Happy Holidays! In observance of the holiday season, the NLIHC office will be closed from December 25, 2025, to January 1, 2026. The next Memo to Members & Partners will be sent on January 12, 2026.

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Housing Policy Forum

Scholarship Application Now Open: 2026 Policy Forum

By Brooke Schipporeit, NLIHC Senior Director, Field Strategy & Innovation

Keywords: hotel and travel scholarships, housing policy forum

NLIHC's <u>2026 Housing Policy Forum</u> will take place March 10-13, 2026, at the Washington Hilton hotel in Washington, D.C. A limited number of lodging and travel scholarships are available for people who self-identify as low-income. Apply for a scholarship <u>here</u>.

Scholarship recipients must be current-dues-paying members and must pay the \$100 Forum registration fee.

Important Scholarship Dates and Deadlines

- December 22: Scholarship applications open.
- January 12: Scholarship applications due.
- **January 16**: Scholarship recipients notified. Remaining applicants placed on waitlist until January 30.
- **January 30**: Deadline for scholarship recipients to pay NLIHC membership dues (if not already current) and the \$100 Forum registration fee. After this date, those who have not paid will forfeit their scholarship to someone on the waitlist.
- February 2: Individuals on the waitlist notified of their application status.
- **February 17**: Deadline for scholarship recipients chosen from the waitlist to pay NLIHC membership dues (if not already current) and the \$100 Forum registration fee. After this date, those who have not paid will forfeit their scholarship.
- March 27: Deadline for submitting travel reimbursement form.

Apply for a hotel and travel scholarship today!

For questions or to check your membership status, please contact <u>outreach@nlihc.org</u>.

NLIHC Accepting Nominations for 2026 Organizing Awards

By Brooke Schipporeit, NLIHC Senior Director, Field Strategy & Innovation

Keywords: organizing awards, housing policy forum, organizer

NLIHC is accepting nominations for the 2026 Annual Organizing Awards. These awards recognize two organizations' outstanding achievements in statewide, regional, citywide, neighborhood, or resident organizing throughout the last year. NLIHC will recognize accomplishments that further NLIHC's mission of achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice. NLIHC will present the Organizing Awards at the Annual Policy Forum March 10-13, 2026, at the Washington Hilton Hotel in Washington, DC. Special consideration will be given to nominations that incorporate tenant- or resident-centered organizing and leadership and that prioritizes racial equity.

Nominations can be submitted <u>here</u> and are due by 5:00 pm ET on Monday, January 12, 2026.

An Organizing Awards Committee composed of NLIHC board members and previous award winners will determine the 2026 honorees. NLIHC will provide two representatives of each honored organization complimentary Forum registrations and lodging for the 2026 Policy Forum.

Nominated organizations must be current <u>NLIHC members</u>. Organizations may self-nominate. NLIHC board members and Award Committee members may not nominate an organization with which they are employed or affiliated.

For questions or to check an organization's membership status, please reach out to the NLIHC Field Team at outreach@nlihc.org.

Read about previous award winners here.

Budget and Appropriations

Lawmakers Leave Capitol Hill for Winter Recess with Plans to Introduce FY26 HUD Spending Bill and Vote on CoC Funding Amendment in January—Take Action Today!

By Kim Johnson, NLIHC Senior Director of Policy

Keywords: Office of Management and Budget (OMB), mass layoffs, government shutdown, FY26 spending bills, continuing resolution (CR), PPAs, RIF

Federal lawmakers left their offices in D.C. for winter recess without releasing the text of the "minibus" spending package that would include five fiscal year (FY) 2026 funding bills, including the Transportation, Housing and Urban Development (THUD) bill that funds HUD's vital affordable housing, homelessness, and community development programs. However, before adjourning, Senators agreed to vote on several amendments to the minibus when they return on January 5, including an amendment from Senator Jack Reed (D-RI) that would extend existing Continuum of Care (CoC) funding for current grantees for an additional 12 months. This

extension would hold HUD to its promised two-year CoC Notice of Funding Opportunity (NOFO) process and allow grantees currently operating homelessness response systems to continue serving their communities without interruption.

There is still time for advocates to weigh in with their members of Congress on the importance of increased funding for HUD's vital programs, and to call on Congress to extend current CoC grant contracts another 12 months. The THUD bill is the best opportunity advocates will have this year to protect federal investments in rental assistance and homelessness services!

The amendment extending HUD CoC NOFO contracts an additional 12 months is necessary to protect funding for the homelessness response programs on which communities rely. In November, HUD issued an FY25 NOFO that would make <u>drastic changes</u> to how the federal government funds homelessness assistance programs. While HUD withdrew the NOFO on Monday, December 8, HUD reserves the right to reissue the NOFO at a future date; Senator Reed's amendment to the FY26 THUD bill would prevent HUD from reissuing the NOFO and mandate the department carry out its promised two-year funding cycle.

If HUD releases a new NOFO, it would be so late in the funding cycle that CoCs would invariably face funding gaps and delays that would put people who had previously been experiencing homelessness at risk of losing their housing. The now withdrawn NOFO set an application deadline for January 14, and funding awards would not have been announced until May at the earliest; a new NOFO would likely have an even later deadline and award date. The National Alliance to End Homelessness (the Alliance) warns that approximately one-third of all current CoC funding awards expire between January and June; even if their funding contracts are ultimately selected for renewal, these programs will run out of money before they receive new funding, resulting in unpaid rental assistance, a significant decrease in services, and more people experiencing homelessness. Read the Alliance's full analysis of the NOFO here, and find more resources here.

