Memo To Members & Partners
A weekly newsletter from the National Low Income Housing Coalition

Volume 31, Issue 29
August 3, 2026

Research

- Expanding Supply of Single-Family Rental Housing in Zones with Good Schools Benefits Low- and Moderate-Income Children

Fact of the Week

- Federal Government Typically Spends At Least 12 Times More Money on Defense Than on Housing

NLIHC Careers

- NLIHC Seeks Senior Vice President, Advancement

NLIHC News

- NLIHC in the News for the Week of July 27
- Where to Find Us – August 3

Budget and Appropriations

This August, Use NLIHC's 2026 August Recess Advocacy Toolkit to Fight for Federal Affordable Housing and Homelessness Resources

By NLIHC Policy Team

Keywords: Budget and Appropriations, THUD, HUD, FY27

NLIHC's 2026 August Recess Advocacy Toolkit includes information, tips, and resources to help advocates engage their federal elected officials during August Recess and push for increased funding and safeguards for the programs people rely on to afford the cost of rent and communities rely on to build, maintain, and operate safe, affordable, accessible homes.

During August Recess, members of Congress return to their home states and districts to attend community meetings and hear from their constituents. That makes August a great time for advocates to engage their elected officials on the issues that matter the most to them, including affordable housing and homelessness. Our 2026 August Recess Advocacy Toolkit includes information and resources to help advocates take action, including:

- How to schedule an in-district meeting with a member of Congress or invite an elected official to tour a housing development in your community.
- NLIHC's policy priorities for the remainder of the current Congress.
- Links to additional resources for more information, and to help understand what the affordable housing crisis looks like in your community.

Activities like scheduling in-district meetings with members of Congress or inviting an elected official to tour a housing development in your community help build relationships, educate members of Congress and their staff about the housing needs in your community, and show first-hand the positive impact of federal affordable housing and homelessness investments.

Thank you for your advocacy!

Budget and Appropriations

Senate Releases Text of Continuing Resolution Funding Federal Programs Through December 11 and Delaying Implementation of Harmful OMB Proposal

By Kim Johnson, NLIHC Senior Director of Policy

Keywords: Budget and Appropriations, THUD, HUD, FY27

Senate lawmakers released on August 2 the text of a bipartisan continuing resolution (CR) extending funding for federal programs and services through December 11, and delaying implementation through the duration of the CR of a harmful proposed rule from the Office of Management and Budget (OMB) that would make significant changes to the federal grant process (see *Memo*, 6/29). NLIHC strongly opposes the rule, and is particularly concerned about how, if finalized, the proposed changes would impact federal housing programs (see *Memo*, 7/20).

"I am pleased that this bipartisan agreement prevents the Office of Management and Budget's proposed rule regarding federal financial assistance from taking effect," said Senate Appropriations Chair Susan Collins (R-ME) in a statement after the CR's release. Chair Collins and all Senate Democrats have expressed opposition to the rule (see *Memo*, 7/13); Senator Lisa Murkowski (R-AK) also recently came out against the proposal, noting strong opposition from her constituents, and particularly tribal organizations, community leaders, and nonprofits. Over 496,800 comments were submitted during the proposal's comment period, and an analysis of a sample of posted comments found about 95% opposed the rulemaking.

The bill also includes other "anomalies," additional funding or policy adjustments for programs that require a short-term boost during a CR to maintain operation. The CR would provide additional disaster relief funding under the Federal Emergency Management Agency (FEMA), and includes language allowing Public Housing Authorities (PHAs) to repurpose unobligated Tenant-Based Rental Assistance (TBRA) funding to cover costs for households with expiring vouchers, including households with an Emergency Housing Voucher (EHV), through the rest of calendar year 2026. The bill would also extend the availability of some homeless assistance and fair housing grants that would have otherwise expired. However, the bill does not include language curbing the Trump Administration's ability to rescind congressionally approved spending, a provision sought by Senate Appropriations Vice Chair Patty Murray (D-WA) and supported by NLIHC.

The Senate is scheduled to break for August Recess from August 7-September 14, so a vote on the CR is expected before the end of the week. While the House already passed a CR before leaving for recess (see *Memo*, 7/27), changes to the text made in the Senate require the bill to go back to the House for consideration when representatives return from their recess on August 31.

Tell Congress to Expand – Not Cut – Federal Investments in Affordable Housing and Homelessness Assistance Programs!

At a time when a record number of renters are housing cost burdened and families around the country are struggling to afford necessities like housing, food, and medical care, Congress should be working to expand – not cut – funding for programs that help people make ends meet. Advocates can use NLIHC's toolkits and resources to take action on the FY27 spending bill, and urge federal lawmakers to increase investments in HUD programs, including NLIHC's top priorities:

- Providing at least $45.6 billion for Tenant-Based Rental Assistance (TBRA) programs, which would be enough to ensure all current TBRA contracts are renewed, and that the more than 40,000 households still served by an Emergency Housing Voucher (EHV) continue to receive rental assistance.
- Investing at least $5.1 billion in HUD's Homeless Assistance Grants (HAG) program, and including language in the final FY27 spending bill protecting funding for Continuum of Care (CoC) programs so they are not destabilized by potential changes from the administration.
- Fully funding the Public Housing Operating Fund at the full, formula-determined need, plus $598 million to address the cumulative shortfall in Public Housing operations reported in FY25, and providing increased funding for the Public Housing Capital Fund to begin addressing the capital needs backlog in Public Housing.
- Investing in accessible, affordable homes for older adults and people with disabilities by fully renewing all existing Project-Based Rental Assistance (PBRA) contracts and Project Rental Assistance Contracts (PRACs), and expanding funding for the Section 202 Housing for the Elderly and Section 811 Housing for Persons with Disabilities programs.
- Providing at least $15 million for HUD's Eviction Protection Grant Program (EPGP), which communities grants to establish right to counsel and other programs that help people avoid eviction and remain housed.
- At least maintaining funding of $1.1 billion for the Indian Housing Block Grant (IHBG) program and increasing funding for the IHBG-Competitive program to $150 million, targeted to tribal communities with the most urgent housing needs.
- Establishing guardrails to ensure the administration releases appropriated funding to communities and does not withhold, redirect, limit, or otherwise rescind congressionally approved funding.

