



Memo To Members & Partners

A weekly newsletter from the National Low Income Housing Coalition

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Congress

NLIHC Publishes Analysis of Bipartisan “ROAD to Housing Act”

By Libby O’Neill, NLIHC Senior Policy Analyst

Keywords: ROAD to Housing, Congress, Senate Committee on Banking, Housing, and Urban Affairs

The Senate Committee on Banking, Housing, and Urban Affairs unanimously passed the bipartisan “Renewing Opportunity in the American Dream (ROAD) to Housing Act” out of committee on Tuesday, July 29. This is the first bipartisan housing bill markup in over a decade. NLIHC has endorsed the bill.

NLIHC has published an [analysis of the bill](#), including information on provisions we support and those we have concerns about.

The “ROAD to Housing Act” includes 40 provisions covering financial literacy, housing supply, manufactured housing, homeownership, program reform, veterans’ housing, and oversight and coordination of housing programs and agencies. It includes several provisions that NLIHC has endorsed and advocated for:

- The “Reforming Disaster Recovery Act” provision contains [critical reforms](#) proposed by NLIHC’s Disaster Housing Recovery Coalition (DHRC) members to help ensure the federal government’s long-term disaster recovery program, HUD’s Community Development Block Grant–Disaster Recovery (CDBG-DR) program, better serves disaster survivors with the lowest incomes.
- The “Rural Service Reform Act” provision would help preserve affordable rental and homeownership opportunities for low-income people and families living in rural areas, cut red tape, and encourage public-private partnerships to increase investment in the country’s rural housing supply.
- The “Reducing Homeless Through Program Reform Act” provision includes several reforms to ease administrative burdens, streamline inspection and income verification processes to get people into homes more quickly, and encourage collaboration between the various agencies, systems, and organizations that serve people experiencing homelessness.

- The “ROAD to Housing Act” includes two provisions from the “Choice in Affordable Housing Act” related to streamlining inspections for the HCV program.

“ROAD” also includes provisions to expand the Rental Assistance Demonstration (RAD) and Moving to Work (MTW) programs.

- While the RAD program allows access to much-needed financing to preserve properties, NLIHC has opposed RAD expansion and raised concerns about the enforcement of tenant protections at properties that have converted through RAD. HUD needs to actively monitor and enforce existing tenants’ rights and protections.
- NLIHC has long opposed the Moving to Work Demonstration and continues to oppose any further expansion until the 100-Expansion MTW Public Housing Agency (PHA) program has been fully evaluated. As a “demonstration,” the original 39 MTW PHAs were never subject to rigorous evaluation, and it is too soon to evaluate the more recent 100 Expansion MTW PHAs. MTW allows HUD to approve “waivers” of statutory and regulatory provisions, allowing policies and practices harmful to residents, such as work requirements, time limits, and rent payments far above 30% of a household’s adjusted income.

Read the Senate Banking Committee’s press release on stakeholder support [here](#).

Read NLIHC’s analysis [here](#).

Read the draft bill text [here](#).

Senator Booker (D-NJ), Reps. McIver (D-NJ), Lee (D-PA) Introduce “Eviction Right to Counsel Act”

By Kayla Blackwell, NLIHC Housing Policy Analyst and Kayla Springer, NLIHC Policy Intern

Keywords: tenants, right to counsel, eviction prevention, tenants' rights

Senator Cory Booker (D-NJ) and Representatives Summer Lee (D-PA) and LaMonica McIver (D-NJ) introduced the “Eviction Right to Counsel Act” (S. 2463) on July 24. The bill, endorsed by NLIHC, aims to expand free legal representation for low-income tenants facing eviction as rents skyrocket and eviction filings surge nationwide.

The bill would establish a federal fund, administered by HUD and authorized at \$100 million annually, to support the implementation of right to counsel legislation by state, local, and Tribal governments. To be eligible to apply for the fund, jurisdictions must provide full, free, legal representation to tenants with incomes at or below 200% of the federal poverty line facing eviction or loss of their housing subsidy. The bill prioritizes funding for jurisdictions that have adopted additional tenant protections, such as a right to lease renewal, just cause eviction laws, and longer notice periods for evictions.

“For years, NLIHC has called for a national right to counsel fund to help renters stay in their homes and mitigate harm when eviction is avoidable,” said NLIHC President and CEO Renee M.

