

# ANNUAL REPORT

# 2022



**AN UNWAVERING  
PATH FORWARD TO  
HOUSING JUSTICE**  
NATIONAL LOW INCOME HOUSING COALITION



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**AN UNWAVERING  
PATH FORWARD TO  
HOUSING JUSTICE**  
NATIONAL LOW INCOME HOUSING COALITION



### DEAR NLIHC MEMBERS, DONORS, AND FRIENDS:

Since being founded by Cushing Dolbeare in 1974, NLIHC has educated, organized, and advocated to ensure that the lowest income and most marginalized communities have access to safe, stable, affordable housing.

Throughout 2024, we celebrated our 50th anniversary by reflecting on our history and collective achievements, while also renewing our commitment to achieving housing justice.

With this commitment, we continued the work to advance our priorities of bridging the gap between incomes and housing costs through rental assistance, expanding and preserving the supply of affordable rental homes, stabilizing low-income families and preventing evictions, and strengthening and enforcing renter protections.

Grounded in the impact that safe, stable, and affordable housing has on every major life outcome, NLIHC reinforces its mission for 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 – in 2024 and beyond.

Together, we will expand vital housing programs, funding, and resources for those most in need.

Thank you for your unwavering support and partnership to end the housing and homelessness crisis once and for all.

Your Partner in Purpose,



A stylized, handwritten signature in black ink, appearing to read 'R. Willis'.

**Renee M. Willis**

Senior Vice President for Racial Equity, Diversity, and Inclusion  
(2025 President and CEO)





### ADVANCING NLIHC'S FUNDING PRIORITIES

NLIHC worked with national partners and state and local advocates around the country to protect and expand funding for the U.S. Department of Housing and Urban Development's (HUD's) affordable housing and homelessness programs in the final fiscal year (FY) 2024 budget, enacted in March 2024.

In FY24 negotiations, funding for domestic programs—including affordable housing and homelessness programs—was severely limited by the “Fiscal Responsibility Act” (FRA) enacted in June 2023. The FRA capped overall spending for domestic programs at approximately FY23 levels and limited spending increases in FY24 to only 1% in exchange for raising the federal debt ceiling until 2025. In addition to the FRA caps, HUD's budget for FY24 was under additional strain due to higher-than-expected renewal costs for vouchers, caused by the increased cost of rent in communities nationwide and lower receipts from the Federal Housing Administration, which typically help offset the cost of HUD programs.

Ultimately, despite these challenges, the final FY24 spending bill provided significant resources for the Housing Choice Voucher (HCV) program, averting an anticipated funding shortfall that would have led to a loss of [80,000 to 112,000 housing vouchers](#). As a result of the higher funding level, there were sufficient resources to renew all existing rental assistance contracts and expand rental assistance to an additional 3,000 households in FY24. Congressional leaders negotiated a \$69 billion side agreement in the final FY24 spending bill to help bolster spending for domestic programs. The bill also provided increased or level resources for the HoUSed Campaign's other top priorities, including Homeless Assistance Grants, Public Housing Capital and Operating Funds, Tribal housing programs, and eviction prevention.

### OPPOSING CUTS TO FEDERAL INVESTMENTS IN AFFORDABLE HOUSING ADVOCACY TOOLKIT

After a final FY24 spending bill was signed into law in March 2024, NLIHC shifted attention to FY25 advocacy. In June 2024 we published an updated advocacy toolkit, [“Opposing Cuts to Federal Investments in Affordable Housing,”](#) outlining NLIHC's priorities for HUD funding in FY25, and provided advocates with important background information, talking points, sample social media and op-ed messaging, and other resources to help push for the highest possible HUD funding in FY25.





NLIHC's National HoUSed Campaign pushes for long-term, large scale investments in proven solutions to the affordable housing and homelessness crisis. In addition to our congressional and administrative advocacy, NLIHC uses the HoUSed campaign's platform to help disseminate resources and information to advocates and policymakers alike through our bimonthly HoUSed campaign national calls.

## PROTECTING AND EXPANDING ACCESS TO RENTAL ASSISTANCE

Both the U.S. House of Representatives and the U.S. Senate FY24 spending bill for HUD programs severely underfunded renewal costs for HUD's Housing Choice Voucher (HCV) program; without additional funding, an estimated [80,000 to 112,000 housing vouchers](#) would have been lost.

NLIHC and our partners met with key House and Senate Appropriations Committee members to underscore the necessity of sufficient funding for HCV renewals and engaged members of our field to weigh-in with their elected officials. Because of this advocacy, Congress ultimately provided significantly more funding for HCVs, ensuring sufficient resources to renew all existing HCV contracts and expand rental assistance to an additional 3,000 households in FY24.

NLIHC worked throughout 2024 with our partners in the Partnership for Just Housing (PJH) to help shape and then push HUD to release updated guidance on criminal records screenings in HUD-assisted housing. Led by NLIHC, the Shriver Center on Poverty Law, National Housing Law Project (NHLP), and the Formerly Incarcerated and Convicted People and Families Movement (FICPFM), PJH is a collaborative dedicated to achieving more equitable housing access for people

who have been incarcerated or otherwise impacted by the criminal-legal system. In June 2024, NLIHC and PJH [submitted comments](#) on HUD's Notice of Proposed Rule Making (NPRM), "Reducing Barriers to HUD-Assisted Housing."



### EMERGENCY RENTAL ASSISTANCE: THE NEED FOR PERMANANT SUPPORT

**E**mergency rental assistance has been a vital lifeline for renters facing housing instability throughout the COVID-19 pandemic and its economic recovery. During the pandemic, Congress provided more than \$46 billion in emergency rental assistance to help over 5.3 million households facing an unexpected loss of income – such as job loss during the pandemic – stay in their homes, covering overdue rent and utilities. In doing so, the pandemic program avoided a wave of evictions and saved lives.

More than 514 emergency rental assistance programs were created during the pandemic. These programs played a critical role in preventing homelessness by providing funds to help struggling renters afford their housing expenses and avoid eviction. Thanks to emergency rental assistance and other COVID-era policies, eviction filings fell by more than half between the start of the pandemic and the end of 2021. ERA funds were targeted to help those most at-risk of eviction, with 64% of recipients reporting extremely low incomes.

Today, nearly all emergency rental assistance programs have exhausted funds and closed their doors, despite clear and ongoing need. Nearly 73% of extremely low-income renter households are severely housing cost-burdened, spending over 50% of their income on housing. After paying rent, these households have little, if any, money remaining for other necessities, like nutritious food, medical care, or school supplies, and even less to put aside for savings. They are always one missed paycheck, cut in work hours, or unexpected expense away from falling behind on rent and facing eviction and, in worst cases, homelessness.

Black women face the greatest threat of losing their homes to eviction. Black women renters are twice as likely as white renters to have evictions filed against them. Families with children are also at particularly high risk of eviction. Evictions can harm families for years, pushing households deeper into poverty and significantly harming their mental and physical health, employment, and financial well-being.

Emergency rental assistance is a proven solution to help prevent evictions, maintain household stability, and ensure the economic well-being of both renters and landlords. The need for ongoing resources for ERA and other eviction diversion measures is increasingly evident.

#### Federal Solutions

To stabilize households in crisis and prevent evictions and homelessness, Congress must provide ongoing resources for emergency rental assistance and eviction diversion.