NLIHC and the Alliance are calling on Congress to <u>hold HUD accountable to its promised two-year NOFO cycle</u> and to include language in any final THUD bill that would extend funding for previously awarded projects for another 12 months.

In addition, Congress must provide in any final FY26 THUD bill sufficient funding to renew all existing Housing Choice Vouchers (HCVs) and Emergency Housing Vouchers (EHVs). Without sufficient funding, vouchers will be lost through attrition—when a household no longer needs their voucher, the voucher cannot be reissued to a new family because it is no longer attached to funding. When renewal funding is insufficient—or when funding is cut—households that rely on a voucher to keep a roof over their heads actively lose their rental assistance, putting them at risk for housing instability, eviction, and in worst cases, homelessness.

At current funding levels, over 2.4 million households receive rental assistance, accounting for just one in four households who qualify. Under the House's FY26 spending bill, an estimated 181,900 fewer households would be served; in the Senate, 107,800 fewer households would receive rental assistance. The <u>loss of these vouchers</u> would disproportionately affect older adults, people with disabilities, and families with children.

Take Action

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:
 - o Full funding to renew all existing tenant-based voucher contracts, to ensure the people and families who rely on an <u>HCV</u> or <u>EHV</u> to keep a roof over their heads do not lose their assistance. Check out the "<u>EHV Funding Cliff Mobilization Toolkit"</u> for more information, including talking points and resources.
 - \$4.922 billion for HUD's Homeless Assistance Grants (HAG) program, and for HUD to stick to its <u>commitment to a two-year Notice of Funding Opportunity</u> (NOFO) for the Continuum of Care Program.
 - o \$5.7 billion for public housing operations, and at least \$5 billion to address public housing capital needs.
 - o \$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-Competitive 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. <u>Learn about how to tell compelling stories</u> with this resource.

Take action on the CoC NOFO using the National Alliance to End Homelessness's <u>advocacy</u> link.

National, state, local, Tribal, and territorial organizations can also join over 2,800 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 <u>NLIHC's Advocacy Hub</u> for more information and resources that can help you take action and help protect the affordable housing programs people rely on.

HUD

HUD Issues PRWORA Notice Regarding "Federal Public Benefit" Definition; NHLP Shares Updated Analysis

By Renee Williams, NLIHC Senior Advisor for Public Policy

Keywords: immigration, PRWORA, CDBG, HOME, National Housing Trust Fund

On November 26, HUD issued a *Federal Register Notice* (Notice) regarding the applicability of the "Personal Responsibility and Work Opportunity Reconciliation Act of 1996" (PRWORA) to a wide range of HUD programs. The Notice interprets the PRWORA term "federal public benefit" to cover programs such as the Community Development Block Grant (CDBG), HOME, and Continuum of Care (CoC) programs. Programs considered to be a "federal public benefit" will have immigration verification requirements, unless an exemption applies. If fully implemented, these immigration verification requirements will represent a significant change in practice for housing programs that had not previously verified immigration status. Importantly, immediate implementation of the verification requirements faces at least two hurdles. First, HUD states in the Notice that further guidance regarding immigration verification is forthcoming, to be based on future Department of Homeland Security (DHS) guidance. Second, ongoing litigation is challenging various federal agency PRWORA interpretations issued under the second Trump administration, including the HUD Notice. As part of the litigation, the federal government and 22 jurisdictions filed an agreement with the court stating that HUD would not enforce the Notice in those jurisdictions pending the outcome of the ongoing case.

The National Housing Law Project (NHLP) has posted an <u>updated memo</u> providing an in-depth analysis of these most recent developments. The memo also details the larger historical context of these developments.

Brief Background

PRWORA states that a person who is not a "qualified alien" is not eligible for a "federal public benefit." Under the statute, there are exemptions such that certain federal public benefits can be accessed regardless of immigration status. One example of an exempted federal public benefit is "[s]hort-term, non-cash, in-kind emergency disaster relief."

PRWORA requires that the federal government implement measures regarding immigration verification for programs that constitute a "federal public benefit." Therefore, which programs are deemed a "federal public benefit," and whether a particular program falls within a PRWORA exemption, are important determinations. Another key issue is identifying the specific entities that will be required to conduct the verification and how they will do so. Notably, PRWORA does not require nonprofit charitable organizations to verify immigration status even in the context of federal public benefits.

PRWORA has never been fully implemented by HUD, including the implementation of PRWORA immigration verification requirements for programs such as CDBG or HOME. Note that this differs from programs covered by Section 214 of the "Housing and Community Development Act of 1980" (e.g., public housing, the Housing Choice Voucher program) where immigration status is verified.

November 2025 HUD Notice

The Notice states that PRWORA applies to "all HUD programs related to public or assisted housing" unless another more specific federal statute applies, such as Section 214. HUD also lists a series of grant programs to which PRWORA applies, noted below.

- Covered grant programs with governmental grantees include "HOME, HOME
 Investment Partnerships American Rescue Plan (HOME-ARP), National Housing Trust
 Fund, Community Development Block Grant (CDBG), Community Development Block
 Grant Disaster Recovery (CDBG-DR), Housing Opportunities for Persons with AIDS
 (HOPWA) formula, and [Emergency Solutions Grants], but also include Pathways to
 Removing Obstacles to Housing (PRO Housing) and Preservation and Reinvestment
 Initiative for Community Enhancement (PRICE) (both competitive)."
- Programs that award grants to nonprofit organizations include "the CoC program, congressional earmarks, the HOPWA competitive program, PRO Housing, PRICE and the Self-Help Homeownership Opportunity Program (SHOP)."