Advocates can take action today by:

- Using NLIHC's updated August Recess Advocacy Toolkit to learn how to schedule an in-district meeting, plan a site visit, and engage with your members of Congress while they're in their home states and districts for August Recess!
- Emailing or calling members' offices to tell them about the importance of affordable housing, homelessness, and community development resources to you, your family, your community, or your work. You can use NLIHC's Take Action page to look up your member offices or call/send an email directly!

- Using the National Council of Nonprofits' tool to email your members of Congress and urge them to block implementation of OMB's proposed rule.
- Sharing stories of those directly impacted by homelessness and housing instability. Storytelling adds emotional weight to your message and can help lawmakers see how their policy decisions impact actual people. Learn about how to tell compelling stories with this resource.
- Organizations can also join CHCDF's sign on letter calling for the highest possible funding for HUD and USDA affordable housing, homelessness and community development programs in any final FY27 spending bills. Read the letter and sign your organization on here.

Visit NLIHC's Advocacy Hub for more information and resources that can help you take action and help protect the affordable housing programs people rely on.

House-Passed Blueprint for $95 Billion Reconciliation Package Faces Unclear Path in Senate

By Kim Johnson, NLIHC Senior Policy Director

Keywords: Budget and Appropriations, THUD, HUD, FY27

The White House is urging Senate Republicans to vote through a blueprint for a $95 billion budget reconciliation package before they adjourn for the August Recess at the end of the week. The bill would provide around $60 billion for defense, $13 billion for intelligence operations, $12 billion in farm relief, and $10 billion to assist with the administration of the "Safeguard American Vote Eligibility (SAVE) Act," a voter suppression bill pushed by the White House and narrowly passed the House on July 22, with a final vote of 216-214. The blueprint, known as a "budget resolution," must be adopted by both the House and Senate before committees can put together legislative text for the reconciliation package; any changes to the budget resolution made by the Senate will require the House to pass it again when they return from recess.

"Reconciliation" is a special legislative procedure that allows a bill to pass in the Senate with a simple majority of 51 votes, rather than the 60 votes usually required. As a result, when one party controls the House, Senate, and White House, reconciliation can be used to pass a bill into law without any bipartisan support. In exchange for this leniency, federal lawmakers are limited in the kinds of provisions that can be included in a reconciliation bill, so that only laws that change mandatory spending (like Medicaid, Medicare, and Social Security), federal revenues (taxes), and/or the federal debt limit can be included.

Despite pressure from the White House, it is not clear whether Senate Republicans have the votes needed to pass the resolution. Senator Lisa Murkowski (R-AK) stated her opposition to using reconciliation again and was the only Senate Republican to vote against the most recent reconciliation package that provided additional funding to Immigration and Customs Enforcement (ICE) and Customs and Border Protection (CBP; see *Memo*, 6/15).

In addition, Senate lawmakers—including all Senate Democrats and Republican Senators Murkowski, Thom Tillis (R-NC), Susan Collins (R-ME), and Mitch McConnell (R-KY)—have repeatedly voted against the "SAVE Act," which NLIHC and the nonpartisan Our Homes, Our Votes campaign also strongly oppose. The complicated rules governing the budget reconciliation process mean that many of the proposals included in the "SAVE Act" could not be included in a reconciliation package and would instead need to pass through "regular order," requiring at least 60 affirmative votes.

HUD

House and Senate Democrats Send Letters to HUD Opposing Proposed Equal Access Rule

By Sarita Kelkar, NLIHC Policy Intern and Kayla Blackwell, NLIHC Senior Housing Policy Analyst

Keywords: HUD, HFSC, NPRM, EAR, LGBTQ+, shelter, sex, gender identity, transgender, homelessness, sexual orientation, protections, CPD, fair housing, invasive questioning

On July 27, over 110 U.S. Representatives, led by House Financial Services Committee (HFSC) Ranking Member Maxine Waters (D-CA), sent a letter urging HUD to withdraw its Notice of Proposed Rulemaking (NPRM) "Equal Access to Housing in HUD Programs Revisions" (see *Memo*, 5/4), a proposal which seeks to roll back HUD regulations that protect access to HUD programs for LGBTQ+ people codified in the existing Equal Access Rule (EAR). In June, 28 U.S. Senators, led by Senators Elizabeth Warren (D-MA) and Jeff Merkley (D-OR), sent a similar letter to HUD prior to the end of the proposed rule's comment period, framing the rule as "[advancing] cruel policy ideologies and [scoring] political points." Over 23,000 comments were submitted in response to the rule, and though comments are not yet fully analyzed, the large response signifies strong engagement on a rule that would remove critical protections to shelter for LGBTQ+ people.

Among other proposed changes in the rule, HUD would require that access to HUD-funded shelters be determined by a person's sex (as defined by HUD), removing the requirement that shelters serve individuals consistent with their gender identity. NLIHC strongly opposes this latest attempt by the administration to repeal critical protections for the LGBTQ+ community and urges HUD to withdraw the Proposed Rule in its entirety.

Background on Equal Access Rule

When one in three transgender people experience homelessness in their lives, LGBTQ+ youth make up 40% of the homeless youth population, and transgender people report feeling unsafe in emergency shelters, these realities demand an intentional commitment to creating pathways to safe, decent, affordable housing that addresses inequities. HUD's 2012 EAR and updates in 2016 embodied an attempt to create key protections for transgender people experiencing housing discrimination. The 2012 rule required that access to HUD-assisted or -

insured programs be made regardless of one's actual or perceived sexual orientation, gender identity, or marital status, while the 2016 amendments largely focused on the barriers transgender and gender nonconforming people face in securing equal access to shelter.

However, both Trump administrations' actions reflect the intent to weaken protections for transgender and gender nonconforming individuals. In proposing changes to the EAR in 2020 (that were ultimately withdrawn) and halting ongoing or future enforcement actions for the 2016 rule in February 2025 (see *Memo*, 2/10/25), this history and mission fuel the current effort behind the Proposed Rule—going even farther to roll back LGBTQ+ protections in HUD programmatic regulations than the 2020 proposed rulemaking.

While HUD's messaging around the current rulemaking focuses on shelter access, HUD's proposal is much broader than that and would eliminate LGBTQ+ protections across a range of HUD programs. Components of the rule include removing all references to "gender," "gender identity," and "sexual orientation" and replacing them with "sex," allowing facilities to "require reasonable assurances or evidence to establish a person's sex," and attempting to preempt any conflicting state or local laws that offer protections based on sexual orientation and gender identity within the context of HUD Office of Community Planning and Development (CPD) programs.