## EXPANDING AND PRESERVING THE SUPPLY OF DEEPLY AFFORDABLE HOUSING

Throughout 2024, NLIHC continued to push for [key reforms](#) to the Low-Income Housing Tax Credit (LIHTC) program that would ensure this important program better serves those with the most urgent affordable housing needs, including people with the lowest incomes, and rural and Tribal communities. Working with industry partners, we supported the reintroduction of the bipartisan “Affordable Housing Credit Improvement Act,” and as conversations about a possible reconciliation tax package in 2025 began gaining traction, we met with members of key congressional committees to emphasize the need for LIHTC reform to better serve those with the greatest needs. Further, as a member of the [ACTION Campaign](#) steering committee, NLIHC engaged industry partners to emphasize the importance of reforming, not just expanding, the LIHTC program, and to build support for these reforms.

To help improve health and safety conditions in HUD-assisted housing, in October 2024 NLIHC [endorsed](#) HUD’s proposal to lower the “elevated blood lead level” (EBLL) threshold requirements for HUD-assisted housing from 5 to 3.5 micrograms of lead per deciliter of blood (µg/dL) for a child under the age of six, which would make HUD’s EBLL consistent with the Centers for Disease Control and Prevention’s (CDC’s) 2021 “reference value.” However, NLIHC expressed concern that HUD did not lower the EBLL threshold soon after the CDC lowered its blood lead reference value in May 2021; NLIHC urged HUD to make the new threshold effective immediately upon publication in the *Federal Register*, and to develop regulations that automatically adopt future updates to the CDC’s lead poisoning reference value. In addition, NLIHC urged HUD to require full lead-based hazard risk assessments, not just visual assessments, in all federally assisted housing.



### CRITICALLY NEEDED REFORMS TO THE LOW-INCOME HOUSING TAX CREDIT

Today, more than 650,000 people – the highest level on record – experience homelessness on any given night and [10 million more households](#) are at risk of homelessness. Despite the clear need, states and communities often struggle to use the Low-Income Housing Tax Credit (LIHTC) to prevent and address homelessness. While LIHTC is the largest federal program designed to build and preserve affordable rental homes, apartments built with the tax credit are often too expensive for those who need affordable housing the most. Moreover, rural and Tribal communities often struggle to use the tax credit.

**NLIHC urges Congress to pair any expansion of the Low-Income Housing Tax Credit with bipartisan reforms to better serve households with the greatest needs, by:**

1. Expanding the “ELI Basis Boost” to make it easier to build and preserve rental homes affordable to households experiencing or at risk of homelessness.
2. Designating Tribal and rural areas as “difficult to develop” to allow more housing development in these communities.

#### WHO ARE EXTREMELY LOW-INCOME RENTERS?

Extremely low-income renter households account for [11 million](#) of the nation’s 45.1 million renter households. These renters have incomes below 30% of the Area Median Income (AMI) or the federal poverty guideline, whichever is greater. Because of their low incomes and the severe shortage of rental homes affordable to them, extremely low-income renters are hardest hit by the housing crisis and are most at risk of homelessness.

[Extremely low-income households](#) are often headed by seniors, people with disabilities, or [workers earning low wages](#), including construction workers, retail or restaurant workers, home health aides and nursing assistants, office support staff, and administrative assistants, and others.

Because of systemic racism, households of color are much more likely to be extremely low-income renters than white households.



## CAPITOL HILL DAY ADVOCACY TOOLKIT

MARCH 2024



[WWW.NLIHC.ORG](http://WWW.NLIHC.ORG)



## ADVANCING TENANT RIGHTS AND PROTECTIONS

Solutions to our nation's housing crisis must include strong and enforceable tenant protections to help prevent housing instability and homelessness, redress long-standing racial and social inequities, and advance housing justice. In June 2024, NLIHC, National Housing Law Project (NHLP), and the Tenant Union Federation (TUF) launched "[The National Tenants Bill of Rights](#)" (TBOR) campaign to correct the power imbalance between renters and landlords, building a major step toward advancing tenant protections. Written with direct input from tenant leaders, people with lived experience of housing instability, housing law experts, and advocates nationwide, the TBOR provides a bold legislative framework to enshrine tenants' rights throughout their tenancy in private as well as federally assisted properties. NLIHC continues to build support around the National Tenants Bill of Rights, with over 800 [endorsements](#) since June 2024.

In January 2024, NLIHC [submitted a comment](#) to HUD in support of a proposed rule that would require owners and managers of public housing or private housing supported by the Section 8 Project-Based Rental Assistance (PBRA) to provide households with a 30-day notice before terminating a household's assisted lease due to nonpayment of rent. The proposed rule had the potential to minimize evictions due to a household's temporary inability to pay rent. If implemented, hasty and perhaps unnecessary or inappropriate initiation of formal judicial eviction proceedings could be avoided, thereby preventing housing instability and perhaps even homelessness. In our comment, NLIHC urged HUD to fix one major flaw: it did not include tenants assisted by Housing Choice Vouchers (HCVs) and Project-Based Vouchers (PBVs), including tenants in former public housing developments that have converted to PBVs under the Rental Assistance Demonstration (RAD). NLIHC offered ten additional recommendations. The [final rule](#) was published in December 2024, and went into effect January 2025.

## NATIONAL TENANTS BILL OF RIGHTS



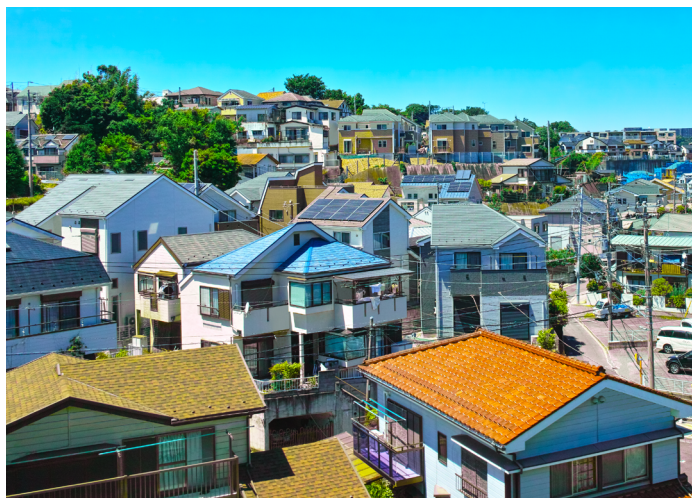
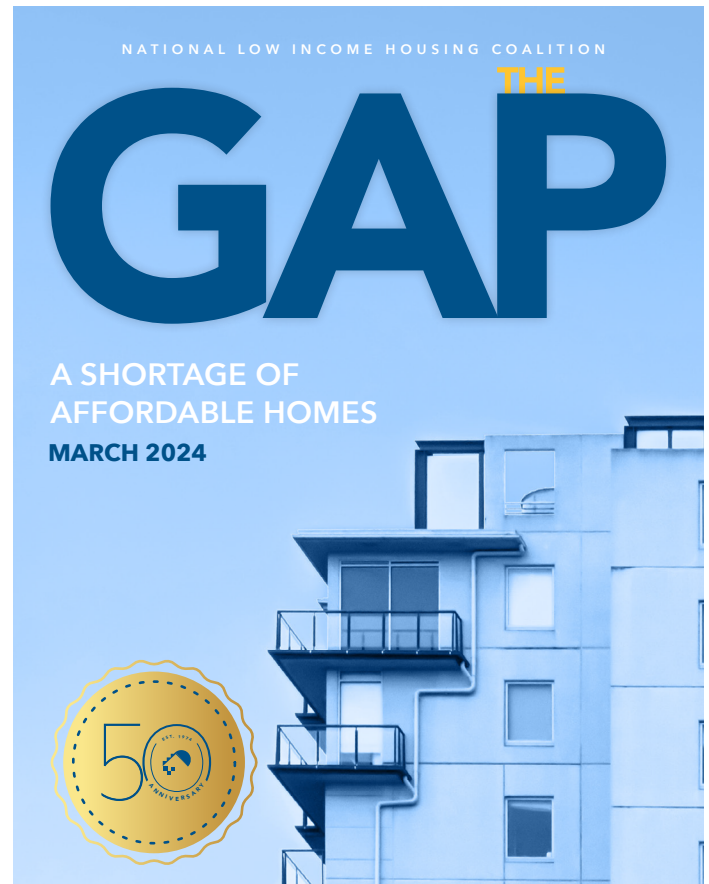
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## 2024 THE GAP: A SHORTAGE OF AFFORDABLE HOMES

Each year, NLIHC measures the availability of rental housing affordable to extremely low-income households and other income groups. Based on the American Community Survey Public Use Microdata Sample (ACS PUMS), [The Gap: A Shortage of Affordable Homes](#) presents data on the affordable housing supply and housing cost burdens at the national, state, and metropolitan levels. The report also examines the demographics, disability and work status, and other characteristics of the extremely low-income households most impacted by the national shortage of affordable and available rental homes.