HUD states that it will "undertake a review and revised guidance" that will "determine the means" of verifying immigration status for those programs that do not fall under a PRWORA exemption. The guidance will address verification for government entities with Systemic Alien Verification for Entitlements (SAVE) access and for non-government entities.

The Notice references the fact that, under PRWORA, nonprofit charitable programs are not required to verify immigration status. However, the Notice asserts that this does not relieve government entities from ensuring PRWORA compliance in their programs. Per the Notice, the forthcoming HUD guidance will address the issue of verifying PRWORA compliance where nonprofit charities are involved. The Notice also says that HUD will minimize information and collection requirements to the "maximum extent possible."

As noted above, the federal government has agreed in ongoing litigation not to enforce the Notice in 22 jurisdictions while the case proceeds; these jurisdictions include Arizona, California, Colorado, Connecticut, Delaware, the District of Columbia, Hawaii, Illinois, Maine, Maryland, Massachusetts, Michigan, Minnesota, Nevada, New Jersey, New Mexico, New York, Oregon, Rhode Island. Vermont, Washington State, and Wisconsin.

NHLP updated its existing memo that discusses PRWORA implementation in-depth to incorporate analysis of the Notice.

Read HUD's Federal Register Notice here.

Read the agreement between HUD and 22 jurisdictions regarding the Notice here.

Read NHLP's analysis here.

Fair Housing

NLIHC Joins National Fair Housing Alliance in "Equal Credit Opportunity Act" Proposed Rulemaking Comment with Over 75 Civil Rights Organizations

By Kayla Blackwell, NLIHC Senior Housing Policy Analyst

Keywords: fair housing, Equal Credit Opportunity Act (ECOA), civil rights, National Fair Housing Alliance (NFHA)

NLIHC joined the National Fair Housing Alliance's <u>comment letter</u> urging the Consumer Financial Protection Bureau (CFPB) to abandon proposed changes to Regulation B, which implements the "Equal Credit Opportunity Act" (ECOA). The <u>proposed rule</u>, published in the *Federal Register* on November 13 with a 30-day comment period, would weaken fair lending protections and significantly erode opportunities for affordable credit for people in marginalized communities.

Congress passed ECOA in 1974 to protect women from discrimination in accessing credit without needing a husband or male relative to co-sign a loan. In drafting this legislation, signed by President Ford, Congress sought to ensure fair lending practices by protecting individuals from discrimination by lenders based on sex and marital status. In 1976, Congress expanded ECOA to provide similar protections based on race, color, religion, national origin, age, the receipt of public assistance (including Social Security, disability insurance, and Supplemental Nutrition Assistance Program assistance), and exercising consumer rights.

The letter discusses three ways the proposed rule would eviscerate fair lending and consumer protections:

- 1. The proposed rule would allow for lending practices that disproportionately harm people based on characteristics such as race, sex, or marital status, among others.
- 2. The proposed rule would allow banks to target their business in predominantly white neighborhoods, effectively allowing redlining practices that deny Black, Latino and other marginalized communities access to mortgage lending.
- 3. The proposed rule would effectively eliminate Special Purpose Credit Programs (SPCPs), which are specifically authorized to support applicants on the basis of ECOA's protected classes. SPCPs help make homeownership more accessible for first-generation homebuyers through programs such as downpayment assistance.

Read the comment letter here.

Read the press statement from NFHA here.

Read the ECOA Regulation B proposed rule <u>here</u>.

Congress

House Committee on Financial Services Releases Bipartisan "Housing for the 21st Century Act" Ahead of December 16 and 17 Legislative Markup

By Libby O'Neill, NLIHC Senior Policy Analyst

Keywords: French Hill, Maxine Waters, Emanual Cleaver, Housing for the 21st Century Act, HOME, CDBG, RHS

House Financial Services Committee (HFSC) Chair French Hill (R-AR), Ranking Member Maxine Waters (D-CA), along with Subcommittee on Housing and Insurance Chair Mike Flood (R-NE), and Ranking Member Emanuel Cleaver (D-MO), <u>unveiled</u> on December 11 the bipartisan "Housing for the 21st Century Act."

The bill includes 27 provisions related to streamlining local, state, and federal processes; reforming federal programs, including the HOME Investment Partnership program, Community Development Block Grant (CDBG) program, and Rural Housing Service (RHS) programs; manufactured housing; veterans' access to housing; housing counseling; rental housing for elderly and disabled residents; and federal program oversight. Five provisions are based on bills NLIHC supports:

- Section 101 "Housing Supply Frameworks Act"
- Section 201 HOME Reform
- Section 204 Rural Housing Service Program Improvements (some components of the "Rural Housing Service Reform Act")
- Section 205 Choice in Affordable Housing
- Section 301 Manufactured Housing Innovations
- Section 406 Establishment of Eviction Helpline

The House package includes some provisions from the Senate's "ROAD to Housing Act of 2025," which passed the chamber as an amendment to the Senate's "National Defense Authorization Act" (NDAA) but was not included in the final version introduced in the House (see *Memo*, 12/8). Chair Hill issued a <u>statement</u> on December 7 expressing his commitment to passing housing legislation in the new year.

The "Housing for the 21st Century Act" is included on the agenda for markup by the HFSC on December 16 and 17 at 10:00 am ET.