House and Senate Letters to HUD

House members wrote a letter opposing HUD's proposal, naming "serious concerns about the impact the proposed changes will have on the LGBTQ+ community and the proposed rule's violation of existing law" while exacerbating homelessness and fair housing concerns.

With 119 House members signed on, the letter emphasizes how:

- **With the prevalence of housing discrimination against the LGBTQ+ community, there is a critical need to maintain the protections and guidance of the existing EAR.** Not only does the EAR affirmatively further fair housing, but its development of more rigorous LGBTQ+ protections from 2012 to 2016 was a needed response when considering the disparities LGBTQ+ people face in accessing safe and affordable housing.
- **HUD fails to explain the effectivity of repealing the existing EAR**—not only violating the "Administrative Procedure Act" but potentially putting trans people at "greater risk of exclusion, harassment, and sexual assault" by conditioning shelter opportunities on sex rather than gender identity.
- **The Proposed Rule would worsen the nation's housing crisis by permitting discrimination while ignoring and dismantling established precedents and protections.** In allowing for the "type of discrimination that courts have found to be illegal" through cases like Bostock v. Clayton County and interpretations of the "Fair Housing Act" that draw from Title VII of the "Civil Rights Act," HUD "would dismantle essential guardrails that have allowed LGBTQ+ families to access HUD-assisted or insured housing for over a decade."

- **The rule also forces states and localities to risk losing federal funding if they comply with nondiscrimination laws that conflict with the proposed rulemaking**: offering no evidence that demonstrates alignment with congressional intent.
- **The Proposed Rule would create compounding challenges for anyone seeking shelter by inviting invasive questioning of an individual's gender.** With increased documentation requirements and violating physical examinations emerging as possible practices, the letter states: "Verifying gender through dehumanizing or burdensome processes will jeopardize the vital trust that people experiencing homelessness place in case managers, shelters, and other service providers... HUD's proposed rule will discourage transgender and gender non-conforming individuals from seeking assistance, thereby elongating experiences with homelessness."

Earlier, on June 24, Senators Elizabeth Warren (D-MA) and Jeff Merkley (D-OR), joined by 24 Senators, called on HUD to withdraw the Proposed Rule. Their letter cites similar concerns, also noting how:

- Third parties, such as shelter providers and nonprofits, would experience an undue burden while complying with HUD's directive to make determinations about shelter-seekers' gender identity—making their mission of facilitating safe and accessible housing more difficult.
- The definition of "sexual orientation" would be stricken from HUD's and housing programs' regulations without offering a replacement for the term or acknowledgment of this major change.
- HUD claims the Proposed Rule would protect women from "men [who] would exploit the self-identification process to gain access to all-female homeless shelters." However, this reasoning allows for invasive investigations into residents' biological sex that don't discriminate between subjecting women and LGBTQ+ individuals seeking shelter to harm and instability.
- When "LGBTQ+ people often have to choose between not having shelter or sharing quarters where they may face discrimination and harassment," denying individuals their preferred accommodations and requiring them to find alternative shelter not only risks safety, but places stress on an already-limited housing supply.
-

Read HFSC Democrats' and Senate Democrats' letters to HUD.

Read the proposed rule.

Read NLIHC's comment letter opposing the NPRM.

Explore NHLP's detailed legal analysis of the Proposed Rule.

Learn how housing discrimination impacts transgender and gender-expansive people through NAEH and A4TE's research report.

Explore Chapter 6 of NLIHC's *2026 Advocates' Guide* to learn about LGBTQ+ access to housing assistance.

Congress

Recently Introduced Housing Bills Address Accessibility, Preservation, and Disaster Mitigation

By Libby O'Neill, NLIHC Senior Policy Analyst, Amin Sobhani, NLIHC DHR Intern, and Noah Patton, NLIHC Director of Disaster Recovery

Keywords: accessibility, disaster mitigation, DHRC, preservation, tax policy

Lawmakers introduced several bills recently related to affordable housing: the "Eleanor Smith Inclusive Home Design Act," the "Ounce of Prevention Act," and the "Affordable Housing Incentives Act." NLIHC has endorsed all three bills; additionally, NLIHC's Disaster Housing Recovery Coalition (DHRC) has endorsed the "Ounce of Prevention Act."

Representative Jan Schakowsky (D-IL) and Senator Tammy Duckworth (D-IL) reintroduced the bicameral "Eleanor Smith Inclusive Home Design Act" (H.R.9932/S.5125), which would require new single-family homes constructed with federal funds to include specific accessibility requirements. Homes would be required to include "visitability" standards: at least one zero-step entrance; doorways wide enough for a wheelchair on the main level; one wheelchair accessible bathroom; and light switches and thermostats at reachable heights. The bill was introduced on July 24, the 36th anniversary of the "Americans with Disabilities Act" (ADA), both marking the accomplishments of the landmark law and showing how much work remains to realize the ADA's full potential. Millions of people in the U.S. either need or live with someone who needs accessibility features to live safely and independently. Incorporating visitability features into federally funded new homes is a cost-effective and common-sense approach to address this challenge; more resources are needed to incorporate accessibility features into existing housing.

Representatives William Timmons (R-SC) and Sam Liccardo (D-CA) introduced the bipartisan "Ounce of Prevention Act," (H.R.9557), which would allow states, cities, and local governments to use Community Development Block Grant (CDBG) funds for pre-disaster risk mitigation, giving communities greater flexibility to strengthen infrastructure, reduce risk, and prepare for hazards such as storms, floods, and wildfires before they cause widespread damage. Currently, pre-disaster mitigation is not an eligible use of CDBG funding, and Congress instead provides supplemental CDBG funding after communities have already experienced damage. Representatives Maria Elvira Salazar (R-FL) and Jill Tokuda (D-HI) joined the bill as cosponsors. NLIHC and the DHRC have endorsed the bill, emphasizing that greater flexibility in the use of CDBG funds would help ensure that the lowest-income and most marginalized communities can implement resilience and mitigation measures before future disasters, especially as disasters become more frequent and severe.