*The Gap*, published March 14, 2024, found that the lowest-income renters in the U.S. face a shortage of 7.3 million affordable and available rental homes. As a result, nearly three-quarters of renters with extremely low incomes are severely cost-burdened, spending more than half of their income on rent and accounting for nearly 70% of all severely cost-burdened renters in the U.S.



BUDGET CUTS TO  
FEDERAL AFFORDABLE  
HOUSING PROGRAMS  
WILL ONLY DEEPEN  
EXISTING CHALLENGES  
AND CAUSE FURTHER  
HARM TO AMERICA'S  
LOWEST-INCOME  
RENTERS.





# 2024 OUT OF REACH: THE HIGH COST OF HOUSING

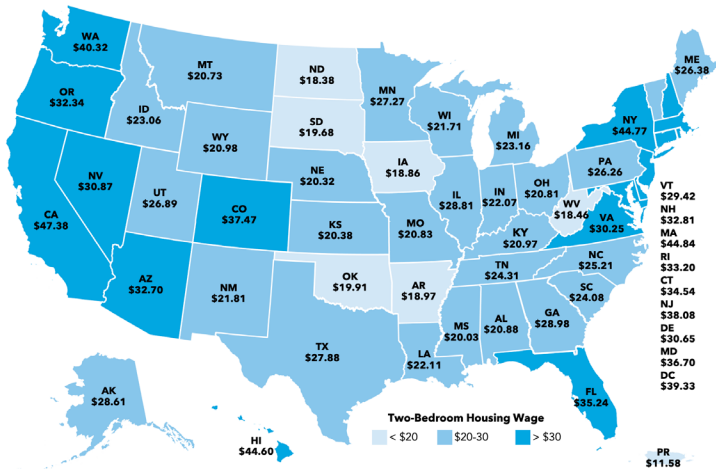
For more than 35 years, NLIHC’s *Out of Reach: The High Cost of Housing* report has called attention to the disparity between wages and the cost of rental housing in the U.S. Every year the report has shown that affordable rental homes are out of reach for millions of low-wage workers, seniors, families, and other renters. 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 housing costs—the accepted standard of affordability. The FMR is an estimate of what a family moving today can expect to pay for a modestly priced rental home in a given area.

*Out of Reach*, published on June 27, 2024, found that despite rising wages, cooling inflation, and low unemployment, the lowest-income renters continue to struggle to afford rent. Given the inadequate housing safety net and increasingly unaffordable rents, it is no surprise that homelessness is on the rise. Addressing these challenges requires long-term federal investments in affordable housing and the Housing First model for ending homelessness.

OUR NATION CANNOT AFFORD TO WAIT ANY LONGER TO ADDRESS THIS CRISIS.



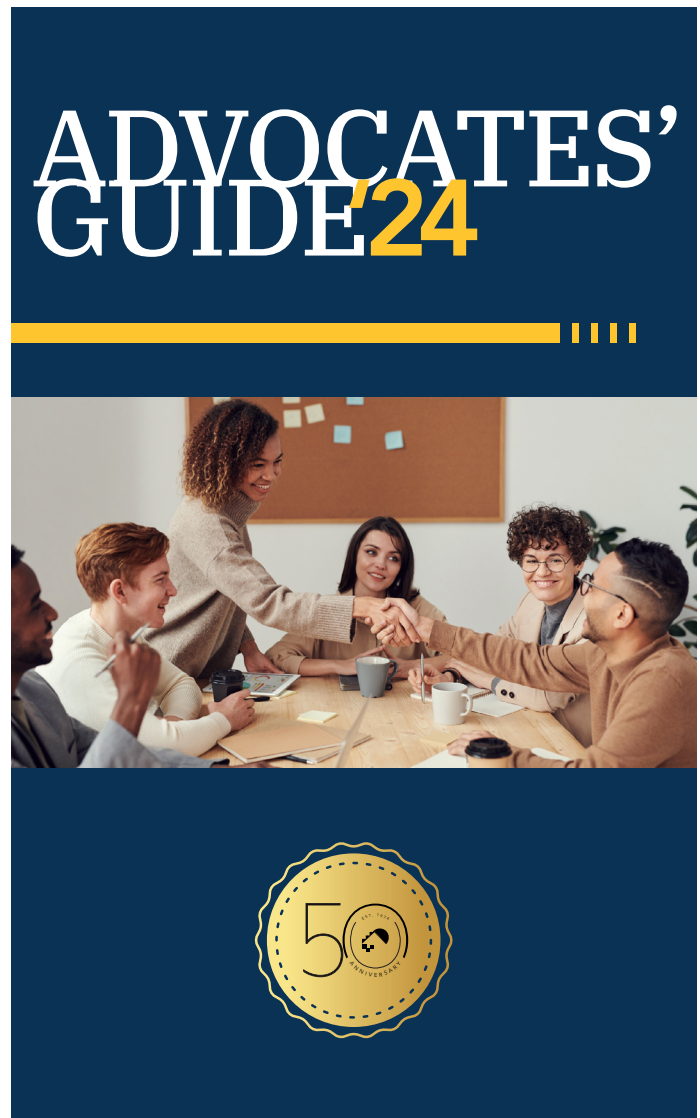
FIGURE 1. 2024 TWO-BEDROOM RENTAL HOUSING WAGES



## ADVOCATES' GUIDE

Every year, NLIHC publishes the [\*Advocates' Guide 2024: A Primer on Federal Affordable Housing & Community Development Programs & Policies\*](#) to educate advocates of all kinds about the programs and policies that make housing affordable to low-income people.

The 2024 *Advocates' Guide* was thoroughly reviewed and updated to include available information on resources and housing programs advocates need to meet with lawmakers and educate them on programs and policies that make housing affordable for low-income people across America.