NLIHC will evaluate this legislation, continue to track the progress of housing packages as they are negotiated in the House and the Senate, and advocate for the inclusion of legislation that serves renters with the greatest needs.

Read the press release on the bill from Chair Hill and Ranking Member Waters.

To read the bill text of "Housing for the 21st Century Act," click here.

To read the HFSC section-by-section, click here.

To watch the December 16 markup, click <u>here</u>.

To watch the December 17 markup, click <u>here</u>.

Opportunity Starts at Home

OSAH State Partners in the Spotlight

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

Keywords: Opportunity Starts at Home, multi-sectors

In 2025, the national *Opportunity Starts at Home* (OSAH) campaign supported 31 state partners in their multi-sector coalition-building and advocacy efforts. Throughout the year, members of the OSAH state partner cohort work to broaden and diversify their state's housing coalition to other sectors and leverage these multi-sector partnerships to engage national policymakers and elected officials who represent their state to advocate for more robust and equitable federal housing priorities. When state-level, multi-sector coalitions lead the movement, national policymakers hear directly from their constituents about the need to address housing as a foundation for solving other vital community issues. The critical work OSAH state partners do throughout the year includes keeping partners updated on federal changes and advocacy opportunities, inviting new partners to participate in housing advocacy, deepening involvement in other intersectional initiatives, and collaborating on multi-sector resources. The following memo provides a brief snapshot of work accomplished by ten OSAH state partners this year.

• Virginia Housing Alliance (VHA) significantly increased its federal advocacy efforts since joining the OSAH state partner cohort in 2024. VHA staff met with all but one member of Virginia's 13 congressional delegates and participated in two roundtable events—one with Senator Tim Kaine (D-VA) and one with Rep. Jennifer McClellan (D-VA). VHA also created, with partners at HousingForward VA, a Federal Housing Action Tracker as a resource for advocates to stay up-to-date on federal actions that may impact the state. Throughout the year, VHA built on previous partnerships or started new relationships across sectors, specifically those involved with disaster relief, weatherization, domestic violence, and healthcare.

- Alaska Coalition on Housing and Homelessness (AKCH2) broadened its annual housing summit to highlight the critical role of cross-sector partnerships in addressing the housing crisis. In August 2025, they organized an in-person meeting with HUD Secretary Scott Turner and senior ranking officials, which included a tour of Alaskan Native and rural housing communities. The meeting resulted in several follow-ups with HUD staff, and a request to provide input on the impact of potential policy changes. AKCH2 also became a full participant in the Corporation for Supportive Housing Keeping Families Together (KFT) initiative which aims to increase workplan alignment among housing providers, education officials, juvenile justice, state foster care, youth with lived expertise, and other youth service providers.
- The Coalition on Homelessness and Housing in Ohio (COHHIO) serves as a steering member of the Home Matters to Ohio campaign, which launched in 2025. Over 85 organizations in the aging, early-childhood development, anti-hunger, faith-based, and economic development sectors have signed onto the campaign's platform. In January 2025, COHHIO collaborated with the Ohio Chamber of Commerce and Habitat for Humanity on a multi-sector press conference to discuss the Home Matters to Ohio policy platform with the newly sworn in Ohio General Assembly. COHHIO staff also continued collaboration on resources, events, and legislative advocacy efforts with partners in the aging and criminal justice sectors through participation in the Senior Housing Advocacy Coalition and the Ohio Community Corrections Association.
- **Prosperity Indiana (PI)** successfully recruited and assembled an Engagement Team made up of five faith-based leaders who committed to participating in federal affordable housing advocacy activities throughout the year. PI staff developed formal agreements and workplans with partners that have served as templates for other members of the OSAH cohort. Going forward, PI staff are working to formally add organizations serving veterans to its OSAH campaign and have already engaged several organizations around housing and other community economic development issues at the state level.
- African American Clergy Collective of Tennessee (ACCT), in partnership with Memphis Public Interest Law Center, launched the Greater Memphis Housing Justice Project, a multi-year campaign designed to conduct research, raise awareness, tell renters' stories, and explore policy and structural changes to address the rental housing crisis in Memphis. To keep advocates engaged, the campaign sends weekly email blasts and a monthly newsletter that includes information about federal housing policy.
- Michigan Coalition Against Homelessness (MCAH) continued to work on advocacy with a vast array of partners across coalitions that staff facilitate or participate in. MCAH joined a few new coalitions in 2025 that focus on state and federal advocacy, including ProtectMICare, Thrive, and MI Cash Table. MCAH staff also participated in several events with the MI Dept of Corrections, MI Dept of Civil Rights, and the MI Nonprofit Association that were focused on supporting low-income residents in the state.