Willis. “I applaud Senator Booker for introducing the ‘Eviction Right to Counsel Act’ to ensure low-income tenants have legal representation when their housing is most at risk. Eviction defense attorneys can make the difference between a renter staying in safe, stable housing or homelessness, and the right to counsel helps tenants know their rights and find support in navigating the complicated eviction process.”

The United States has never recognized a federal right to counsel for civil cases, such as eviction, which has left many low-income tenants vulnerable to homelessness and housing instability and levied hefty costs on local governments for subsequent emergency shelter, health care, and other social services. “Renters facing eviction are often left defenseless without an attorney to represent them. By creating a grant program to support communities that offer a right to counsel for those facing eviction, we will make our housing system more equitable and provide substantial cost savings to both local governments and overburdened housing services across the country,” said Senator Booker.

NLIHC has long supported measures to keep tenants safely and stably housed and urges Congress to combat the nation’s growing eviction crisis by passing the “Eviction Right to Counsel Act.” A national right to counsel is included in the National Tenants Bill of Rights, a platform for federal tenant protections released jointly by NLIHC, the National Housing Law Project, and the Tenant Union Federation. The comprehensive proposal was written with direct input from tenant leaders, people with lived experience of housing instability, legal aid experts, and advocates nationwide.

Endorse the National Tenants Bill of Rights [here](#)!

Read the press release [here](#).

Find the full text of the bill [here](#).

Learn more about the right to counsel for tenants facing eviction in the US [here](#).

Read about the National Tenants Bill of Rights [here](#) and endorse the tenant protections platform [here](#).

Representative Neguse Introduced Legislation to Close LIHTC Qualified Contract Loophole

By Libby O’Neill, NLIHC Senior Policy Analyst

Keywords: LIHTC

Representative Joe Neguse (D-CO) reintroduced the “Save Affordable Housing Act” ([H.R. 4572](#)) on July 21, which would help preserve housing developments financed by the Low Income Housing Tax Credit (LIHTC) by reforming the “qualified contract” (QC) process. NLIHC supports this legislation as an important reform to the LIHTC program.

Under the QC process, LIHTC owners can discontinue federal and state affordability restrictions after just 15 years rather than the 30-year minimum requirement. This loophole has led to a substantial loss of affordable rental homes, harming low-income residents and wasting scarce federal investments. Fully eliminating QCs would help protect the affordability of LIHTC properties by holding developers to the 30-year minimum affordability period.

The “Save Affordable Housing Act” would help prevent the premature loss of affordable homes and ensure LIHTC properties remain affordable for at least 30 years as Congress intended. If enacted, the bill would repeal the qualified contract option for future housing developments financed with LIHTC. For existing properties, the bill corrects the statutory purchase price, making it based on a property’s fair market value as affordable housing.

Several states have instituted requirements that LIHTC property owners waive their right to a QC, and some federal multifamily financing programs have either incentivized or required waiving the right to a QC, including the Federal Housing Administration’s (FHA’s) Multifamily rental and Risk Share programs, and the U.S. Department of Agriculture’s (USDA’s) Section 538 program (See *Memo*, [8/19/24](#), [12/23/24](#)). However, the QC loophole has not been directly addressed in LIHTC statute.

NLIHC supports reforms to the LIHTC program that would better target LIHTC resources to renters with extremely low incomes and those in rural and Tribal communities, as well as reforms that require long-term affordability, tenant protections, and improved accessibility standards.

Read the bill text [here](#).

Read more about needed reforms to the LIHTC program here: <http://bit.ly/44WrkHn>, <http://bit.ly/4o0xyNT>

Congress Leaves D.C. for August Recess—Take Action in Your District!

By Kim Johnson, NLIHC Senior Director of Policy

Keywords: August recess, Congress, advocacy, budget, take action

Members of the House and Senate left their offices on Capitol Hill to return to their home states and districts until September 2, a period known as “August recess.” August recess is a great time for advocates to take action on federal affordable housing and homelessness priorities, including fighting for needed investments in HUD’s fiscal year (FY) 2026 appropriations bill.

Take Action!

Congress has until October 1—the beginning of the federal fiscal year—to draft, negotiate, and pass final FY26 spending bills. Without a final spending agreement, Congress will need to enact a short-term funding patch known as a continuing resolution (CR) to maintain funding for federal programs and avoid a partial federal government shutdown. While Republicans control both the

House and the Senate, any spending bill needs at least 60 votes to pass the Senate, so final appropriations bills will need bipartisan support to be enacted.