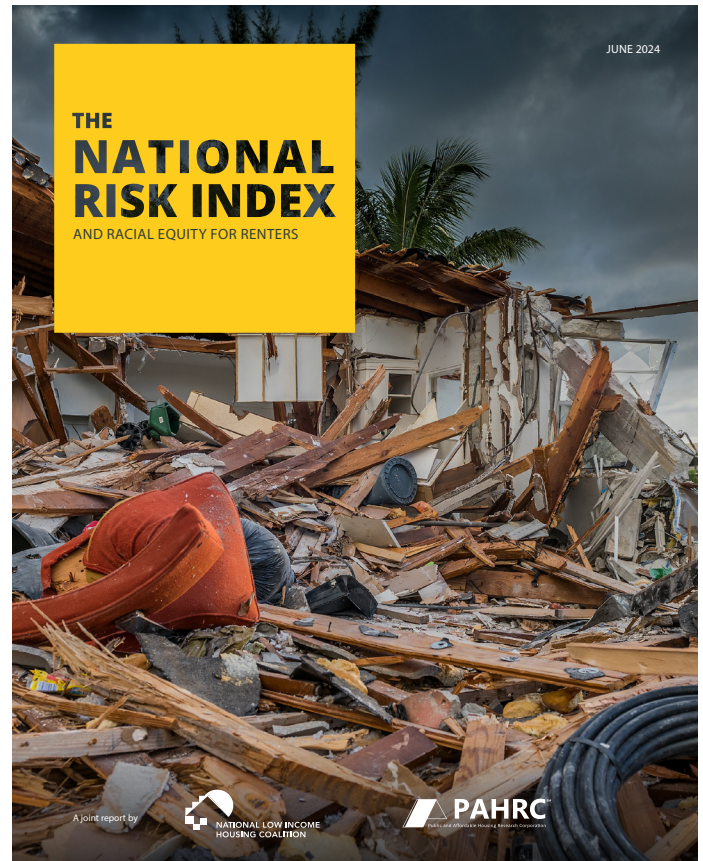




## THE NATIONAL RISK INDEX AND RACIAL EQUITY FOR RENTERS

NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) released a joint report in June 2024 titled [The National Risk Index and Racial Equity for Renters](#). The report assessed whether the Federal Emergency Management Agency's (FEMA) National Risk Index (NRI) reflects known disparities in natural hazard risk for renters of color. Research shows that natural hazards disproportionately affect people of color and renters. However, federal funding for disaster mitigation and recovery planning tends to benefit economically advantaged white homeowners and their communities. If the metrics used to guide mitigation and planning—like the NRI—fail to capture disparities in natural hazard risk for renters of color, then the allocation of these resources and eventual climate-related disasters will only reinforce or exacerbate existing racial disparities. The report argued that this is especially concerning given that programs such as FEMA's Community Disaster Resilience Zones (CDRZ) program and HUD's Green Resilient Retrofit Program (GRRP) utilize the NRI, at least in part, to allocate resources.

The report ultimately finds that the NRI may insufficiently capture racial and ethnic disparities in risk within states for renters, particularly for Black and Hispanic households. For this reason, the report urges caution in using the NRI to allocate mitigation and recovery planning resources. Using the NRI in conjunction with other metrics that better capture racial inequities or use of alternative metrics available through the NRI data may be more appropriate.



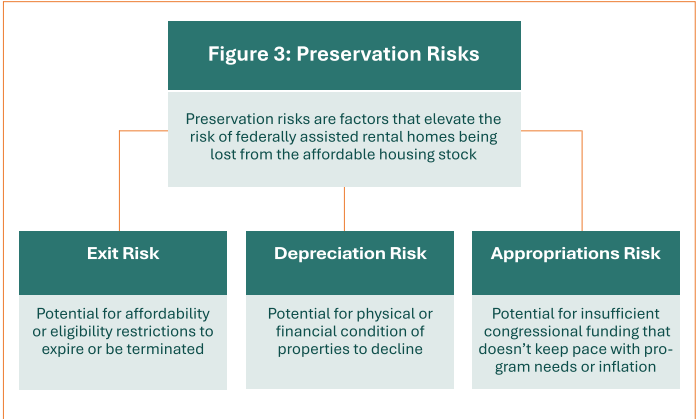
Metrics used to guide mitigation and planning must adequately capture existing disparities in natural hazard risk for renters of color.



# PICTURE OF PRESERVATION REPORT

NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) released the [Picture of Preservation](#) report in December 2024. As with previous editions of the report, this third iteration analyzed data from the National Housing Preservation Database (NHPD) to assess preservation risks and trends in the federally assisted housing stock. The report documents five million rental homes supported by federally funded project-based rental subsidies, representing 10% of the rental housing stock nationwide. The report also finds that failure to preserve the existing assisted housing stock is undermining efforts to expand it.

While an estimated 104,088 homes have been added to the federally assisted housing stock in recent years, 71,096 homes were lost, resulting in a net gain of only 33,992 federally assisted homes. Moreover, since 1990, an estimated 155,555 Low-Income Housing Tax Credit (LIHTC) homes lost their affordability restrictions after only 15 years of service, suggesting they were lost through the Qualified Contract (QC) loophole. The report concludes that sound policies are needed to support preservation efforts, including more adequate annual appropriations for federal housing programs and stronger preservation protections to ensure the continued affordability and physical quality of the existing federally assisted-housing stock.





## STATE AND LOCAL INNOVATION

In April 2024, NLIHC announced the launch of our new [State and Local Innovation \(SLI\) project](#). Building on the success of our End Rental Arrears to Stop Evictions (ERASE) project, the SLI project supports state and local partners in advancing, implementing, and enforcing state and local tenant protections, sustaining emergency rental assistance (ERA) programs, preventing the criminalization of homelessness, and supporting the advancement of other innovations that keep eviction rates down and prevent homelessness. The ERASE project concluded in December 2023, successfully ensuring that \$39.9 billion in ERA was issued to over 11 million households in need—two-thirds of which were extremely low-income households.

Additionally, the SLI launched “NLIHC State and Local Tenant Protection Series: A Primer on Renter’ Rights,” an eight-part series of webinars, toolkits and case studies highlighting advocacy campaigns in targeted jurisdictions and sharing strategies and best practices for advancing tenant protection policies within those jurisdictions.

The first webinar to accompany a toolkit in the series covered laws limiting “[junk fees](#)” and provided an overview of rental junk fee laws, details common components of this type of protection, lists information about state and local jurisdictions that have adopted rental junk fee laws, and highlights complementary policies. This webinar featured speakers from the National Consumer Law Center, Connecticut Fair Housing Center, University of Texas Law School, and Building and Strengthening Tenant Action (BASTA).

The eight toolkits in this series were:

- [Habitability Protections: Two Case Studies](#)—Explored habitability protection measures passed in two jurisdictions: New Orleans, Louisiana and Cincinnati, Ohio.
- [Rent Stabilization in Local Jurisdictions: Two Case Studies](#)—Explored rent stabilization laws passed in two jurisdictions: Prince George’s County, Maryland and Portland, Oregon.
- [Laws Limiting Rental Junk Fees: Two Case Studies](#)—Presented two case studies focused on laws limiting rental junk fees in Connecticut and Rhode Island.
- [Code Enforcement and Habitability Standards Toolkit](#)—Tracked the passage of laws that strengthened code enforcement procedures and habitability standards in six states— Colorado, Georgia, Minnesota, Nevada, Utah, and Washington – and seven localities across the country (Los Angeles County, CA; Santa Monica, CA; New Orleans, LA; Frederick, MD; Cincinnati, OH; San Antonio, TX; and Olympia, WA).
- [Rent Stabilization Toolkit](#)—Provided an overview of rent stabilization, common components of this type of protection, information about state and local jurisdictions that have adopted rent stabilization and complementary policies.
- [Just Cause Eviction Laws Toolkit](#)—Provided an overview of just cause eviction measures, common components of this type of protection, information about state and local jurisdictions that have adopted just cause laws, and complementary policies.
- [Junk Fees Toolkit](#)—Provided an overview of rental junk fee laws, common components of this type of protection, information about state and local jurisdictions that have adopted rental junk fee laws and complementary policies.
- [Just Cause Eviction Laws: Two Case Studies](#)—Highlighted two successful efforts to pass just cause protections: one in Oregon and the other in Washington State.