The bipartisan "Affordable Housing Incentives Act" (H.R.9870), introduced by Representatives Scott Peters (D-CA) and Brian Fitzpatrick (R-PA), would create a tax incentive for property owners who sell their property to an affordable housing or homeless service provider. Properties sold to an affordable housing service provider must meet affordability requirements based on those for the Low-Income Housing Tax Credit (LIHTC) program, and the property must stay affordable for 30 years. Properties sold to a homeless service provider must be used as a shelter eligible for assistance under the "McKinney-Vento Homeless Assistance Act" for at least 30 years. If the sale meets these requirements, the seller can defer recognition of capital gains under Section 1033 of the Internal Revenue Code, which currently applies to condemned or destroyed properties. The goal of this policy is to incentivize property owners to sell to affordable housing or homeless providers, rather than a new owner that could increase rents to unaffordable levels, burdening or even displacing residents.

NLIHC thanks these members of Congress for introducing legislation to address accessibility, preservation, and disaster mitigation and urges Congress to pass these bills and continue to create and support policies to help low-income households around the country.

HoUSed

Recap of July 28 National *HoUSed* Campaign Call

By Sarita Kelkar, NLIHC Policy Intern

Keywords: Out of Reach, OOR, economic uncertainty, rising costs, high costs, rental, housing wages, affordability, housing assistance, recess, resources, homelessness, August, Congress, coalition, ROAD, RDRA, CDFI

On July 28, NLIHC hosted a national *HoUSed* campaign call discussing new NLIHC resources — the annual *Out of Reach* report and an August Recess Toolkit. The panelists shared strategies for advocating with members of Congress.

NLIHC Vice President for Strategic Partnerships & Campaigns Chantelle Wilkinson began by sharing an overview of the Strategic Partnerships & Campaigns team's recent work before briefly spotlighting other NLIHC projects and topics of the call.

NLIHC Research Analysts Raquel Harati and Esther Colón-Bermúdez discussed NLIHC's *Out of Reach* findings from the newly released 2026 report. With this year's report framed around themes such as economic uncertainty and rising costs for renter households, Harati noted how across the country, affordable rental homes remain out of reach for millions of low-wage workers and their families (see *Memo*, 7/26). Colón-Bermúdez emphasized how rental housing is out of reach for workers across the income spectrum and in varying circumstances like reliance on Supplemental Security Income (SSI). Harati shared two other findings of the report:

1. Disparities in housing wages by race, ethnicity, and gender driven by discriminatory practices and;
2. The need for sufficient HUD funding, especially when three out of four eligible renter households remain unable to access housing assistance.

With *Out of Reach* including perspectives from renters and housing providers illustrating the urgency of federal action, Colón-Bermúdez ended by sharing available resources individuals can use to support advocacy efforts.

NLIHC Senior Policy Director Kim Johnson previewed NLIHC's August recess toolkit (expected to be released this week). Characterizing August recess as a key time to connect with federal lawmakers, Johnson shared ways to engage members of Congress while mapping which resources from the toolkit could offer support for each method. Johnson also contextualized the toolkit by speaking on some of NLIHC's policy priorities and demonstrating how to use NLIHC's data and resources — available on NLIHC's state housing profiles — to communicate affordable housing and homelessness realities and needs.

Coalition on Homelessness and Housing in Ohio Advocacy Director Gina Wilt and Neighborhood Partnership Housing Services Head of Policy and Research Ryan Sears continued the conversation on advocacy. Wilt discussed the importance of building coalition through multisector events. Specific to August, Wilt recommended engaging with congressional leaders and policymakers through legislative tours and roundtables—naming how facilitating greater visibility on organizations' programs makes a big difference. Wilt also shared COHHIO state-specific resources, with templates incorporating OOR information, factsheets discussing Ohio realities, and bi-weekly webinars helpful for touching base with staffers.

Sears gave updates on NPHS's work with NLIHC's Disaster Housing Recovery Coalition and the "21st Century ROAD to Housing Act" as a Community Development Financial Institution, sharing their efforts to include the "Reforming Disaster Recovery Act" (RDRA) into the bill. Sears reiterated the importance of being in coalition with others, citing coordination efforts with partners to conduct outreach and framing the campaign to incorporate the RDRA as using a multifaceted approach.

NLIHC Manager of Membership Engagement Lindsay Duvall closed out the call by offering ways to take action—encouraging participants on the call to check out the August recess toolkit, commit to elevating the issue of housing affordability with members of Congress, and join NLIHC as a member. A recording of the call, as well as the presentation slides for *Out of Reach* 2026, are now available. Register here for NLIHC's next National *HoUSed* campaign call on August 11 from 4:00 pm to 5:00 pm ET.

Out of Reach

- Explore NLIHC's *Out of Reach* report.

August Recess Toolkit

- Access NLIHC's tips and meeting request template to assist in planning an in-district meeting with your members of Congress.
- Learn how to plan a tour or site visit with members of Congress.
- Learn how to practice storytelling and connect with/leave an impact on lawmakers.
- Read about NLIHC's policy priorities.

- Join the 2026 *Our Homes, Our Votes* monthly webinar series.
- Share OHOV's best practices report: "Turning Renters into Voters: Lessons in Engaging Low-Income Communities"
- Visit this tool to see your state's housing profile.

Take Action with NLIHC

- Contact your members of Congress.
- Become an NLIHC member.
- Contact your Field Team member at outreach@nlihc.org.

NLIHC's national *HoUSed* campaign calls take place on the second and last Tuesday of every month, from 4:00 pm to 5:00 pm ET. Register for the series and access NLIHC's archive of *HoUSed* campaign recordings.

Fair Housing

National Fair Housing Alliance Files Lawsuit to Preserve Fair Housing Funding

By Kayla Blackwell, NLIHC Senior Housing Policy Analyst

Keywords: fair housing, National Fair Housing Alliance, NFHA, lawsuit, fair housing initiatives program, FHIP, Relman Colfax

The National Fair Housing Alliance (NFHA) and the Massachusetts Fair Housing Center, represented by national civil rights law firm Relman Colfax, filed a federal lawsuit against the U.S. Department of Housing and Urban Development (HUD) to stop HUD from dismantling the Fair Housing Initiatives Program (FHIP).

NLIHC affirms the critical role that FHIP plays in fair housing enforcement through community-based nonprofits.