Keep the pressure on your representatives by contacting your members of Congress and urging them to protect and expand investments in vital affordable housing and homelessness programs! August recess is a great time to share with your federal elected officials the important work being done with HUD funding and to highlight the need for increased investments to ensure the continuation of vital programs and services.

Use NLIHC's toolkits and resources to take action on FY26 funding, including by:

- **Using NLIHC's advocacy toolkit, "[Opposing Cuts to Federal Investments in Affordable Housing](#),"** to call on Congress to protect and expand affordable housing and homelessness resources, including NLIHC's priorities:
 - At least \$35.65 billion to renew all existing TBRA contracts, plus urgently needed funding to ensure the 59,000 households who rely on an EHV to keep a roof over their heads [do not lose their assistance](#).
 - \$5.7 billion for public housing operations, and at least \$5 billion to address public housing capital needs.
 - \$4.922 billion for HUD's Homeless Assistance Grants (HAG) program.
 - \$15 million for the Eviction Protection Grant Program (EPGP), as provided in the Senate's spending bill.
 - At least \$1.3 billion for HUD's Indian Housing Block Grant (IHBG) program and \$150 million for IHBG-C funds targeted to Tribes with the greatest needs.

The toolkit includes talking points, advocacy materials, engagement ideas, and more resources for advocates to weigh-in with their members of Congress on the importance of these vital resources!

- **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!
- **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](#).

National, state, local, Tribal, and territorial organizations can also [join over 2,700 organizations](#) on CHCDF's national letter calling on Congress to support the highest level of funding possible for affordable housing, homelessness, and community development resources in FY26.

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.

Domestic Violence, Housing, and Youth Organizations Win Temporary Restraining Order on Funding Restrictions on Federal Grants

By Kayla Blackwell, NLIHC Housing Policy Analyst and Kayla Springer, NLIHC Policy Intern

Keywords: DEI, HUD, Health and Human Services, LGBTQ+, lawsuit, homelessness

A federal judge has granted a temporary restraining order on the Trump Administration's restrictions on federal housing and health services grants. The lawsuit, filed in Rhode Island by a nationwide coalition of domestic violence, housing, homelessness, and youth nonprofits, challenged HUD and Department of Health and Human Services (HHS) funding restrictions on diversity, equity, and inclusion ("DEI") activities and prohibitions on support for transgender individuals (see [Memo, 7/28](#)). Advocates have celebrated the court's order as a win for housing and domestic violence providers who can continue to provide life-saving services for survivors, LGBTQ+ youth, and people experiencing homelessness as the case moves forward.

U.S. District Court Judge Melissa DuBose issued the temporary restraining order after a hearing, during which lawyers representing the coalition argued that the restrictions, intended to go into effect the next week, were vague, exceeded HUD and HHS authority, and violated nonprofits' right to free speech. Although HHS changed its grant requirement policy to remove the restriction on "DEI" activities less than an hour before the hearing, the coalition's lawyers maintained that the threat of prohibitions on DEI programming and other critical services was still present. As the case moves forward through a lengthier court process, DuBose asked the plaintiffs to narrow the scope of their lawsuit in response to the changes to HHS policy.

In the meantime, the temporary restraining order will allow the 22 participating domestic violence, housing, homelessness, and youth nonprofits to continue to receive critical federal funding without choosing between compliance and lifesaving services for survivors, LGBTQ+ youth, and people experiencing homelessness.

Read the full text of the temporary restraining order [here](#).

Learn more about the lawsuit [here](#).

Fair Housing

Federal Judge Grants Temporary Restraining Order in Class Action Lawsuit Against HUD for Withholding Fair Housing Funds

By San Kwon, NLIHC Policy Intern

Keywords: lawsuit, fair housing, FHIP, National Fair Housing Alliance, temporary restraining order

On July 29, U.S. District Court Judge Sparkle L. Sooknanan granted a temporary restraining order requiring HUD to release and distribute federal fair housing funds, mandated under the Fair Housing Initiatives Program (FHIP), to local fair housing organizations across the country.

FHIP was created in 1987 by Congress to support frontline organizations that defend, enforce, and advance fair housing laws and practices. Fair housing organizations have used FHIP funds to stop insurance and lending redlining practices, support the development of housing units accessible for people with disabilities, target sexually abusive landlords, prevent homelessness for families with children, and more. The unconstitutional withholding of FHIP funds comes after more than thirty years of unbroken interdependence between HUD and fair housing organizations.

