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## Housing Policy Forum

### Celebrate NLIHC's 2026 Leadership Awards Honorees!

By Jen Butler, NLIHC Senior Vice President of External Affairs

*Keywords: Housing Policy Forum 2026, Capitol Hill Day, early bird discounts*

Join NLIHC in [celebrating our 2026 Housing Leadership Awards honorees](#): The **Congressional Public Housing Caucus**, Shirley Sherrod, and The [Protecting Immigrant Families \(PIF\) Coalition](#). These exceptional leaders will be recognized at NLIHC's Annual Housing Leadership Awards Reception on Thursday, March 12, 2026, from 5:30 pm to 8:30 pm ET at the Washington Hilton Hotel in Washington, D.C.

The NLIHC Housing Leadership Awards celebrate and honor individual leaders and organizations for their outstanding contributions to affordable housing for those most in need.

View the celebratory video [here](#)!

*More about NLIHC's 2026 Leadership Awards Honorees*

The **Congressional Public Housing Caucus** will receive the **Edward W. Brooke Housing Leadership Award** for their work to ensure that public housing remains a stable, safe, and quality option for low-income individuals and families and serves as a platform for lawmakers to collaborate on solutions that address the challenges facing public housing. The Congressional Public Housing Caucus is dedicated to making public housing a national priority and ensuring that federal policies support the American families who depend on it.

**Shirley Sherrod** will receive the **Cushing Niles Dolbeare Lifetime Service Award** for her invaluable contributions as a national civil rights trailblazer, advocate, and global thought leader in agriculture policy and its impact on rural marginalized communities. In 1969, she co-founded the nation's first community land trust, that served as a safe haven for Black farmers who were removed from their land.

The **Protecting Families Together (PIF) Coalition** will receive the **Sheila Crowley Housing Justice Award** for their tireless fight for immigrant families' access to quality health care, nutrition, housing, economic supports, and other public services. PIF is a non-profit organization that bridges the gap between leading advocates for immigrant rights and health and social services.

Instituted in 2025, the **Loraine Brown Resident Leader Award** is named after NLIHC Board Member Loraine Brown and honors a person living in subsidized housing who has shown dedication to helping tenants, people experiencing homelessness, and their community.

The 2026 Loraine Brown Resident Leader Award honoree will be announced in the coming weeks. [Visit here for more information on the award criteria, process for selection, and nominee application.](#)

**Recognize these outstanding leaders by making a [donation](#) to NLIHC in their honor!** [Donate](#) as an individual or an organization.

Your donation will be recognized in the Leadership Awards Reception program, and your contribution will support NLIHC's mission to achieve 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.

Register for the 2026 NLIHC Housing Policy Forum [here](#).

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## **Budget and Appropriations**

### **Final HUD Spending Bill for FY26 Still Under Negotiations – Take Action Today to Protect Vital Housing Resources**

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*

Congressional appropriators are still working to reach a final agreement on a fiscal year (FY) 2026 Transportation, Housing and Urban Development (THUD) spending bill, which funds HUD's vital affordable housing, homelessness, and community development programs. The THUD bill is reportedly being considered for a three-bill spending package, called a "minibus," that lawmakers would need to vote on before January 30, when current federal funding expires. The "minibus" is most likely to be released in early January.

The THUD bill is the best opportunity advocates will have this year to protect federal investments in rental assistance and homelessness services.

### ***Take Action!***

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 enough – 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.

**Use NLIHC's toolkits and resources to take action on FY26 funding.** Our resources include 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.

- **Use 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:
  - Full funding to renew all existing tenant-based voucher contracts, to ensure the people and families who rely on an [HCV](#) or [EHV](#) to keep a roof over their heads do not lose their assistance. Check out the "[EHV Funding Cliff Mobilization Toolkit](#)" for more information, including talking points and resources.
  - \$4.922 billion for HUD's Homeless Assistance Grants (HAG) program.
  - \$5.7 billion for public housing operations, and at least \$5 billion to address public housing capital needs.
  - \$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.
- **Email or call 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!
- **Share 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 2,800 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 [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.

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## Congress

### “ROAD to Housing Act” Provisions Not Included in Final National Defense Authorization Act Text

By Libby O’Neill, NLIHC Senior Policy Analyst

*Keywords: ROAD to Housing, disaster recovery*

The House Financial Services Committee (HFSC) released the [text](#) of the 2026 National Defense Authorization Act (NDAA) on December 7. While the NDAA had been considered a potential vehicle for enacting provisions of the bipartisan “ROAD to Housing Act” (ROAD; [S. 2651](#)), the NDAA text does not include provisions from “ROAD.” In [an announcement](#), HFSC Chair French Hill (R-AR) acknowledged the exclusion of the housing provisions and stated that the Committee will continue to work on advancing housing solutions.

