborhoods of their choice.
- **Expanded Fair Housing protections** to include income source, sexual orientation and gender identity, veteran status, marital status, and more.
- Reforms that **protect** immigrants, people exiting the criminal legal system, and other **marginalized communities** who face systemic exclusion from housing.

Renter protections are foundational to equity, civil rights, and the rule of law. Without them, even the strongest federal investments and market activity will fail to reach the people most harmed by structural racism, discrimination, and exclusion.

Congress must restore the promise of the “Fair Housing Act” by requiring HUD to adequately resource the Office of Fair Housing and Equal Opportunity and to release funds for Fair Housing activities in the states. Further, Congress should use its oversight authority 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.

## SUPPORT: Expanding Rental Assistance and Stabilizing Households

A central driver of today’s housing crisis is the widening chasm between stagnant wages and soaring rents. In 2026, renters in the U.S. must earn, on average, **\$32.11 an hour** to afford a modest two-bedroom apartment, far out of reach for low-wage workers, seniors on fixed incomes, and people with disabilities. Only **6% of U.S. counties** offer even a one-bedroom home affordable to a full-time minimum wage worker.

As rents rise, homelessness rises with them. A Government Accountability Office study found that a \$100 increase in median rent corresponds with a **9% increase in homelessness**. This pattern has intensified since the pandemic and contributed to the **highest homelessness levels on record**.

Today, **ten million extremely low income and very low-income households** pay more than half their incomes toward rent, leaving too little available for food,

medicine, childcare, or transportation. Generations of discrimination in housing and labor markets ensure that the burden falls disproportionately on Black, Latino, and Native households. Black households represent **13% of all U.S. households**, yet **37% of people experiencing homelessness** and more than **half of all homeless families with children**. These inequities are the predictable result of policy choices.

Despite this overwhelming need, **only one in four eligible households receives housing assistance** due to decades of chronic federal underfunding. Families wait years, sometimes decades, for help. Many never receive it and instead fall into homelessness, institutionalization, or incarceration.

Making rental assistance universally available is foundational to any credible national strategy. Research shows rental assistance improves health, educational outcomes, racial equity, and long-term opportunity, but closing the gap also requires **equitable access** to these tools, such as small area Fair Market Rents, simplified applications, aggressive fair housing enforcement, and strengthened civil rights protections, including protections against discrimination based on income source, sexual orientation, gender identity, and family status.

## SUPPORT: Emergency Rental Assistance and Housing Stability Services

Tens of millions of households live one crisis away from the kind of economic shock—unexpected medical bills, a car repair, a temporary drop in income—that can trigger eviction, homelessness, or long-term hardship. Most renter households living in poverty already spend more than half their income on housing; they have no margin for error.

Eviction is not simply a symptom of poverty—it is a cause. Black women renters face the highest rates of eviction filings in the country, and families with children are disproportionately targeted. Eviction can derail

employment, destabilize children's education, and create barriers to future housing.

**Emergency rental assistance works:** \$46 billion in ERA funds, distributed equitably and efficiently, kept millions of renters safely housed, reaching households of color, women-led households, and extremely low-income families. Congress must build on this success by creating a **permanent emergency rental assistance program** and expanding housing stability services, including mediation, counseling, and legal aid.

Congress should enact the bipartisan "**Eviction Crisis Act**," which would establish a national housing stabilization fund to intervene before eviction and homelessness take hold.

**Housing-Related Services** should be tailored to the various needs of families, but a few categories stand out as especially impactful:

- Housing navigation includes help finding vacant units, negotiating with landlords, managing paperwork, and moving in.
- Housing counseling includes education about one's options, eligibility, and rights as a tenant or prospective homebuyer.
- Services coordination includes identifying and facilitating enrollment in the home and community-based services a family needs to maintain and thrive in their housing.
- Housing stability services include mediation, advocacy, and direct logistical support to prevent homelessness and eviction.

Crucially, the quality and success of housing-related services are limited by the health of the social safety net in which they operate. Cuts to SNAP, healthcare, employment supports, disability services, and even education directly impact housing stability. Service coordinators and case managers in multifamily housing, public housing, and homeless services cannot replace a tattered social safety net. They need to connect their residents with quality community-based services. The HoUSed Campaign highlights this connection and

mobilizes advocacy for the full array of anti-poverty and social safety net programs necessary for our housing-focused services to work properly.

## SUPPLY: Building and Preserving Homes Affordable to the Lowest Income People

A key driver of the housing affordability crisis is the **7.3 million home shortage** for renters with the lowest incomes. For every ten of the lowest income renter households, fewer than **four** affordable homes exist, and no state or congressional district has enough supply to meet the need. This shortage is a direct consequence of intentional public policy, from redlining to exclusionary zoning, that has entrenched segregation and racial inequality for generations.

The impacts are stark. Black, Latino, and Native households are far more likely to have extremely low incomes, pay unsustainable shares of their income toward rent, or experience homelessness. Disabled people face additional barriers due to inaccessible housing, insufficient payment standards, and homes located far from essential services. A person relying solely on Supplemental Security Income can afford just **\$283 per month**, while the average cost of a one-bedroom apartment is **\$1,390**.

The private market cannot and will not produce deeply affordable rental homes without federal investment. Congress must:

- **Expand the National Housing Trust Fund to at least \$45 billion annually** to build and preserve deeply affordable, accessible homes targeted to the lowest income renters.
- **Provide at least \$70 billion** to rehabilitate and preserve public housing, reduce health hazards, modernize energy systems, and protect these critical assets for future generations.

- **Tie federal transportation and infrastructure dollars to inclusive zoning and equitable land use reforms** that end exclusionary practices and reverse residential segregation.
- **Ensure states advance equity by** affirmatively furthering fair housing, building the capacity of community-based organizations, including those led by Black, Native, Asian, and Latino leaders, and prioritizing nonprofit and community land trust ownership to protect long-term affordability.

Expanding the supply of deeply affordable housing not only stabilizes extremely low-income families; it reduces pressure throughout the housing market, freeing up units for higher income households and easing upward rent pressures more broadly.

## Priority Legislation

NLIHC works closely with congressional champions to advance legislation that reflects the priorities of the HoUSed campaign, including:

- **“Ending Homelessness Act” (H.R. 4232):** Establishes universal rental assistance, bans Source of Income discrimination, expands housing choice, and invests \$5 billion over five years in the Housing Trust Fund.
- **“Family Stability and Opportunity Vouchers Act” (S.1257, H.R.3776):** Provides 250,000 new vouchers and mobility counseling to help families with young children access neighborhoods of opportunity. The bill is also supported by NLIHC’s *Opportunity Starts at Home* campaign.
- **Eviction Crisis Act (S.2182):** Creates a permanent national housing stabilization fund to help renters weather emergency shocks. The bill is also supported by NLIHC’s *Opportunity Starts at Home* campaign.
- **“American Housing and Economic Mobility Act” (S.1368, H.R.2768):** Invests nearly \$45 billion annually in the Housing Trust Fund, expands Fair Housing protections, and supports public housing preservation.
- **“Fair Housing Improvement Act” (S.1267, H.R.2846):** Prohibits discrimination based on source of income and military or veteran status.

A full list of legislation endorsed by the HoUSed Campaign is available online.

## What Advocates Should Do

Advocates should urge the administration and Congress to champion the HoUSed Campaign priorities and cosponsor key legislation that restores fair housing protections, establishes renters’ rights, closes the gap between income and rent, provides a functioning social safety net, and ensures adequate supply of affordable housing where people want to live.

For more information and to join the national HoUSed Campaign, visit [www.nlihc.org/housed](http://www.nlihc.org/housed).