The recent ruling granting the restraining order is the latest development of a federal class action lawsuit filed in June 2025 by the prominent civil rights firm Relman Colfax, PLLC, on behalf of the National Fair Housing Alliance (NFHA) and the Tennessee Fair Housing Council (TFHC), challenging HUD's unlawful refusal to administer critical, congressionally appropriated grant funding under FHIP (see *Memo*, [7/14](#)).

In the decision, Judge Sooknanan ordered HUD to provide a detailed timeline for how it will make new grants before September 30—the date by which the appropriations that back them expire—and to update the court later this week on its progress in administering existing grants.

“Today’s decision is a crucial step in restoring the fair housing infrastructure that millions of people across the country rely on to challenge illegal housing and lending policies and practices and access justice,” said Lisa Rice, president and CEO of NFHA. “The court recognized the real and immediate harm that HUD’s actions are causing to fair housing organizations and the communities that depend on them as the nation continues to grapple with a fair and affordable housing crisis.”

Read the judge’s ruling [here](#).

Read NFHA’s press release [here](#).

Read NLIHC’s previous memo article on the lawsuit [here](#).

Opportunity Starts at Home

State of Disabled LGBTQI+ People in 2024 Report Shows Higher Rates of Discrimination in Housing, Healthcare, Education, and Public Services

By Julie Walker, NLIHC National Campaign Coordinator

Keywords: Opportunity Starts at Home, multi-sectors

This article uses identity-first language, which, according to this [report](#), is increasingly preferred by many in the disability community. See the author’s note in the [report](#) for more details.

The Center for American Progress, an Opportunity Starts at Home campaign Roundtable member, released this month “[*The State of Disabled LGBTQI+ People in 2024*](#),” which examines the experiences of LGBTQI+ people in the U.S. in accessing housing, public services, education, employment, and healthcare. The report finds that disabled LGBTQI+ people consistently reported worse outcomes across all five areas compared to both non-disabled LGBTQI+ people and disabled non-LGBTQI+ people. In addition, the report finds that anti-LGBTQ+ legislation has negatively impacted the mental health of this population, with 59% of disabled LGBTQ+ people stating that the recent anti-LGBTQI+ bills make them feel unsafe. These findings indicate widespread inequities for disabled LGBTQI+ people and the critical need for equitable policy solutions.

The report uses data from a 2024 survey of 3,360 U.S. adults conducted by the National Opinion Research Center at the University of Chicago (NORC) to examine the experiences of LGBTQI+ people across five areas:

- Housing discrimination and affordability
- Discrimination in public settings
- Discrimination in education
- Employment discrimination and economic insecurity
- Healthcare access and barriers to receiving care

The report reveals that housing insecurity continues to be an urgent issue for disabled LGBTQI+ people. Disabled LGBTQI+ individuals were more likely to report being renters, and more likely to report receiving housing assistance or low-income energy assistance. Further, 14% of disabled LGBTQI+ people reported experiencing discrimination in a housing setting, a rate that is more than twice that of disabled non-LGBTI+ people and almost five times the rate of non-disabled non-LGBTQI+ people. The findings emphasize the intersectional impacts of disability, sexual orientation, and gender identity on housing insecurity for people with low incomes, and the need for inclusive housing policies and stronger tenant protections for disabled LGBTQI+ people.

Disparate outcomes for LGBTQI+ adults were also found in educational environments, public spaces, employment settings, and health care settings. The survey data find that, in the year prior to completing the survey, 51% of disabled LGBTQI+ adults reported experiencing some form of discrimination in a public setting, a rate nearly double that of non-disabled LGBTQI+ adults and disabled non-LGBTQI+ adults. In every type of environment assessed, including public spaces like stores, restaurants, public bathrooms, and public transit; law enforcement interactions; and attempts to access government-funded services, disabled LGBTQI+ adults were found to experience equal or higher rates of discrimination than all other groups. More than 1 in 5—21% of—disabled LGBTQI+ adults reported experiencing discrimination in a school setting, which is more than double the rate reported by disabled non-LGBTQI+ adults and four times the rate reported by non-disabled and non-LGBTQI+ adults.