Background

FHIP funds cost-efficient, local nonprofits to protect housing opportunities for seniors, families with children, and people with disabilities. Collectively, FHIP grantees processed around 75% of all housing discrimination complaints in 2024, according to NFHA's Fair Housing Trends Report. The report found that discrimination based on disability accounted for the majority (54.59%) of filed complaints, and over 1,800 complaints were filed based on national origin, an increase of 8.45% from the 1,693 complaints reported in 2023. This is the highest number of complaints reported based on national origin discrimination since 2018.

According to NFHA's lawsuit, HUD is attempting to "eliminate the primary source of funding for over 100 private nonprofit fair housing enforcement organizations throughout the country… and instead channel huge sums to a few entities favored by Defendants."

Trump Administration's Attacks on Fair Housing & Accessibility

FHIP grantees are critical to defending the fair housing rights of protected classes, including people with disabilities. NLIHC's recent *National Renter Survey* report found that 10.2 million adult renters either need or live with someone who needs accessibility features to live safely and independently. Most of these adult renters are aged 62 or older, an age group that faces increased risk of homelessness. Despite these needs, the Trump administration has repeatedly attempted to defund fair housing enforcement, which protects people with disabilities' right to housing that meets their access needs. The administration has threatened fair housing and civil rights through eliminating the FHIP program in the president's budget request (see *Memo*, 4/3), HUD's removal of fair housing guidance (see *Memo*, 4/13), and the firing of HUD's fair housing enforcement staff (see *Memo*, 9/29/2025).

NLIHC believes defending fair housing and maintaining community-level access to FHIP grants are vital to ensuring access to safe, decent, and affordable housing across the United States. Read NFHA's press release on the lawsuit.

Explore Chapter 8 of NLIHC's 2026 *Advocates' Guide* to learn about Fair Housing Programs.

Federal Housing Finance Agency

NLIHC Submits Comments Expressing Concerns Toward Proposed Duty to Serve Regulatory Changes

By NLIHC Policy Team

Keywords: FHFA, duty to serve, DTS, affordable housing, rural housing, underserved markets, HERA, ELI households, accountability, GSEs, regulations, Native communities, farmworkers, EHFP, preservation, high needs rural regions, MHCs, AMI, manufactured housing

NLIHC submitted comments on the Federal Housing Finance Agency (FHFA)'s Notice of Proposed Rulemaking (NPRM) to dramatically alter the agency's "Duty to Serve" (DTS) regulations. Entitled "Enterprise Duty to Serve Underserved Markets," the NPRM states it would enable the agency to "better serve the needs of very low-, low-, and moderate-income families," however, NLIHC's analysis finds that it would hinder FHFA's ability to serve underserved markets, including manufactured housing, affordable housing preservation, and rural housing. NLIHC's comment letter, submitted July 24, discusses how "many of the proposed changes would weaken meaningful implementation of the statutory DTS obligation," demonstrating how the Proposed Rule's approach undercuts the established commitment.

Background on Duty to Serve

The statutory DTS obligation and the FHFA were established in the "Housing and Economic Recovery Act of 2008" (HERA), a response to the foreclosure crisis and ensuing global financial meltdown. HERA was largely concerned with regulating and strengthening federal oversight over Fannie Mae and Freddie Mac, two government-sponsored enterprises (GSEs) that provide a secondary market for residential mortgages. Fannie Mae and Freddie Mac were placed under conservatorship in 2008, and remain under the control of the federal government, with FHFA as the conservator and regulator.

Duty to Serve requires Fannie Mae and Freddie Mac to lead the industry in developing loan products and flexible underwriting guidelines for manufactured housing, affordable housing preservation, and rural markets, and requires the GSEs to improve access to mortgage financing for very low-, low-, and moderate-income families in these markets. The original final rule for DTS was published in 2016 and informed the creation of the GSEs' first 3-year plans, which covered 2018-2020. The GSEs are currently working on goals included in their 2025-2027 plans.

NLIHC Comment Letter to FHFA

NLIHC's comments illustrate how the proposed changes to the existing DTS rule would harm accountability measures for GSEs by removing regulatory requirements, while likely hitting extremely low-income (ELI) households the hardest. The letter emphasizes how:

- **The proposed rule would remove the Activities framework, including the lists of required Statutory and Regulatory Activities that the GSEs must address.** No evidence has been given to demonstrate that such activities are ineffective or unnecessary. While FHFA frames eliminating requirements as encouraging the development of "innovative, high-impact initiatives," leaving Enterprises to take "any [eligible] action" consistent with DTS, this change instead creates loose guidelines that threaten DTS compliance as Congress intended.

    - **FHFA acknowledges that removing some Regulatory Activities "could appear to negatively impact" populations like Native communities and farmworkers living in rural areas.** Rather than name how rural barriers to housing development—such as insufficient federal investments or lower wages—would be addressed, the Proposed Rule claims to reach such groups by revising definitions, i.e., by including "high-needs rural regions" in "rural areas." In reality, these definitional changes blur whether the communities most in need would be served.
    - **Removing Activities voids justification for FHFA's repeal of its Fair Lending, Fair Housing, and Equitable Housing Finance Plans (EHFP) regulation.** With the repeal citing DTS's "rigorous performance evaluation and enforcement mechanisms" as sufficient to catching any disparities, removing the Activities framework both challenges this reasoning and potentially allows for disparities to persist.
    - **Current Regulatory Activities offer tenant protections in manufactured housing that effectively serve communities.** Some of these protections act as a source of empowerment against institutional investors and private equity companies, whose harms have been noted by the current administration.

- **Current Statutory Activities contribute to affordable housing preservation through GSE financing.** Keeping this language in FHFA regulations ensures maintaining an "essential piece of preserving the nation's federally assisted housing stock" when preservation is as critical to the housing crisis as supply.

- **The Proposed Rule would change how area median income (AMI) is used to determine DTS loan credit by expanding eligibility.** Although the FHFA argues that the change would "support low-income borrowers in both rural and urban areas while respecting income differences across geographies," it is only justified in low-income households in High Needs Rural Regions. While NLIHC supports this change in High Needs Rural Regions outside areas with persistent poverty, the new methodology could again blur whether communities most in need would be served.
    - **The usage of AMI would also be modified to "[presume] affordability" for all manufactured housing communities (MHCs)**—an assumption that can focus DTS loan purchases toward "luxury" or "lifestyle" MHCs, obscuring where much-needed investments should be directed.
    - **Insufficient reasoning and time are given for the rule's shortened comment period.** While the FHFA claims that DTS's presence since 2016 gives stakeholders enough familiarity to act within a 45-day comment period, this explanation doesn't account for other stakeholder obligations and the time needed to consider the rulemaking's substantial changes. Any finalized regulatory text should include, at minimum, a 60-day comment period in line with current practice—especially when only 60 comments were submitted to this NPRM.