- The North Carolina Housing Coalition (NCHC) presented over ten times to organizations in and outside of the state. Audiences included fellow advocates in the housing space, service providers, non-housing practitioners, students, and leaders in philanthropic or political spaces. NCHC staff used information from the OSAH policy agenda to provide real-time examples of good federal policy that intersects with issues that matter to North Carolinians throughout the state. NCHC also continued to deepen its partnership with longtime collaborator NC Child. Along with developing new joint resources and engaging in each organization's events, NCHC and NC Child are working together to identify a new partner committed to joining them in working collaboratively on advocacy and resource development.
- South Carolina Association of Community Action Partnerships (SCACAP) participated in multiple public events in the state, including a Faith and Wellness Brunch and several Mental Health Awareness Events, to highlight the housing-health intersection. The partners who led these events included childcare partners, community partners, and SCACAP coalition members. At SCACAP's mid-fall conference, a screening of the documentary *No Place to Grow Old* was held, followed by a discussion on the experiences of homeless and housing unstable older adults in the state.
- Low Income Housing Coalition of Alabama held its annual Advocacy Day at the state capital, which twelve multi-sector partners attended. The day included a rally on the Capitol lawn, a "Lunch and Learn" with advocates, and targeted meetings with state legislators. Conversations centered on the growing housing crisis in Alabama and the importance of sustained investment in housing solutions at both the state and federal levels. Multi-sector partners in attendance included community action agencies, financial institutions, anti-poverty groups, healthcare organizations, and social service providers.
- Maryland Center on Economic Policy (MDCEP) continued to play a central role in the fight for equitable housing policies in Maryland through direct engagement with elected officials, strategic communications to its network, and public education on the importance of affordable housing. This year, MDCEP worked quickly to inform stakeholders about proposed federal changes affecting housing. MDCEP circulated timely materials at the onset of the new administration, highlighting potential cuts to the HUD budget and its staffing capacity. This helped to ensure that advocates and partners were prepared to respond to policy shifts that could negatively impact residents with low incomes in the state.

Learn more about OSAH State Partners here.

State & Local Innovation

Tenants in Eugene, Oregon Lead Efforts to Advance City-Level TOPA Protections for Renters

By Nada Hussein, NLIHC State and Local Research Analyst and Katie Renzi, NLIHC State and Local Research Intern

Keywords: tenant protections, Oregon, right of first refusal, TOPA, eviction

Since October, tenant advocates and leaders in Eugene, Oregon have <u>rallied together</u> to urge city lawmakers to consider strengthening renters' rights by passing a "Tenant Opportunity to Purchase Act" (TOPA). The proposed legislation would require landlord property owners to provide tenants who have sufficient notice and standing, before the sale of a property, with the chance to purchase their place of residency. The proposed TOPA law was introduced as a proposed provision to "Phase III" of Eugene's renter protection process (a comprehensive roadmap of protections aimed at strengthening the rights of renters in the city), though it could also be passed as a stand-alone measure. If passed, the TOPA law would grant renters across the city the "right of first refusal," meaning tenants or a unionized tenant group representing a building would be given the first chance (or opportunity) to purchase their building. Doing so would in turn preserve the housing as a permanently affordable place of residence, helping tenants avoid displacement due to the change of new ownership and the associated risk of rent increases. If passed, Eugene would join a handful of localities across the country, including the District of Columbia, San Francisco, and Philadelphia, to <u>enact</u> some form of TOPA or right of first refusal protections for renters.

As noted, Eugene's proposed TOPA law would be advanced under the city's <u>multi-phase process</u> to enact renter protections. Dating back to 2017, when the work to reform landlord-tenant regulations began to take shape, the Eugene City Council employed efforts to better understand tenant experiences in the city, beginning with forming a relationship with the city's Housing Policy Board to conduct outreach to renters under the guise of gathering information on rental housing affordability, accessibility, availability, quality, and stability. Such work culminated in a 2019 survey to renters in the Eugene area, which would lead to the creation of a Renter Protections Committee which met monthly between September 2019 and July 2021.

From the committee's recommendations, which focused on protecting renters and preventing displacement, this work led to a "roadmap" of tenant protection policies aimed at strengthening the rights of renters over the long term. At the state level, lawmakers in 2019 passed Senate Bill 608, which prohibited "no-cause" evictions after the first year of tenancy, and regulated annual rental increases. The City of Eugene would also enact in 2022 Ordinance 20670, the adoption of "Renter Protections Phase I," which included a \$10 cap on tenant screening charges for prospective renters. Other protections that have been adopted in Eugene, in addition to the screening charge cap, include information on relocation assistance for renters, and provisions to ensure safe and habitable housing conditions through stringent code enforcement compliance.

Now, through the ongoing work to enact "Phase III" in Eugene, <u>housing advocates and tenant leaders have called for lawmakers to consider enacting TOPA protections</u>. In a <u>one-pager</u> published by the housing justice groups advocating for such protections, including <u>Square One Villages</u>, <u>Casa of Oregon</u>, <u>Housing Oregon</u> (an NLIHC member), <u>Eugene Tenant Alliance</u>, the <u>Democratic Party of Lane County</u>, the <u>Springfield Eugene Tenant Association</u>, and the <u>Oregon Cooperative Housing Network</u>, advocates have underscored the importance of a TOPA law for

preserving housing affordability in the city. Per the <u>one-pager</u>, housing affordability is a significant issue in the city, as 78% of extremely low-income renters in the city pay more than 50% of their monthly income on rent. According to HUD, housing is considered affordable if a tenant pays no more than 30% of their monthly income on rental expenses and utility costs. Through the proposed TOPA law, the proposal would not only bolster housing affordability through the preservation of units by putting their ownership in the hands of tenants, but it would also increase homeownership rates, as homeownership rates in the city are almost 20 percentage points under the national average of 65.7%.

Among the organizations leading the charge for tenants to have the right to purchase their places of residence prior to their sale, the Springfield Eugene Tenant Association (SETA), founded in 2019, is a non-profit organization that aims to educate and advance the rights of renters across Lane County, Oregan. SETA offers tenant education workshops, shares information on available community resources, and offers a free 24/7 hotline for tenants to call and discuss concerns. The hotline offers one-on-one guidance for renters, informing them of their legal rights, providing referrals for rental assistance if available, and sharing where renters can find low-cost legal services. Testimonials on SETA's website include several tenants who praise the hotline, as well as related resources offered by the organization for helping tenants learn and utilize their rights as renters.