Research shows that disabled and LGBTQI+ workers often have lower incomes than other households, and 33% of disabled LGBTQI+ adults reported a household income of less than \$30,000 per year, more than double the rate of non-disabled LGBTQI+ adults. The authors suggest a connection between lower incomes and the employment discrimination faced by this population, as disabled LGBTQI+ people reported significantly higher rates of discrimination. Disabled LGBTQI+ adults also indicated that they were more likely to receive government social

safety-net benefits, including the Supplemental Nutrition Assistance Program (SNAP) and Temporary Assistance for Needy Families (TANF). Disabled LGBTQI+ adults were slightly less likely to report receiving Supplemental Security Income (SSI) compared to disabled non-LGBTQI+ people, which may be due to the increased administrative burdens required to apply for these benefits. Barriers to healthcare access also remain an issue for this population, with 43% of disabled LGBTQI+ people reporting that they postponed or did not receive medical care because they could not afford it. Disabled LGBTQI+ people were also less likely to report having health insurance when compared to other groups and faced significant discrimination when attempting to receive health care.

The report concludes with policy recommendations aimed at reducing disparities and promoting equity, including reestablishing protections curtailed by the Trump Administration, increasing public benefits like housing assistance, and expanding access to Medicaid. The authors also call for cross-sector collaboration in policymaking, stating that “ensuring full inclusion for disabled LGBTQI+ people requires bold, intersectional policymaking that centers those most affected and recognizes that equity cannot be achieved through a single-issue approach.”

Read the report [here](#).

To learn more about the intersections between disability, LGBTQI+ equity, and affordable housing, read the OSAH fact sheets [here](#).

Tenant Talk Live

Join Today's (8/4) "Tenant Talk Live" on Federal Appropriations and Budget Explained

By Sidney Betancourt, NLIHC Manager, Inclusive Community Engagement

Join today's (August 4) "Tenant Talk Live," a meeting geared toward tenant and resident leaders, at 6 pm ET (5 pm CT, 4 pm MT, and 3 pm PT). This month, NLIHC Senior Director of Policy Kim Johnson will explain how federal funding decisions are made, where things currently stand, and what's at stake for affordable housing programs. Attendees will gain a clear understanding of the budget and appropriations process, how it impacts their communities, and how they can engage in advocacy to protect vital housing resources. A Q&A session with attendees will follow.

Register for today's webinar [here](#).

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](mailto:sbetancourt@nlihc.org).

Stay up to date on "Tenant Talk Live" events via the [Facebook group](#).

Disaster Housing Recovery

NLIHC-Endorsed Bill Introduced Granting Mortgage Forbearance for Disaster-Impacted Families

By Noah Patton, NLIHC Director of Disaster Recovery

Keywords: Mortgage Relief for Disaster Survivors Act, disaster recovery

Senators Adam Schiff (D-CA) and Michael Bennet (D-CO) [introduced](#) the "Mortgage Relief for Disaster Survivors Act" on July 31. This bill, endorsed by NLIHC and members of the NLIHC-led Disaster Housing Recovery Coalition (DHRC) would grant homeowners with federally backed mortgages 180 days of mortgage forbearance on request with the option of a 180-day extension without interest or penalties if they live in areas that have received state and federal disaster declarations. The bill is the Senate version of a [bill](#) introduced in the House of Representatives by Reps. Judy Chu (D-CA) and Brad Sherman (D-CA).

The DHRC is an NLIHC-led group of over 900 local, state, and national organizations, including many directly responding to disasters in their communities, who work to ensure that all disaster

survivors receive the assistance they need to fully recover. DHRC members worked with multiple congressional offices to help draft the bill's text.

Mortgage forbearance—which lets homeowners stop paying mortgage payments for a certain period—is often available to homeowners in federally declared disaster areas, but there is no requirement that mortgage servicers provide it. The result is a patchwork of assistance that varies from disaster to disaster. By creating a consistent requirement and expanding eligibility to homeowners in any state or federally declared disaster area, the “Mortgage Relief for Disaster Survivors Act” would allow low-income homeowners to better weather the economic impacts of disasters while remaining in their homes and communities.

“Earlier this year, we watched as families in Los Angeles were devastated by wildfires, and to date, many homeowners are still struggling to rebuild from this disaster,” said Senator Schiff (D-CA) in a [press release](#) announcing the bill's introduction. “I am proud to introduce this bill so that those who have been affected by natural disasters receive the assistance they need when they need it the most.”

“Coloradans know all too well how difficult it is to pick up the pieces and move forward after catastrophic wildfires,” said Senator Bennet (D-CO) in the same press release. “When mounting financial and emotional costs of recovery weigh on families, they should be able to take time to put their lives back together and rebuild their homes.”

“Disasters don't just destroy homes—they deepen the financial hardship for the lowest-income families who were already struggling to make ends meet,” said Renee Willis, president and CEO of NLIHC in the release. “By enacting the ‘Mortgage Relief for Disaster Survivors Act,’ Congress can ensure that impacted low-income homeowners can pause their payments while they recover, preventing displacement and ensuring families can stay in their communities after disasters strike.”