Read NLIHC's comment letter here.

Read the Proposed Rule here.

Learn more about GSEs and Duty to Serve from Chapter 3 of NLIHC's 2026 *Advocates' Guide*.

Opportunity Starts at Home

Shelterforce Article Highlights Strengths and Gaps in Housing Policies Targeting Older Adults

By Julie Walker, NLIHC Project Manager, *Opportunity Starts Home*

Keywords: multi-sector, AARP, LIHEAP, WAP, PACE, OOA, SAFE

Shelterforce, an independent newsroom that serves affordable housing and community development practitioners, published an article, "Everyone Supports Aging in Place. But Can We Actually Deliver It?" examining how housing policies are responding to the needs of an aging society to support safe, affordable, and socially connected housing for older adults who want to age in place. The author finds that while a range of state, local, and national supports exist to help older adults remain in their homes, these policies and programs are often underfunded, inconsistent, and disconnected from each other. While federal programs face uncertain funding and staffing shortages, state efforts to break down sector silos among housing, aging, health, and social service agencies are a promising approach to effectively meeting the needs of older adults.

National surveys from AARP, an *Opportunity Starts at Home* (OSAH) Roundtable member, find that about 75% of older adults want to stay in their homes or communities as they age. While a variety of supports exist to help aging adults with mobility, health, and financial needs, these supports often operate in silos and with limited funding. The article highlights local, state, and national programs that keep homes safe to live in, reduce housing costs, provide social services and reduce isolation, and provide in-home care.

Adults over the age of 65 tend to live in older and larger homes that need repairs, and accessibility modifications are often necessary to prevent injuries and allow older adults to independently manage daily living tasks. Older adults with low incomes have a difficult time affording repairs, maintenance, and home modifications, and programs that provide free or low-cost services provide the support needed to remain in place. Habitat for Humanity is a prominent national nonprofit provider of free home repairs and accessibility accommodations, but many home repair programs operate locally and often through partnerships between community organizations and state or local governments. With limited funding available, these programs often struggle to meet community needs.

Property taxes, rising home insurance costs, and utility bills are key financial barriers to aging in place. The Low-Income Home Energy Assistance Program (LIHEAP) provides a critical safety-net resource by funding local energy assistance programs, but it and other federal energy programs face uncertain future funding. To make homes more energy efficient, the Weatherization Assistance Program (WAP) provides services at no cost and prioritizes low-income older adults and other vulnerable groups.

In-home support is necessary for many older adults to age in place, but caregiver workforce shortages, strains on unpaid family caregivers, and unaffordable services make this option difficult to establish. Low-income older adults may qualify for multiple housing, Medicaid, and SNAP programs, but access is challenging to navigate across siloed program areas. The federal Program of All-Inclusive Care for the Elderly (PACE) is a comprehensive and effective approach to free in-home individualized care coordination for Medicaid and Medicare recipients but currently operates in only 33 states and has restrictive provider requirements.

While federal assistance for older adults' housing needs is available, these programs face barriers to effective implementation. The "Older American Acts" (OAA) is foundational federal legislation authorizing grants to states and community organizations for services to support independent living, but funding and staffing to support the act are uncertain due to significant staffing cuts and the dissolution of the Administration for Community Living. HUD's Older Adult Home Modification Program has shown positive outcomes but has not issued a new grant opportunity in two years. One promising step toward program improvement is the introduction of the "Stopping Addiction and Falls for the Elderly (SAFE) Act" (S.2612/H.R.1171), which would provide no-cost falls screening and prevention services to older adults. Amidst federal uncertainty, more states are working to break down sector silos and implementing or considering multisector plans for aging.

Read the article.

To learn more about the connections between housing and aging, read the OSAH fact sheet.

Tenant Talk Live

Join Today's "Tenant Talk Live" on Community Action Agencies

By Sid Betancourt, NLIHC Manager, Inclusive Community Engagement

Keywords: Tenant Talk Live, Community Action Agencies

Join today's "Tenant Talk Live," a Zoom meeting focused on tenant and resident leaders, at 6:00 pm ET (5:00 pm CT, 4:00 pm MT, and 3:00 pm PT). This month will include an information session about Community Action Agencies. We'll be joined by NLIHC IDEAS Intern, Treasure Evans, who will draw on her expertise from partnering with Georgia Community Action Association (GCAA) on an Impact Analysis Project. She will discuss the significance of Community Action and how attendees can get involved with their local community action agency based on their region. Her broader experience spans data analysis, research, and policy advocacy, including work on safe spaces within higher education institutions, affordable housing initiatives, and grassroots organizing networks in her local community of Atlanta, GA.

Register for today's "Tenant Talk Live".

Joining August's "Tenant Talk Live" is Treasure Evans. Treasure Evans is a Graduate Research Assistant at Georgia State University's Center for Neighborhoods and Communities, working in partnership with the GCAA. She holds a Bachelor of Science in Psychology and is currently completing her Master of Arts in Sociology. She also serves as a Summer 2026 IDEAS Intern with NLIHC.

Remember: "Tenant Talk Live" would not be possible without tenants like you! We strive to connect and engage with tenants and tenant leaders through our webinars. If you are a low-income tenant and have a topic you would like to propose for an upcoming "Tenant Talk Live," or if you would like to participate as a speaker on an upcoming call or webinar, please email sbetancourt@nlihc.org.

Stay up to date on "Tenant Talk Live" events via the Facebook group.

State & Local Research

Join NLIHC on August 13 for the Next State and Local Tenant Protections Network Call

By Nada Hussein, NLIHC Research Analyst

Keywords: Network, habitability, eviction, renters

Join NLIHC on August 13 for the next iteration of our State and Local Tenant Protections Network call focused on rectifying habitability issues in the rental market through proactive code enforcement. During the call, which is held bi-monthly from 3:00 pm to 4:00 pm ET, attendees will join a discussion focused on rethinking code enforcement through the passage of innovative policy solutions—or tenant protections—that can be introduced at the state and local levels to strengthen renters' rights. The call will also focus on the 2025 *National Renter Survey* report, which highlights renters' experiences with habitability issues in their residences and the issues impacting their tenancy. In the National Renter Survey, for example, it was found that a quarter of renters who contacted their landlord about a habitability concern reported that their landlord responded but did not try to fix the problem or did not respond at all.