# RACIAL EQUITY, INCLUSION, DIVERSITY, AND TENANT ENGAGEMENT

In 2024, NLIHC expanded the work of IDEAS (Inclusion, Diversity, Equity, Anti-Racism, Systems-Thinking) by investing in the creation of a team dedicated to the initiative and campaign. This investment is NLIHC's commitment to advancing equity, inclusion, and diversity within our internal operations, external priorities, and partnerships, and in how we achieve our mission. In January 2024, the IDEAS team was created—the first team of its kind at NLIHC. The team focused on leading NLIHC's work on ensuring racial equity and inclusion are at the forefront of our policy, research, and advocacy activities, but also our internal operations and workplace experience. The IDEAS team also worked to develop new programming and pathways for NLIHC's tenant engagement to be strengthened, and for it to be an essential part in achieving our organization's mission. This team consisted of a Project Manager for Diversity, Equity, and Inclusion, a Project Manager for Inclusive Community Engagement, a Tenant Leader Fellow, a Communications Specialist, and two interns.

## RACIAL EQUITY COHORT

The Racial Equity Cohort for NLIHC's State and Tribal Partners completed its second iteration in 2024. This group was made up of eight of NLIHC's State and Tribal Partners representing eight states: Ohio, Georgia, California, New York, Colorado, Michigan, North Carolina, and New Mexico. This group convened from October 2023 to June 2024. During this time, the group served as a co-learning and resource-sharing space for best practices, challenges, and accomplishments in centering racial equity in their organizations' priorities.

## THE COLLECTIVE

NLIHC continued its Collective initiative with its third cohort of sixteen tenant leaders across the country. NLIHC's Collective is a dedicated group of tenant and community leaders with lived experience of housing insecurity who work to advance housing and racial

justice in their communities. NLIHC collaborates with the Collective to inform policy priorities so that they best reflect the needs of low-income renters.

## CULTURE, HAPPINESS, AND EQUITY WORKING GROUP

The Culture, Happiness, and Equity working group (CHEW) was created in 2024 as a response to the findings of a staff-wide survey taken in fall 2023. This survey measured staff's experience, equity in the workplace, and organizational culture and structure. This working group consisted of 12 staff members from different teams and levels of seniority. The working group examined the survey findings and worked together to brainstorm strategies and processes that would improve areas of opportunity identified in the survey results. This group was convened by the project manager for Diversity, Equity, and Inclusion and the director of People and Culture.

## ARC4JUSTICE TRAINING

During NLIHC's August staff convening, staff participated in a training facilitated by Regina Cannon, CEO of the Anti-Racism Center for Justice and Transformative Change (ARC4Justice). The training, titled "Authentic Engagement with People with Lived Experience," discussed how organizations can best engage with people with lived experience (PWLE) and expertise in their policy advocacy work and research. The training broke down how to incorporate and center lived experience in NLIHC's policy advocacy and research activities, the importance of having a lived experience perspective, and how to engage with PWLE in a way that is not retraumatizing and equitable.



*Tenant Talk* connects tenants with the housing policy issues that affect their lives. This semiannual newsletter is for tenants, residents, and other low-income renters, and was created to engage low-income people in housing advocacy. *Tenant Talk* covers issues of importance to low-income residents, like tenant protections, the budget and appropriations process, fair housing, disaster housing recovery, and so much more.

### TENANT TALK: THE RESILIENT WORK OF TENANTS

The spring 2024 issue, [\*Tenant Talk: The Resilient Work of Tenants\*](#), was released April 25, 2024. The issue explores the past, present, and future of tenant organizing. The edition features interviews with lifetime and newer advocates to the movement for affordable housing. The issue brings together articles about organizing efforts at the local and state levels as well as those engaging in federal advocacy at the national level.

### TENANT TALK: VOTING AS COLLECTIVE ACTION

In September 2024, NLIHC released the fall issue, [\*Tenant Talk: Voting as Collective Action\*](#), bringing together a spectrum of perspectives on why voting matters and a range of nonpartisan resources to help ensure higher voter turnout among low-income renters. The articles included in this publication covered a wide array of topics, including the long struggle for voting rights, voting while experiencing homelessness, civic engagement beyond voting, and information about NLIHC's nonpartisan Our Homes, Our Votes campaign. The edition also offers tools for nonpartisan voter engagement, ideas for Get Out the Vote efforts, and tips for how tenants and residents can engage candidates.



### TENANT TALK LIVE

NLIHC continued hosting Tenant Talk Live meetings in 2024. These webinar series serve as an opportunity for tenants to connect with NLIHC and one another, learn how to be more involved in influencing federal housing policies, and to share best practices on how to lead in their communities. Some highlights from the 2024 list of Tenant Talk Live topics include election engagement, tenant protections, getting back your security deposit, disability justice, and so much more.



## SNAPSHOT OF ADVOCACY ACTIVITIES



NLIHC held ten monthly virtual meetings with its state and Tribal partners network with an **average attendance of 43 members** at each meeting.



NLIHC held two in-person convenings for its state and Tribal partners with **46 members in attendance at the spring convening (March 18-19)** and **32 members in attendance at the fall convening (Nov 13-14)**.



NLIHC's National HoUSed calls averaged **300-500 attendees**.



NLIHC staff spoke at **47 meetings and conferences held by state and Tribal partners reaching over 2,000 attendees**.



NLIHC received over **800 endorsements** in support of the National Tenants Bill of Rights.



NLIHC received **over 15,100 media hits**.



NLIHC hosted monthly webinars on homelessness, the Housing First model, and disaster housing recovery, attracting an average of **over 3,700 registrations**.





## OUR HOMES, OUR VOTES

In 2024, *Our Homes, Our Votes* launched the Pilot Communities initiative to increase the field's capacity to engage low-income renters in every step of the electoral process, to partner with subsidized housing providers, and to better understand the impact of nonpartisan voter engagement activities. Five of NLIHC's [State and Tribal Partners](#) with a strong track record of nonpartisan voter engagement were selected to participate: the Michigan Coalition Against Homelessness, Housing Network of Rhode Island, Southern California Association of Nonprofit Housing, Georgia Advancing Communities Together, and Housing Alliance of Pennsylvania. Each received grant funding, technical assistance, and other resources to support nonpartisan voter registration, education, and mobilization activities.

The Michigan Coalition Against Homelessness focused their voter engagement on in-person outreach, including tabling at 20 community events and hosting National Voter Registration Day activities. They reached more than 600 people through presentations and train-the-trainer sessions and provided mini-grants to offer rides to the polls. The Housing Network of Rhode Island hosted training for 50 resident service coordinators and canvassed and called more than 1,800 subsidized housing residents. They also supported a statewide housing bond and launched a digital campaign that received over 18,000 Instagram views. The Southern California Association of Nonprofit Housing held nine "Bingo, Burritos, and the Ballot" events and reached more than 2,700 voters through phone banking. Resident leaders also organized a candidate forum and helped connect civic participation to housing issues.





## OUR HOMES, OUR VOTES

Georgia Advancing Communities Together (Georgia ACT) led nonpartisan voter engagement events in rural, urban, and suburban communities where they partnered with local organizations to provide registration, ID assistance, and outreach at community gatherings, back-to-school events, and college campuses. Georgia ACT registered 107 new voters, helped more than 100 residents confirm their registration status, and educated countless others on the connection between housing and elections while adapting their approach to meet local needs. The Housing Alliance of Pennsylvania supported 38 local partner organizations with trainings, printed materials, stipends, and other resources to promote voter participation. Each partner received a custom TurboVote link and QR code, which they used in community spaces, events, and lease renewals to help residents register and get election reminders. These efforts reached hundreds of voters statewide and strengthened partners' confidence in conducting nonpartisan engagement as 501(c)(3) organizations.