You can read the press release announcing the bill's introduction [here](#).

You can read the text of the bill [here](#).

You can find out more about NLIHC's Disaster Housing Recovery Coalition [here](#).

Research

Researchers Assess Impact of Tenant Screening Practices on Housing Choice Voucher Holders

By Raquel Harati, NLIHC Research Analyst

Keywords: tenant screenings, housing applications, Housing Choice Vouchers, barriers to housing

A recent article published in *Housing Studies* titled, “[Choice Denied: Impact of Income and Credit-Based Tenant Screening on the Housing Choice Voucher Program](#),” explored whether tenant screening practices bar some housing choice voucher (HCV) holders from housing opportunities. Screening practices such as checking credit scores, late payment history, and rent-to-income ratios were among the criteria examined. The researchers found that one in ten voucher holders would likely be rejected based on credit and income-related screening criteria in the application process. For voucher holders with poor credit or past bankruptcies, the risk of their rental application being denied was higher, even though a large portion of their rent is guaranteed through the voucher. The study's findings suggest that the framework private tenant screenings rely upon should not be applied to renters with HCVs as their rental situation differs from the general rental population.

The authors of the study were motivated by two primary research questions:

1. How would voucher applicants be impacted by common tenant screening practices?
2. What is the likelihood of their acceptance based on their credit and debts?

To answer these questions, the authors collected over 1,200 tenant screening documents from property management companies such as Rent Café and Trulia. They then compared the criteria in those documents to a large sample of national household data from the Survey of Consumer Finance (SCF). By comparing the screening criteria to a household's ability to meet these criteria, they were able to measure the probability of non-acceptance for each potential tenant application. They separated potential tenants into three groups: renters with subsidies (current voucher holders), renters who are voucher eligible (treated as new HCV holders), and renters not eligible for subsidies. The authors note that the data from SCF did not differentiate between voucher holders and residents of public housing. Therefore, it is possible that some households in the voucher holder group actually reside in public housing.

Non-eligible renters without subsidies had a higher probability of non-acceptance (45.3%) than both renters who are voucher eligible (8.5%) and renters with current voucher holders (10.3%). The authors explain that this is largely attributable to the rent-to-income ratio criterion, since they assumed voucher holders and voucher-eligible renters, treated as new voucher holders in their model, would have their rent-to-income ratios capped at 30% due to their subsidy. Based on the rent-to-income criterion alone, the authors estimated that 39% of non-eligible renters would be rejected, while less than 1% of voucher holders and voucher eligible renters would be rejected. The differences between groups for late payments were negligible as all groups had a less than 1% probability of non-acceptance based on this criterion alone.

Although the authors found that non-eligible renters without subsidies were most likely to be rejected, screening criteria still present barriers for voucher households and voucher-eligible households. One criterion that presents a particularly significant barrier for voucher holders and voucher eligible renters is net income after paying rent and other debt obligations. A common formulation of this criterion stipulates that tenants should have at least \$800 a month left over after rent and debt payments each month. The authors found that this fixed measure of \$800 would negatively weigh against 28.4% of renters with vouchers and 50.5% of renters eligible but not receiving a voucher, making them unlikely to be approved. Minimum credit score requirements were also associated with marginally higher rates of non-acceptance for renters with vouchers (6.3%) when compared to voucher eligible renters (4.9%) and non-eligible renters without subsidies (5.7%).

The researchers conclude that policymakers need to address the way tenant screening is regulated to avoid those with housing choice vouchers being turned away. Potential solutions they highlight are how tenant screening services could be required to make exceptions for voucher holders or to disregard certain criteria that are no longer relevant once a tenant has a voucher. HUD could also improve tracking of housing searches and denial reasons to better understand when and why voucher holders are being turned away. Ultimately, the study concludes that if the goal of the HCV program is to expand housing access and choice, private tenant screening practices need to be updated to fully allow this. Otherwise, private market rules will continue to undercut public policy goals, limiting the impact of vouchers and the opportunities they are meant to create for households.

The full article can be found [here](#).