According to <u>SETA's summary reports</u> of anonymized hotline calls, between January and November 2025, the most common issue tenants experienced were termination notices, totaling more than 700 calls. Of these, at least a third were due to nonpayment of rent. Data from <u>Evicted in Oregon</u>, a research project tracking termination notices filed in Oregon's circuit courts, found that Lane County has seen over 2,600 filings in the last 12 months, with more than 80% being the result of nonpayment. Given that <u>rents are vastly higher than most renters can comfortably afford</u> in Lane County, supporting initiatives that reduce displacement and housing instability for renters is a key priority for SETA.

Most recently, the Springfield-Eugene Tenant Association has advocated in favor of TOPA being adopted by Eugene's City Council. At a recent <u>City Council meeting</u>, SETA's Executive Director Timothy Morris described the legislation as a "common sense, proven policy designed to keep people in their homes and preserve affordability in our communities."

For more information about the Springfield-Eugene Tenant Association and the resources they offer Lane County renters, their website can be found here.

Tenant Talk Live

"Tenant Talk Live" Resumes on January 5 with a Discussion on NLIHC's 2026 Policy Priorities and Community Agreements

By NLIHC IDEAS Team

Keywords: Tenant Talk Live, policy priorities, community agreements, equity, housing justice

Join the next "Tenant Talk Live," a Zoom meeting focused on tenant and resident leaders, on Monday, January 5, at 6:00 pm ET (5:00 pm CT, 4:00 pm MT, and 3:00 pm PT). The agenda for the January call will include a collective review of the 2026 community agreements for "Tenant Talk Live" calls, a brief presentation about NLIHC's policy priorities for 2026 by NLIHC's Senior Vice President of Public Policy, <u>David Gonzalez Rice</u>, and a discussion about NLIHC membership and the groundwork needed to advance housing justice efforts in 2026.

Register for the January 5 webinar and all 2026 "Tenant Talk Live" webinars here.

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 Sid Betancourt at sbetancourt@nlihc.org.

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

Our Homes, Our Votes

NLIHC's Our Homes, Our Votes Campaign: 2025 Year in Review!

By Tia Turner, NLIHC Project Manager, Our Homes, Our Votes

Keywords: 2025 election cycle, democracy, voter engagement, voter education, tenant fellows, mini-grant program, renters, pilot community

In 2025, NLIHC's *Our Homes, Our Votes* (OHOV) campaign continued to demonstrate that there are no "off years" when it comes to democracy. While some may view 2025 as a quieter election cycle, our work was grounded in the belief that every election matters and that sustained, year-round civic engagement is essential to ensuring housing remains on the ballot.

A major milestone this year was the release of <u>Turning Renters into Voters: Lessons in Engaging Low-Income Communities</u>, OHOV's first-ever best practices report. The report lifts the work of our Pilot Community partners and translates on-the-ground voter engagement into actionable strategies for housing and homelessness organizations nationwide. Drawing from real-world experience, the report offers practical guidance on engaging low-income renters and people experiencing homelessness through nonpartisan voter registration, education, and mobilization efforts. It serves as a critical tool for advocates seeking to strengthen civic participation while centering housing justice.

The Best Practices Report builds on the success of the OHOV <u>Pilot Communities</u> initiative, which launched in 2024 to strengthen engagement with low-income renters throughout the electoral process and deepen partnerships with housing providers. In 2025, OHOV continued working alongside the Michigan Coalition Against Homelessness, the Housing Network of Rhode Island, the Southern California Association of Nonprofit Housing, Georgia Advancing Communities Together, the Housing Alliance of Pennsylvania, and newly added partner Prosperity Indiana. These partners received funding, technical assistance, and resources to carry out nonpartisan voter engagement activities tailored to their communities, while helping NLIHC better understand what it takes to build sustainable civic infrastructure within housing and homelessness systems.

Another major highlight of 2025 was the launch of NLIHC's first-ever *Our Homes, Our Votes* Tenant Fellowship. The fellowship convened 20 tenant and resident leaders from across the country who are deeply committed to increasing voter participation and elevating housing as an election issue. From May through December, fellows participated in bi-monthly cohort meetings and nonpartisanship trainings while developing substantial civic engagement projects in their communities. These projects ranged from voter registration and education efforts to community events, digital outreach, and creative strategies to encourage tenant participation in elections. By investing directly in tenant leadership, the fellowship reinforced the central role of lived experience in advancing housing justice and democratic participation.

In 2025, OHOV also launched its first-ever Mini-Grant Program, marking a significant expansion of our investment in the field. The program received overwhelming interest from organizations across the country working to engage low-income renters and people experiencing homelessness in the democratic process. After a competitive review, 50 organizations were selected to receive \$1,500 awards. Grantees include tenant-led groups, housing and homelessness advocacy organizations, community-based service providers, grassroots collectives, and civic engagement partners. These funds will support a wide range of nonpartisan activities, including voter registration events, canvassing, staff training, voter ID assistance, and resident-focused civic education. In addition to funding, grantees receive technical assistance and outreach resources to strengthen their capacity beyond the grant period.