Across the five pilot communities, *Our Homes, Our Votes* recorded voter contacts with more than 5,650 individuals. Metrics reported from TurboVote show that contacted voters were 11% more likely to vote than comparable individuals who were not contacted through the campaign. The campaign achieved an 84% registration rate, which was well above TurboVote's 75% median for partners of a similar size. Additionally, turnout among young, first-time, and infrequent voters exceeded national averages, with infrequent voters making up nearly half of all registrants.

In December 2024, NLIHC released its biennial ballot measures report titled, [\*Housing and Homelessness on the Ballot: November 2024\*](#). This report summarized nearly 100 state and local ballot measures addressing affordable housing and homelessness that were voted upon in the November 2024 elections.


**OUR HOMES  
OUR VOTES  
2024**  
BECAUSE HOUSING IS BUILT WITH BALLOTS  
★★★★★

# HOUSING AND HOMELESSNESS ON THE BALLOT

NOVEMBER 2024

**Courtney Cooperman**  
Project Manager, *Our Homes, Our Votes* Campaign

**Arabella Harrison**  
*Our Homes, Our Votes* Campaign Intern



# DISASTER HOUSING RECOVERY

In May 2024, NLIHC announced the expansion of its Disaster Housing Recovery, Research, and Resilience (DHR) initiative to build on the successes of the NLIHC-led Disaster Housing Recovery Coalition of over 900 national, state, and local organizations. The DHR is focused on protecting and securing the improvement of new resources for homeless disaster survivors and continuing to expand access to FEMA assistance for low-income households and those without title documents. It also continues to work within the DHRC to assist members in collaboratively responding to disasters and pushing for reforms at the state, local, and national levels.

Additionally, in May 2024, NLIHC's Disaster Housing Recovery Research Consortium met in person for the first time since 2020 in Washington, DC, to discuss opportunities for collaboration between advocacy and community organizations and research institutions. In addition to examining possibilities for collaboration, the consortium—comprising researchers and advocates working together to share and find solutions to their research challenges—discussed their current research questions and how to advocate for improved data access.

Members from NLIHC's team have testified before Congress at several hearings on disaster readiness and recovery, sharing the DHRC's research and policy recommendations regarding how best to assist the lowest-income and most marginalized disaster survivors. It also worked closely with relevant committees and congressional offices to draft legislation furthering DHRC objectives such as the creation of a universal application for federal assistance and household-level disaster mitigation programs.

In early 2024, FEMA made significant modifications to the agency's Individual Assistance (IA) program to expand the amount of assistance available to disaster survivors and address long-standing barriers that have prevented millions of disaster survivors from receiving the assistance they were owed. The changes to the IA program would not have been made without the determined and decades-spanning efforts conducted by the members and partners of the DHRC. The DHRC has sought to assist FEMA's implementation of the changes.

After the change, the DHRC worked to educate advocates on the new changes and catalogued implementation issues as they emerged during the 2024 Atlantic Hurricane Season.

The DHR hosted a national convening in June 2024 that provided opportunities for advocates and stakeholders to discuss the systemic barriers to equitable and complete disaster housing recovery and the steps necessary for reforming our nation's disaster housing recovery framework. These discussions provided source material for a comprehensive toolkit designed to help advocates and organizers educate policymakers and the public. NLIHC released the toolkit, "[Advancing Equity: Strategies, Tactics, and Best Practices for Disaster-Impacted Communities](#)," on December 5, 2024 to provide advocates with a guide for advancing equitable disaster housing recovery.





## HOUSING POLICY FORUM

NLIHC's Housing Policy Forum 2024: An Unwavering Path Forward to Housing Justice took place March 18-21. This event created an opportunity to engage with and learn from thought leaders, policy experts, researchers, tenant advocates, affordable housing practitioners, and members of Congress about how to end the housing and homelessness crisis in America.

The 2024 Forum commemorated the 50-year anniversary of NLIHC by celebrating our organization's history, achievements, and partners, while renewing our commitment to achieving housing justice.

The Forum featured an opening keynote discussion with Sherrilyn Ifill, an acclaimed civil rights attorney and scholar, whose work has played a prominent role in shaping the national discourse on race and civil rights.

The Forum also featured a closing keynote by Jelani Cobb, a renowned author and journalist revered as one of the clearest voices in current conversations about race.





## HOUSING LEADERSHIP AWARDS

NLIHC hosted a Leadership Awards Celebration to commemorate its 50-year anniversary on March 20, 2024. The event recognized NLIHC's history, achievements, and partners while renewing our commitment to addressing the nation's housing and homelessness crisis and achieving housing justice for extremely low-income people.

The Leadership Awards Celebration also acknowledged a set of honorees whose support has been instrumental to NLIHC's advocacy successes. These honorees were:

- Community Leader—Dora Gallo, A Community of Friends
- Organizing Leader—Community Change Resident Organizing Networks (RAP, RUN, ROC)
- Emerging Leader—Representative Maxwell Frost (D-FL)
- Policy Champion—Representative Maxine Waters (D-CA)





### OPPORTUNITY STARTS AT HOME

The *Opportunity Starts at Home* (OSAH) campaign has been committed to broadening the housing movement since 2018 by inviting multi-sector groups to join the campaign in advancing housing policies for the lowest-income renters. In 2024, the campaign expanded its coalition with ten new partners including Children's Hospital Association, National Alliance to End Sexual Violence, Partners for Rural Transformation, Union of Concerned Scientists, The Kennedy Forum, National Center for Youth Law, Human Animal Support Services, National Council of Asian Pacific Americans, New America, and Women in Need, Inc. In addition to welcoming new partners, the campaign strengthened its collaboration with a long-standing partner, the National Network to End Domestic Violence, which joined the campaign's Steering Committee.

OSAH provided funding to a new cohort of state partners in January 2024. Campaign funds supported fourteen state campaigns including the Low Income Housing Coalition of Alabama, Alaska Coalition on Housing and Homelessness, Prosperity Indiana, Kentucky Equal Justice Center, Maryland Center on Economic Policy, Michigan Coalition Against Homelessness, Mississippi Center for Justice, Empower Missouri, North Carolina Housing Coalition, Coalition on Homelessness and Housing in Ohio, South Carolina Association of Community Action Partnerships, African American Clergy Collective of Tennessee, Virginia Housing Alliance, and Wisconsin Community Action Program Association. In addition to grant-funded partners, the campaign successfully reengaged previously funded state campaigns who now participate in the cohort as alumni partners. These partners include Colorado Coalition for the Homeless, Partnership for Strong Communities, Idaho Asset Building Network, Housing Action Illinois, Minnesota Housing Partnership, Texas Homeless Network, and Maine Affordable Housing Coalition. The campaign also publicly endorsed two state campaigns that are leading multi-sector affordable housing campaigns; Housing Alliance Delaware and Housing Action New Hampshire.



To further assist state partners, the campaign worked with the Coalition on Homelessness and Housing in Ohio (COHHIO) and South Carolina Association of Community Action Partnerships (SCACAP) to conduct two statewide polls commissioned through Hart Research Associates.

In 2024, OSAH hosted two congressional briefings. The first briefing focused on the "Family Stability and Opportunity Vouchers Act" (FSOVA) and the "Eviction Crisis Act" (ECA) and featured experts from Opportunity Insights, Eviction Lab, Children's Health Watch, Bipartisan Policy Center, and NLIHC. The second briefing was co-sponsored by the Bipartisan Policy Center. The briefing focused on bipartisan housing bills as key solutions to improving economic mobility for children and families across the country.