From the Field

Join NLIHC's Third Policy Advisory Committee Meeting of 2025

By Lindsay Duvall, NLIHC Member Engagement Manager

Keywords: member, policy, Policy Advisory Committee

All NLIHC members are invited to join the third Policy Advisory Committee (PAC) meeting of the year on Wednesday, August 13, from 4 to 5 pm ET. PAC meetings offer NLIHC members a space to weigh in on the formation, direction, and implementation of NLIHC's policy priorities and advocacy activities. New members are also welcome to join a Member Orientation just before the PAC meeting from 3:30 to 4 pm ET. Register for the August 13 PAC meeting [here](#). Register for the Member Orientation by emailing Lindsay Duvall at lduvall@nlihc.org.

The Member Orientation will include a quick overview of NLIHC's mission, 2025 policy priorities, recent federal advocacy opportunities, member benefits, and how to engage with NLIHC's field strategy & innovation team. Following this orientation, the PAC meeting will focus on connecting members to the NLIHC team, discussion and feedback about NLIHC's policy priorities and advocacy strategies, and peer sharing and networking with other NLIHC members.

Please note: PAC Meetings are exclusively for NLIHC members, including all individual members and all staff and board members of organizational members. If you are not already a member, you can [join online](#). If you're unsure or if you have any questions about membership, please contact Lindsay Duvall at lduvall@nlihc.org or 202-662-1530 x206.

Two Homelessness Criminalization Bills Appear to Die in NC General Assembly

By Billy Cerullo, NLIHC Housing Advocacy Organizer

Keywords: homelessness, advocacy, North Carolina Coalition to End Homelessness

Housing and homelessness advocates in North Carolina are celebrating the defeat of two bills that were introduced in the General Assembly during the 2025 legislative session that would have criminalized homelessness in the state. [H781](#) would have established new requirements on, but no funding for, local governments to set up state-sanctioned homeless encampments up to a year with state oversight while [H437](#) would have assigned accountability (with the risk of felony charges for noncompliance) to the hundreds of nonprofit and local government providers of housing and services to unsheltered North Carolinians when drug trafficking occurs in the area around their facilities. The language in both bills appears to come from the Cicero Institute, a Texas-based firm that has filed similar bills in other states before and after the Supreme Court's decision in the [Grants Pass v. Johnson](#) case last year.

The campaign to defeat the two bills centered on educating both the public and state-elected officials on current services provided to those experiencing homelessness and the importance of bolstering those services rather than subverting them. NLIHC state partner, the [North Carolina Coalition to End Homelessness](#) (NCCHEH) spearheaded the effort to defeat the two bills and coalesced local, state, and national organizations.

“While Cicero describes itself as a think tank, its policies promote industries that potentially profit from criminalizing poverty,” said Dr. Latonya Agard, executive director of NCCHEH.

NCCHEH also coordinated proactive weekly strategy meetings that included 62 community leaders from across the state's 12 Continuums of Care (CoCs), secured public testimony of

veterans and four bishops overseeing 1,200 churches across the state, and promoted a state sign-on letter including 142 local leaders who opposed the two bills.

Most importantly, the coalition centered the voices of those with lived experience of housing insecurity by ensuring they had frequent opportunities to give direct testimony on their experiences in opposition to the two bills.

In addition to direct action, the coalition also provided pertinent data to state legislators and had consistent media coverage of the two bills that coincided with the reporting of a [tragic result](#) of a similar bill that was passed in the Florida Legislature. The situation in Florida was presented as a cautionary tale to NC legislators who were already dubious about the similar bills introduced in their state's General Assembly.