Across all of this work, OHOV remained deeply committed to providing hands-on technical support to our network. From one-on-one check-ins to training sessions, tools, and resource development, we worked to ensure partners had the capacity and confidence to engage voters effectively. This year reaffirmed that meaningful civic engagement does not happen overnight; it is built through sustained relationships, shared learning, and long-term investment.

As we look ahead to the 2026 midterm elections, we are energized by the foundation laid in 2025. OHOV will continue to expand partnerships, support local leaders, and equip housing advocates with the tools they need to register, educate, and mobilize voters. Together with our partners, we will keep pushing to advance housing justice, strengthen democracy, and ensure that housing remains a central issue in every election.

There are no off years for democracy, and with our partners, *Our Homes, Our Votes* is ready to meet the moment in 2026.

To learn more about the campaign, visit https://www.ourhomes-ourvotes.org/

Become an Our Homes, Our Votes Affiliate!

Our Homes, Our Votes convenes a network of <u>affiliates</u>, which are nonpartisan organizations that are committed to boosting voter turnout among low-income renters and elevating housing as an election issue. Advocacy organizations, direct service providers, resident councils and tenant associations, local governments, and other related organizations are welcome to become Our Homes, Our Votes affiliates.

To learn more about the affiliates network and apply to join, visit: https://www.ourhomes-ourvotes.org/affiliates

Order Bilingual Our Homes, Our Votes Swag on Shopify!

Celebrate 2026 voter participation with new *Our Homes, Our Votes* swag! Visit <u>Shopify</u> for an expanded collection of *Our Homes, Our Votes* apparel, accessories, stickers, buttons, and more. The collection includes brand-new <u>TurboVote</u> magnets, which direct voters to NLIHC's online voter registration and information platform. All swag is available in both English and Spanish.

Check it out at: https://nlihc.myshopify.com/

For bulk orders, please reach out to ourhomes@nlihc.org

Research

Most Continuously Non-Working Housing Choice Voucher Householders Are Seniors, Have Disabilities, or Face Other Barriers to Workforce Participation

By Mackenzie Pish, NLIHC Research Analyst

Keywords: Housing Choice Voucher, housing assistance, rental assistance, economic mobility, work requirements, family self-sufficiency

An article in Housing Policy Debate, "Economic Mobility or Safety Net? Examining Employment Status and Wage Trajectories of Housing Choice Voucher Recipients," found that the vast majority of householders with a Housing Choice Voucher (HCV) who haven't ever participated in the labor force are seniors or have disabilities. The majority (79%) of non-senior, nondisabled HCV householders participate in the workforce to some degree, accounting for 89% of continuously employed and 75% of intermittently employed householders.

The authors rely on data from 3.5 million voucher holders who received vouchers for at least 3 consecutive years between 2005 and 2018. The authors classified voucher householders by both their labor force potential and actual wage earnings. More than half (55%) of householders were at least 62 years of age or had disabilities and were designated as *aging or special needs* householders. All other householders (45%) were designated as *potential labor force* regardless of their actual labor force participation. With regard to wage earnings, more than half of all householders (54%) were designated as *unemployed*, which means they reported no wages in any year; 36% were *intermittently employed*, meaning they reported intermittent wage income over time; and 10% were *continuously employed*, meaning they consistently reported earned wages every year while receiving a voucher.

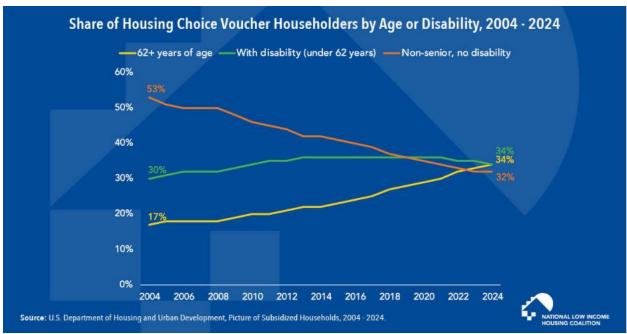
Over half of the householders (54%) never earned wage income during their participation in the HCV program, but most of these individuals (83%) were aging or special needs householders. Householders in the potential labor force group were much more likely than householders in the aging or special needs group to participate in the workforce. Nearly 80% of working-age householders without disabilities participated in the workforce, continuously or intermittently, accounting for 89% of those who were continuously employed, 75% of those who were intermittently employed, and only 17% of householders who never earned wages. Continuously employed and intermittently employed householders experienced modest real annual wage growth over the study period. Continuously employed householders saw annual real wage growth of 2.7%, compared with 2.1% for all householders. Notably, these increases contrast with the national decline in annual real wage growth of 1.5% over the same time for all workers earning 50% or less of the median income. The authors note, however, that these increases represent a relatively small gain in actual dollars, given the extremely low incomes of HVC householders—amounting to \$5,730 for continuously employed householders and \$2,163 for all householders over 13 years.

The study concludes that the HCV program is first and foremost a housing-stability tool for the majority of participants who need long-term housing support, and an economic-mobility tool only for a smaller subset. The authors suggest that HCV-related policies aimed at economic mobility should be narrowly targeted to the subset of recipients who can and do participate in the workforce. They suggest that this subset should not be defined based on age or disability alone, given that roughly 20% of non-senior, non-disabled householders with wage potential do not participate in the workforce, and some householders who are seniors or who are living with a disability do. Health issues that don't meet policy-prescribed definitions of disability, or other factors, can negatively impact employment outcomes for low-income renters, regardless of their workforce potential. The authors call for more effective methods to identify households that could benefit from employment incentives, such as HUD's Family Self-Sufficiency (FSS) program, while still prioritizing housing stability as the program's primary goal.