### ADVANCING HOMELESSNESS SOLUTIONS

NLIHC continued to build support for long-term solutions to the homelessness crisis by hosting [a joint webinar series](#) with our partners at the Center on Budget and Policy Priorities (CBPP) and the National Alliance to End Homelessness. We held five webinars that covered a range of topics, including the criminalization of homelessness, innovative state and local efforts to end homelessness, mobilizing a broad network of advocates, using the federal appropriations process to address the homelessness crisis, and affordable housing and homelessness policy in 2025 and beyond.

NLIHC, together with the Lawyers' Committee for Civil Rights Under Law and CBPP, submitted an [amicus brief](#) to the U.S. Supreme Court supporting the rights of unhoused people in *City of Grants Pass, Oregon v. Gloria Johnson*. In the amicus brief, NLIHC and other national leaders urged the Supreme Court to rule that the Grants Pass anti-camping ordinance violated the Constitution's 8th amendment banning cruel and unusual punishment. The amicus brief explained that homelessness is primarily driven by our country's worsening affordable housing crisis, and that ticketing, fining, or arresting unhoused individuals exacerbates the crisis and fuels racial inequities. Alongside our national partners, NLIHC led and participated in nearly 50 meetings with Hill offices about Grants Pass v. Johnson, educating staffers on the harms of ticketing, fining, and arresting people experiencing homelessness and advocating for long-term solutions to the affordable housing and homelessness crisis.

### PLANNING FOR A CHANGING POLITICAL ENVIRONMENT

The 2024 election cycle was a harbinger of the political changes—and challenges—ahead for affordable housing and homelessness services. Following the election in November, NLIHC began to reactivate many of the fair housing campaigns launched during the first Trump Administration, including:

- Protecting HUD's Equal Access Rule to ensure equal access to shelter regardless of a person's gender identity, sexual orientation, or marital status. In November and December 2025, NLIHC resumed work with LGBTQ advocates to oppose anticipated proposed changes to the Equal Access Rule that would allow shelters receiving federal funding to discriminate against transgender people experiencing homelessness.
- Planning a relaunch of the Keep Families Together (KFT) campaign, co-lead during the first Trump Administration with NHLP and the Protecting Immigrant Families (PIF) Coalition. The KFT campaign organizes opposition to proposed changes to HUD's Mixed-Status rule that would force families to either separate or abandon their assisted housing or rental assistance, putting them at risk of housing instability, eviction, and in the worst cases, homelessness. If finalized, the rule could result in the eviction of 25,000 families, including 55,000 U.S. citizen or legal-resident children.
- Partnering with the National Fair Housing Alliance and civil rights organizations to protect the "Fair Housing Act of 1968" commitment to a Disparate Impact standard, Affirmatively Furthering Fair Housing, and fair housing enforcement and funding from anticipated attacks from the incoming Trump Administration.



## STATE AND TRIBAL PARTNERS

NLIHC state and Tribal partners are member organizations with which NLIHC works most closely in each state or region of the country. Partners include housing and homelessness advocacy organizations that serve Tribal communities, whole states, or regions within a state, are engaged in state and/or federal housing advocacy, and have their own networks to mobilize in pursuit of NLIHC's policy priorities.

In 2024, NLIHC had 68 state partners operating in 46 states and the District of Columbia, as well as one Tribal partner operating in the Northern Plains. NLIHC is always seeking to add new state and Tribal partners, particularly in geographic regions without an existing partner. This includes most Tribal communities, along with the states of Montana, South Carolina, South Dakota, Tennessee, and Wyoming. Partners must be NLIHC members and go through a board approval process. NLIHC staff also presented as keynote speakers, plenary panelists, and workshop presenters at numerous events hosted by state and Tribal partners and attended by thousands of advocates.





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### 2024 SPECIAL MEMBERS

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Council of Federal Home Loan Banks  
Enterprise Community Partners  
Local Initiatives Support Corporation  
Low Income Investment Fund  
National Alliance to End Homelessness  
NeighborWorks America  
Preservation of Affordable Housing  
Technical Assistance Collaborative  
Tennessee Housing Development Agency  
Zillow

In 2024, NLIHC received donations of \$9,999 and under from 146 individuals and 8 organizations.

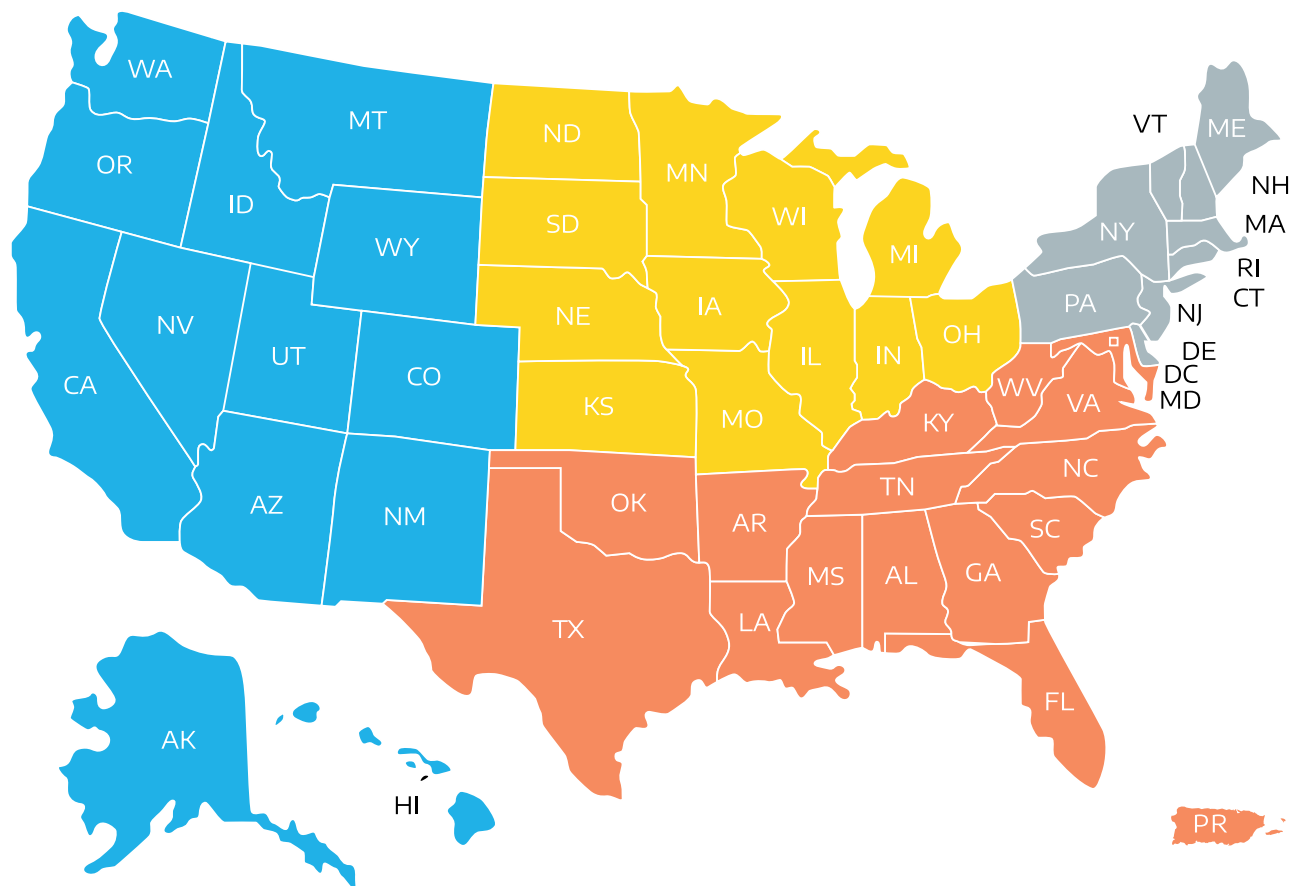
### 2024 MAJOR DONORS

(\$10,000 - \$500,000+)