During the August 13 call, attendees will hear more about ongoing efforts at the state and local levels to ensure renters can live in housing free from health and safety risks and will also be able to share out through discussion any local efforts that are ongoing in their own communities to introduce or pass legislation related to this topic. Please stay tuned for a complete agenda—and list of speakers.

NLIHC's State and Local Tenant Protections Network is an informal meeting space for housing advocates across the policy, legal, and research sectors to have a shared space to discuss efforts, challenges, and ongoing work to advance tenant protections at the state and local level. Tenant protections are laws, policies, and programs that rectify the longstanding power imbalance between landlords and renter households in order to ensure that renters can access—and remain stably housed in—housing that is safe, affordable, and accessible to the needs of renters at the federal, state, and local levels.

Register for the call here.

Questions related to NLIHC's State and Local Tenant Protections Network call can be directed to NLIHC's Research team at research@nlihc.org.

Research

Expanding Supply of Single-Family Rental Housing in Zones with Good Schools Benefits Low- and Moderate-Income Children

By Esther Y. Colón-Bermúdez, NLIHC Research Analyst

Keywords: single-family rentals, educational opportunity, low-income renters

Research published in *Real Estate Economics*, "Single-family rentals as a pathway for access to high-performing public schools," finds that the expansion of single-family rental housing near high-performing schools is associated with meaningful improvements in the school quality experienced by economically disadvantaged children.

Low-income households in the United States that lack the financial means to purchase homes have historically had limited access to high-quality public schools because of the limited supply of rental housing near such schools. Following the Great Recession, the single-family rental market expanded dramatically as investors began purchasing and building single-family homes as long-term rentals. This may have enabled children to attend high-performing traditional public schools even if their parents could not afford to purchase homes near such schools. This study looks at the extent to which these changes in the single-family rental market were associated with improvements in school quality for children in renter households, particularly those who are economically disadvantaged.

The study uses two complementary analyses. For the first analysis, the authors use data from the North Carolina Education Research Data Center and link it to Zillow's real estate records. The data covers students in traditional public schools from third through eighth grade between 2007 and 2016, and includes standardized test scores, student addresses, and economically disadvantaged status. The authors defined children who qualified for free or reduced-price lunch as economically disadvantaged. Schools are ranked into five quality tiers based on test scores. They test whether a higher share of single-family rentals is associated with economically disadvantaged students attending better schools after moving. The authors also estimate the rents that single-family homes in their data would command and use the standard 30% affordability threshold to determine if a low-income family could afford such rent. For the second analysis, they replicate the analysis across 13 metro areas in six states (Arizona, California, Florida, Georgia, North Carolina, and Nevada) using data from Zillow, state department of education websites, and the National Center for Education Statistics, and employing more rigorous statistical analyses.

The North Carolina analysis included 43,399 student move observations that involved a school change and an address change to a single-family rental. The authors found that expanding the supply of single-family rentals near high-performing schools in North Carolina had a meaningful positive effect on the school quality experienced by moving students. The strongest effects were observed near the top-performing schools. Their results suggest that increases in the single-family rental stock have a stronger impact on the school quality experienced by economically disadvantaged students compared to other students. They find that renting a home near a top-performing school requires an income of about $38,811, indicating that many low-income families could potentially afford to rent a single-family home near a good school. Furthermore, in their multi-state analysis, they find that a 12-percentage point increase in the share of single-family rentals near a school leads to a 3-percentage point increase in the share of economically disadvantaged students attending that school, even near the best-performing schools.

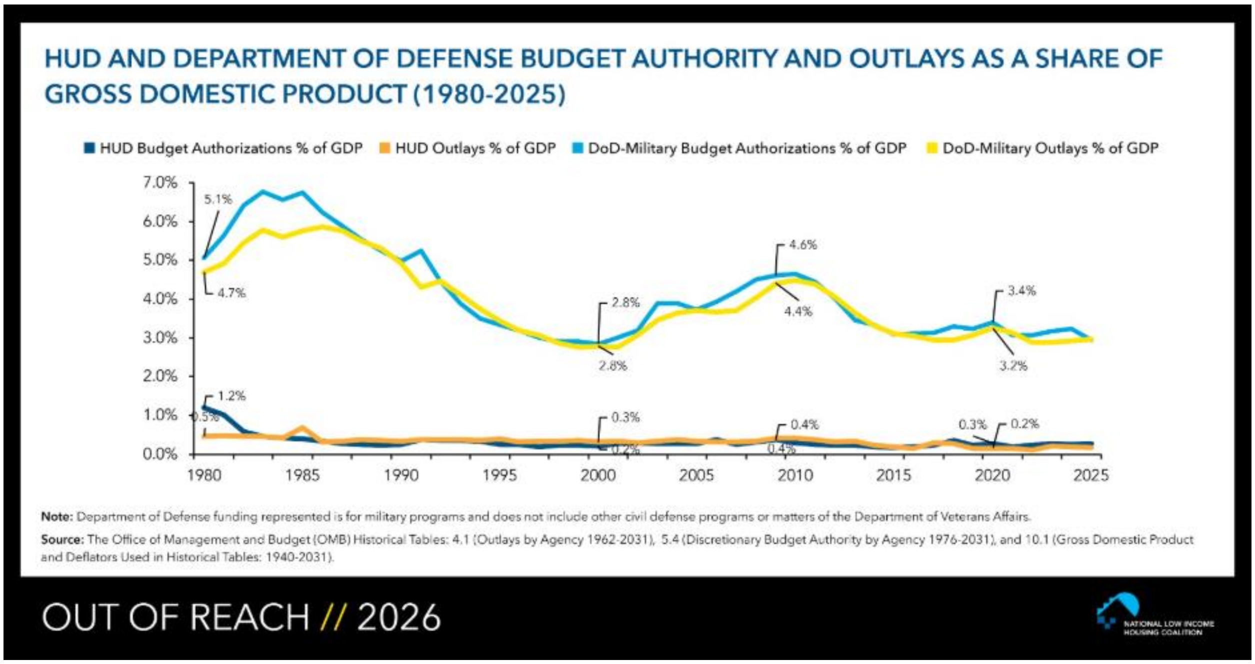
Policymakers pursuing housing and land use reforms to reduce economic inequality should carefully consider not only the type of housing being built, but also whether those homes will be renter- or owner-occupied. Expanding the supply of rental housing, particularly near high-performing schools, could serve as an effective means of improving educational access for low-income children.