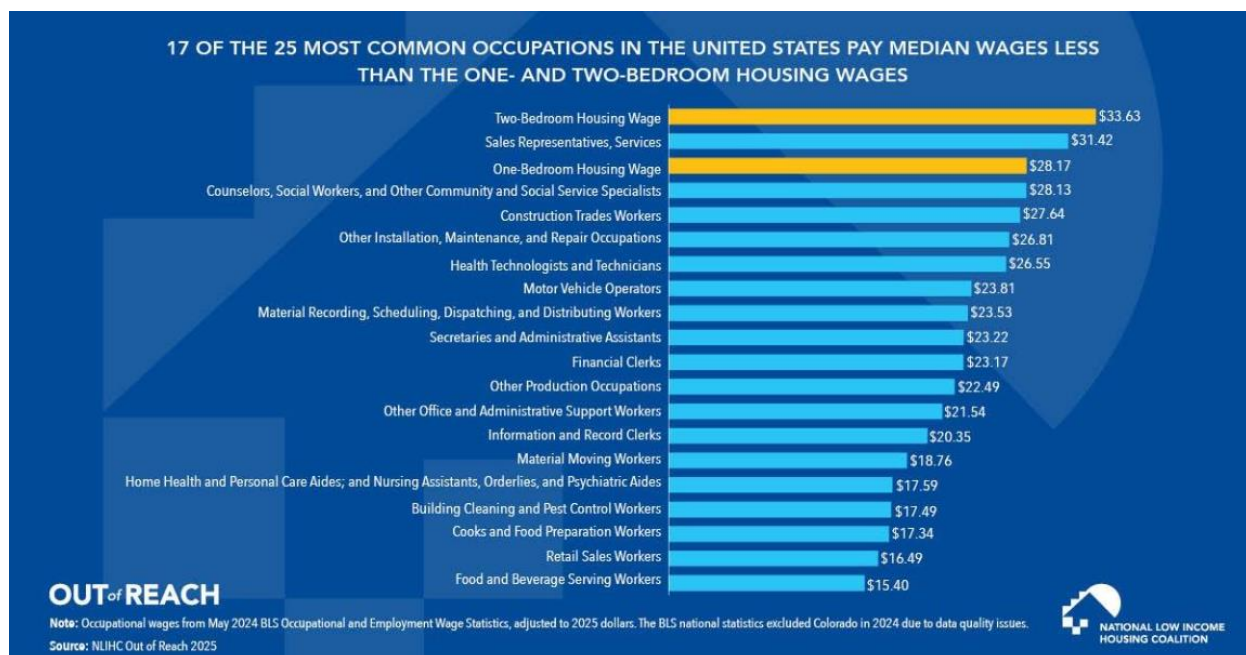
“States that adopted Cicero laws find they are funneling more public money into incarceration, so while these bills could lead to the financial enrichment of out-of-state investors of privatized jails and prisons and monitoring technologies, they will worsen conditions for North Carolinians without housing,” Agard said.

Although both bills languished in committee and appear to be defeated, there is little doubt that similar legislation will be introduced in the future. Following the *Grants Pass v. Johnson* decision and the president's recent [executive order](#), organizations like the Cicero Institute will likely continue to be emboldened to introduce statewide bills criminalizing homelessness. Regardless, advocates in NC are poised to continue educating state lawmakers on existing programs to curb homelessness to effect meaningful solutions to the housing crisis in the state.

Fact of the Week

Median Wages for Many Common Jobs Fall Short of Housing Wages

Keywords: Out of Reach, housing costs, median wages, common occupations, housing affordability



Note: Occupational wages from May 2024 BLS Occupational and Employment Wage Statistics, adjusted to 2025 dollars. The BLS national statistics excluded Colorado in 2024 due to data quality issues.

Source: NLIHC *Out of Reach* 2025

NLIHC News

NLIHC Welcomes David Gonzalez Rice, Senior Vice President of Public Policy

NLIHC is excited to welcome David Gonzalez Rice as senior vice president of public policy. In this role, David provides strategic direction for NLIHC's federal advocacy, advancing policies and programs toward accessible and affordable housing for all and equitable federal disaster response and recovery. David brings extensive experience with federal policymaking, systems improvement, and program delivery across housing and human services sectors.

Prior to joining NLIHC, David served as a policy advisor in the Biden-Harris Administration, where he led initiatives to advance equity in housing, homelessness, and child welfare programs. He previously held roles supporting the homeless response system in the state of Connecticut. He holds a BA from Rutgers University and a PhD in Political Science from Duke University.

Please join us in welcoming David to NLIHC!

NLIHC in the News for the Week of July 28

The following are some of the news stories to which NLIHC contributed during the week of July 28:

- “Data Proves Wildfires Increase Homelessness. Why Are We Not Prepared with Better Legislation?” *Invisible People*, July 30, at: <https://tr.ee/DCj5cX>
- “Homelessness Is Outpacing Affordable Housing In New Jersey, Advocates Say,” *Patch*, July 31, at: <https://tr.ee/EMJ1fd>
- “Andrew Aurand on the Nation’s Housing Affordability Crisis,” *C-SPAN*, August 1, at: <https://tr.ee/gpUrCZ>

Where to Find Us – August 4

- [SC Tenants Union](#) Public Housing Meeting – Charleston, SC (virtual), August 4 (Billy Cerullo)
- Alaska Coalition on Housing and Homelessness, [--Alaska Housing Summit 2025](#) – Anchorage, AK, August 19-20 (Kayla Blackwell)
- [Dutchess County Continuum of Care](#) meeting – Poughkeepsie, NY, September 23 (Lindsay Duvall)

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