Fact of the Week

The Share of Voucher Householders who are Seniors has Doubled In the Past Decade

Keywords: housing vouchers, seniors, disabilities, statistics



Source: U.S. Department of Housing and Urban Development, Picture of Subsidized Households, 2004 - 2024.

NLIHC News

NLIHC Seeks Housing Advocacy Organizer

The National Low Income Housing Coalition (NLIHC) seeks an experienced organizer—based in the Midwest or Southeast—to help strengthen and mobilize our national network working to end housing instability and homelessness. The Housing Advocacy Organizer will play a key role in building NLIHC's base, engaging stakeholders, and driving advocacy on NLIHC's priority issues. This position works closely with NLIHC's state and tribal partners, conducts outreach throughout an assigned region, and support low-income renters and partner organizations with organizing guidance and tools.

The salary range for this position is \$87,388 – \$100,000, contingent upon experience and location. The ideal candidate lives in the Midwest or Southeast near a major airport. Travel to Washington, DC and throughout the organizer's assigned region is required.

Responsibilities/Duties

- Build and maintain relationships with NLIHC state and tribal partners, members, people directly impacted by housing instability and homelessness, service providers, and other housing and homelessness advocates.
- Conduct regular outreach to grow NLIHC's base and keep stakeholders informed on emerging issues and opportunities to influence decisionmakers.
- Utilize digital organizing tools and strategies to engage advocates, test different strategies, and use data to evaluate effectiveness and refine engagement efforts.
- Support members' and partners' organizing and advocacy efforts through training, information sharing, and technical assistance.
- Identify potential leaders in assigned region and support leadership development efforts.
- Present at meetings and conferences around the country to share NLIHC's research, policy priorities, organizing and advocacy tactics, and how advocates can get engaged in NLIHC's work.
- Track field activity in assigned region and promote the activities of NLIHC's network, especially state and tribal partners and members, through NLIHC's communication platforms.
- Respond to requests for information from NLIHC state and tribal partners, members, the media, and the public.
- Create and maintain advocacy tools in collaboration with the Policy Team, such as NLIHC's Advocacy Hub, advocacy toolkits, trainings, sample emails and phone call scripts, and sign-on letters.
- Contribute to field communications, including NLIHC's weekly e-newsletters Memo to Members and Partners and The Connection, calls to action and other eblasts, webpages and materials, blog posts, social media, and NLIHC's Tenant Talk publication.
- Maintain contact database in Salesforce and other platforms in collaboration with other teams. Produce lists of key contacts as needed to support the work of NLIHC.
- Identify and cultivate potential new state and tribal partners in places where NLIHC seeks to build a stronger base of advocates.
- Support planning and implementation of NLIHC's annual Housing Policy Forum in DC, including special events for state and tribal partners and resident leaders, speaker recruitment, and organizing participants of Capitol Hill Day.
- Participate in NLIHC staff meetings, staff trainings, monthly state and tribal partner Zoom meetings, twice annual state and tribal partner convenings in DC, and other meetings as assigned.
- Support outreach efforts to maintain and grow NLIHC's member network of individuals and organizations.
- Other duties as assigned.

- Five (5)+ years of experience in community or macro organizing and experience working with low-income communities. People with lived experience of housing instability or homelessness who want to shape housing policy at a national level, with experience in lieu of a degree, are encouraged to apply.
- Ability to work in a diverse, fast-paced environment and strong organizational skills, oral
 and interpersonal communication skills, networking skills, writing skills, and attention to
 detail.
- Strong commitment to social, racial, and housing justice.
- Demonstrated ability to cultivate positive relationships with marginalized individuals, including those with lived experiences with housing insecurity and homelessness.
- Demonstrated experience and ability to recognize and respond to the ways race, ethnicity, sexual orientation, and gender identity intersect to further promote racial equity and social justice.
- Ability to travel to DC and within assigned region several times a year.
- Proficiency in the Microsoft Office suite and Zoom. Familiarity with Salesforce, Mailchimp, GiveSmart, or Quorum a plus.

Compensation & Benefits

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and a generous benefits package.

The salary range for this position is \$87,388 – \$100,000, contingent upon experience and location. The ideal candidate lives in the Midwest or Southeast near a major airport. Travel to Washington, DC and throughout the organizer's assigned region is required.

The National Low Income Housing Coalition is an Equal Opportunity, affirmative action employer that values and welcomes diversity in the workplace and strongly encourages all qualified persons to apply regardless of any protected status under federal or local law, including minorities, women, people with disabilities, veterans, and others.

Interested candidates should submit a resume, cover letter with salary requirement, and one writing sample to Jamaal Gilani, Director of People and Culture, via email at jgilani@nlihc.org.

NLIHC in the News for the Week of December 15

The following are some of the news stories to which NLIHC contributed during the week of December 15:

- "Affordability crisis in Columbia? You have to make triple the minimum wage to live in the city." *Post and Courier Columbia*, December 15, at: https://tr.ee/3aWT68
- With homelessness rising, new federal rules could benefit states that take tougher approaches," *News and Observer*, December 15, at: https://tr.ee/KaqWJY

• "Olympia advances new tenant protections. What do they mean for renters?" *The Olympian*, December 17, at: https://tr.ee/s0Z0bl

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Renee Williams, Senior Advisor for Public Policy
Renee M. Willis, President and CEO, x247
Tiara Wood, Communications Coordinator