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Robert Wood Johnson Foundation  
Robin Hood Foundation  
Sunlight Giving  
Surdna Foundation  
The Annie E. Casey Foundation  
The David & Lucile Packard Foundation  
The Fund for Housing and Opportunity  
Walmart Foundation  
Western Alliance Bank



## INDIVIDUAL AND ORGANIZATION MEMBERS



### WEST REGION: 242

Individual Members: 159

Lifetime Member: 1

Organization Members: 76

Resident, Tenant, Student Association Members: 6

### NORTHEAST REGION: 271

Individual Members: 173

Lifetime Members: 4

Organization Members: 81

Resident, Tenant, Student Association Members: 13

### MIDWEST REGION: 160

Individual Members: 81

Lifetime Members: 3

Organization Members: 66

Resident, Tenant, Student Association Members: 10

### SOUTH REGION: 336

Individual Members: 221

Lifetime Members: 8

Organization Members: 98

Resident, Tenant, Student Association Members: 9

## TOTAL INDIVIDUAL AND ORGANIZATION: 1,009



## STAFF

**Sarah Abdelhadi**, Senior Research Analyst  
**Millen Asfaha**, Operations Coordinator  
**Andrew Aurand**, Senior Vice President for Research  
**Sidney Betancourt**, Project Manager, Inclusive Community Engagement  
**Kayla Blackwell**, Housing Policy Analyst  
**Victoria Bourret**, Project Manager, State and Local Innovation  
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**Noah Patton**, Manager, Disaster Recovery  
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**Benja Reilly**, Development Coordinator

**Dee Ross**, Tenant Leader Fellow  
**Gabrielle Ross**, Project Manager, Diversity, Equity, and Inclusion  
**Sarah Saadian**, Senior Vice President for Public Policy and Field Organizing  
**Craig Schaar**, Data Systems Coordinator  
**Brooke Schipporeit**, Director, Field Organizing  
**Hillary Poudeu Tchokothe**, Our Homes, Our Votes Intern  
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**Tia Turner**, Housing Advocacy Organizer  
**Julie Walker**, OSAH Campaign Coordinator  
**Brandon Weil**, Graphic Communications Manager  
**Chantelle Wilkinson**, OSAH Campaign Director  
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**Tiara Wood**, External Affairs Coordinator  
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### INTERNS

**Kenza Idrissi Janati**, Tenant Leader Intern  
**Nara Kim**, Policy Intern  
**Sasha Legagneur**, Field Intern  
**Denisse Rodriguez**, Research Intern  
**Tejas Telkar**, Homelessness and Housing First Policy Intern  
**Carly Zhou**, Research Intern





## NATIONAL LOW INCOME HOUSING COALITION, INC. AND AFFILIATE CONSOLIDATING SCHEDULE OF FINANCIAL POSITION

DECEMBER 31, 2024

	Coalition	Policy Center	Eliminations	Total
<b>ASSETS</b>				
Cash and cash equivalents	\$ 5,075,826	\$ 3,192	\$ -	\$ 5,079,018
Grants and other receivables, net	3,850,516	-	-	3,850,516
Prepaid expenses and deposits	243,631	5,977	-	249,608
Property and equipment, net	105,165	-	-	105,165
Operating lease right-of-use asset, net	1,206,262	-	-	1,206,262
Financing lease right-of-use asset, net	53,833	-	-	53,833
Investments	17,665,862	-	-	17,665,862
<b>TOTAL ASSETS</b>	<b>\$ 28,201,095</b>	<b>\$ 9,169</b>	<b>\$ -</b>	<b>\$ 28,210,264</b>
<b>LIABILITIES AND NET ASSETS</b>				
<b>Liabilities</b>				
Accounts payable and accrued expenses	\$ 934,087	\$ -	\$ -	\$ 934,087
Deferred revenue	54,400	-	-	54,400
Operating lease liability	1,601,973	-	-	1,601,973
Financing lease liability	53,833	-	-	53,833
<b>TOTAL LIABILITIES</b>	<b>2,644,293</b>	<b>-</b>	<b>-</b>	<b>2,644,293</b>
<b>Net Assets</b>				
<b>Without donor restrictions</b>				
Undesignated	15,140,303	9,169	-	15,149,472
Board-designated to function as endowment funds	6,176,394	-	-	6,176,394
<b>Total Net Assets Without Donor Restrictions</b>	<b>21,316,697</b>	<b>9,169</b>	<b>-</b>	<b>21,325,866</b>
<b>With donor restrictions</b>	<b>4,240,105</b>	<b>-</b>	<b>-</b>	<b>4,240,105</b>
<b>TOTAL NET ASSETS</b>	<b>25,556,802</b>	<b>9,169</b>	<b>-</b>	<b>25,565,971</b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$ 28,201,095</b>	<b>\$ 9,169</b>	<b>\$ -</b>	<b>\$ 28,210,264</b>



# STATEMENT OF FINANCIAL POSITION

## NATIONAL LOW INCOME HOUSING COALITION, INC. AND AFFILIATE CONSOLIDATING SCHEDULE OF FINANCIAL POSITION

DECEMBER 31, 2024

	Coalition	Policy Center	Eliminations	Total
OPERATING REVENUE AND SUPPORT				
Grants and contributions	\$ 6,646,990	\$ 125,549	\$ (125,549)	\$ 6,646,990
Investment return designated for operations	293,255	-	-	293,255
Annual conference registration revenue	131,960	-	-	131,960
Annual conference sponsorship revenue	381,445	-	-	381,445
Membership contributions	355,294	-	-	355,294
Other	900	-	-	900
Income on money market funds, net	538,203	-	-	538,203
Interest income	13	-	-	13
TOTAL OPERATING REVENUE AND SUPPORT	8,348,060	125,549	(125,549)	8,348,060
EXPENSES				
Program Service:				
Education	8,657,793	117,041	(125,549)	8,649,285
Total Program Service	8,657,793	117,041	(125,549)	8,649,285
Supporting Services:				
Management and general	1,117,462	7,966	-	1,125,428
Fundraising	424,170	-	-	424,170
Total Supporting Services	1,541,632	7,966	-	1,549,598
TOTAL OPERATING EXPENSES	10,199,425	125,007	(125,549)	10,198,883
Change in net assets from operations	(1,851,365)	542	-	(1,850,823)
NONOPERATING ACTIVITIES				
Investment return net of amounts designated for operations:				
Investment income, net	602,688	-	-	602,688
Investment return designated for operations	(293,255)	-	-	(293,255)
TOTAL NONOPERATING ACTIVITIES	309,433	-	-	309,433
CHANGE IN NET ASSETS	(1,541,932)	542	-	(1,541,390)
NET ASSETS, BEGINNING OF YEAR	27,098,734	8,627	-	27,107,361
NET ASSETS, END OF YEAR	\$ 25,556,802	\$ 9,169	\$ -	\$ 25,565,971









# ANNUAL REPORT



**AN UNWAVERING  
PATH FORWARD TO  
HOUSING JUSTICE**  
NATIONAL LOW INCOME HOUSING COALITION