Read the full article.

Fact of the Week

Federal Government Typically Spends At Least 12 Times More Money on Defense Than on Housing

Keywords: Out of Reach, federal spending, HUD funding



Source: The Office of Management and Budget (OMB) Historical Tables: 4.1 (Outlays by Agency 1962-2031), 5.4 (Discretionary Budget Authority by Agency 1976-2031), and 10.1 (Gross Domestic Product and Deflators Used in Historical Tables: 1940-2031).

Note: Department of Defense funding represented is for military programs and does not include other civil defense programs or matters of the Department of Veterans Affairs.

NLIHC Careers

NLIHC Seeks Senior Vice President, Advancement

The Senior Vice President, Advancement will report to the president and chief executive officer of the National Low Income Housing Coalition (NLIHC) and will lead the organization's comprehensive advancement strategy, overseeing all philanthropic revenue and donor engagement efforts to sustain and grow NLIHC's impact.

This position is responsible for designing and executing a multi-year resource development strategy aligned with NLIHC's strategic priorities. The role will lead all aspects of development, including major gifts, planned giving, institutional fundraising, sponsorships, and fund development campaigns. The SVP will serve as a key member of the senior leadership team, contributing to organization-wide strategy and ensuring alignment between revenue generation and programmatic goals.

The salary range for this position is contingent upon experience and is from $165,000 - $175,000. This is a remote position with regular travel to Washington, DC required. Regular travel to Washington, DC is required for senior leadership retreats, board meetings, and key organizational events. The nature of the role also requires a proactive communication style to maintain a deep integration with the DC-based staff and the organizational culture.

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and benefits package. Interested candidates should submit a resume, cover letter (including salary requirements), writing sample, and a portfolio of advancement accomplishments to Jamaal Gilani, Director of People and Culture, via email at jgilani@nlihc.org.

For more information about this opportunity, visit: https://nlihc.org/about/opportunities

---

NLIHC News

NLIHC in the News for the Week of July 27

The following are some of the news stories to which NLIHC contributed during the week of July 27:

- "Wage needed to afford housing outpaces what typical rental household makes in Indiana," *WXIN-TV*, July 27, at: https://tr.ee/IjAZKp
- "A Year After the Wildfires, L.A. Homelessness Spikes," *Reason*, July 28, at: https://tr.ee/2eD6nz
- "Homelessness at a glance," *The Press*, July 30, at: https://tr.ee/iiSAoZ

Where to Find Us – August 3

- Prosperity Indiana Webinar: The 21st Century ROAD to Housing Act: What's in it, and what's next? – virtual, August 6 (Libby O'Neill & Kayla Gilchrist)
- AASC Conference – Austin, TX, August 23-24 (Tia Turner)
- Florida Housing Coalition Conference – Orlando, FL, August 24-26 (Libby O'Neill)
- Housing Justice Network Conference – Atlanta, GA, November 9-11 (Sarah Abdelhadi)

NLIHC Staff

Sarah Abdelhadi, Manager, State and Local Research
Andrew Aurand, Senior Vice President for Research, x245
Bridgette Barbosa, Graphic Design Intern
Sidney Betancourt, Manager, Inclusive Community Engagement, x200
Kayla Blackwell, Senior Housing Policy Analyst, x231
Victoria Bourret, Manager, State and Local Research Outreach, x244
Alayna Calabro, Senior Policy Analyst, x252
Billy Cerullo, Manager, Training and Innovation
Adelle Chenier, Senior Director of Events
Esther Colón-Bermúdez, Research Analyst
Lakesha Dawson, Director of Operations and Accounting
Neha Darisi, Field Intern
Lindsay Duvall, Manager, Member Engagement, x206
Thaddaeus Elliott, Housing Advocacy Organizer
Dan Emmanuel, Director, Research, x316
Treasure Evans, IDEAS Intern
Janelle Flowers, Operations Coordinator
Jamaal Gilani, Director of People and Culture
Kayla Gilchrist, Senior Housing Advocacy Organizer
David Gonzalez Rice, Senior Vice President of Public Policy
Raquel Harati, Research Analyst
Nathan Hertzberg, Research Intern
Danita Humphries, Executive Operations Manager, x226
Nada Hussein, Research Analyst, x264
Haadia Hyder, Strategic Partnerships & Campaigns Intern
Kenza Idrissi Janati, Housing Advocacy Coordinator
Kim Johnson, Senior Director of Policy, x243
Sarita Kelkar, Policy Intern
Mayerline Louis-Juste, Project Manager, *Strategic Partnerships*, x201
Lisa Marlow, Senior Director of Communications, x813
Meghan Mertyris, Senior Disaster Housing Recovery Analyst

Julian Mura-Kröger, Research Intern
Khara Norris, Senior Vice President of Operations and Finance, x242
Naiya Oden, Housing Trust Fund Research Intern
Libby O'Neill, Senior Policy Analyst
Noah Patton, Director, Disaster Recovery, x227
Mackenzie Pish, Research Analyst
Benja Reilly, Development Coordinator, x234
Zenayah Roache, Housing Advocacy Organizer
Dee Ross, Tenant Leader Fellow
Gabrielle Ross, Manager, IDEAS, x208
Craig Schaar, Data Systems Analyst
Brooke Schipporeit, Senior Director, Field Organizing and Innovation, x233
Amin Sobhani, DHR Intern
Kristen Stehling, Fund Development Director
Carlton Taylor, Jr., Senior Graphic Communications Coordinator
Hawa Tallo Sow, Development Intern
Cecily Thomas, Development Coordinator, x810
Tia Turner, Project Manager, *Our Homes, Our Votes*
Julie Walker, Project Manager, *Opportunity Starts at Home*
Brandon Weil, Graphic Communications Manager
Chantelle Wilkinson, Vice President, Strategic Partnerships & Campaigns, x230
Renee Williams, Senior Advisor for Public Policy
Renee M. Willis, President and CEO, x247
Tiara Wood, Communications Coordinator