NLIHC has been tracking the [progress](#) of “ROAD” and advocating for its inclusion in the NDAA.

The bill was introduced with bipartisan support by Senate Committee on Banking, Housing, and Urban Affairs Chair Tim Scott (R-SC) and Ranking Member Elizabeth Warren (D-MA), passed unanimously out of the committee on July 29, and passed the full Senate as an amendment to the Senate’s NDAA on October 9 ([S.Amdt.3901](#), see Memo [10/14](#)). The original version of NDAA passed by the House in September did not include the “ROAD” amendment, and over the past

month, the two chambers have been in conference to reconcile the differences between their NDAA bills, including amendments.

Chair Hill stated his opposition to including “ROAD” in the final NDAA, noting he did not feel the majority of House Republicans support the bill. Reporting on December 3 speculated the Chairman may have been open to including some of ROAD’s provisions in the final NDAA after [the White House](#) indicated their support for ROAD’s inclusion. HFSC Ranking Member Maxine Waters (D-CA) also expressed support for “ROAD” during a December 3 [committee hearing](#). Despite weeks of negotiating and strong bipartisan support, the final text of the NDAA did not include any provisions from the “ROAD to Housing Act.” However, this does not mean the bill does not have a path forward; Chair Hill stated that the HFSC will work with their Senate colleagues in the new year on housing legislation.

NLIHC endorsed “ROAD” for including several policies NLIHC supports, including the “Reforming Disaster Recovery Act” (RDRA), a major priority for NLIHC and our Disaster Housing Recovery Coalition (DHRC). “ROAD” also includes provisions from the “Rural Housing Service Reform Act,” the “Reducing Homelessness Through Program Reforms Act,” and the “Choice in Affordable Housing Act.” NLIHC will continue working with members of the HFSC and Senate Banking Committees to maintain our priorities in ROAD and see the bill enacted into law.

Read NLIHC’s two-page explainer on ROAD [here](#).

Read the complete bill analysis [here](#).

Sign the DHRC’s organizational support letter for the RDRA [here](#).

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## **House Democrats Send Letter Urging HUD to Rescind Harmful CoC NOFO That Slashes Funding for Permanent Housing**

By Sarita Kelkar, NLIHC Policy Intern

*Keywords: NOFO, CoC, funding, homelessness, housing first, permanent housing, House Financial Services Committee, HFSC, Maxine Waters, HUD, Continuum of Care*

On November 25, 54 House Democrats—led by Ranking Member Maxine Waters of the House Financial Services Committee—sent a [letter](#) urging HUD Secretary Scott Turner to reverse the department’s recent Continuum of Care (CoC) funding decision that slashes over half of existing funds for permanent housing programs. Detailed in the CoC Notice of Funding Opportunity (NOFO) released November 13, cuts in the NOFO reverse a commitment to evidence-based programs proven to work—putting over [170,000](#) people at risk of returning to homelessness.

The CoC program partners with local organizations to connect people experiencing homelessness to housing and resources, historically [offering](#) an approach that is cognizant of community contexts. With an annual budget of around \$3.5 billion each year, CoC funds are

apportioned to five program components—supportive services, Homeless Management Information System (HMIS), homelessness prevention, transitional housing, and permanent housing—and serves as the largest source of federal funding for homelessness assistance. Permanent housing currently receives about 87% of CoC funds, with [evidence](#) showing that the “Housing First” model is the most effective approach to ending homelessness for most individuals and families. However, [drastic and harmful changes](#) outlined in the NOFO redirect CoC funds from permanent housing to programs that have higher barriers and adopt a less-effective “treatment first” approach.

The letter emphasizes how the NOFO:

- Slashes funding for permanent supportive housing programs from 87% of CoC funds to just 30%, deprioritizing CoCs that use evidence-based solutions to end homelessness.
- Worsens the situation for over 771,000 people experiencing homelessness, impacting people with disabilities, veterans, domestic violence survivors, women with children, and more.
- Ignores the proven benefits of Housing First: a policy with a history of bipartisan support that remains the most effective tool local providers have to reduce homelessness, provides stable and affordable housing for people experiencing homelessness without preconditions, and ensures individuals have access to supportive services.
- Creates a nearly half-year funding gap while only providing CoCs with 60 calendar days to apply for funding.

Ending with a call for HUD to rescind the NOFO, renew current grants, and ensure CoCs using evidence-based solutions continue to receive necessary funding, the letter provides a thorough overview of how critical existing CoC fund distribution is for addressing the ongoing homelessness crisis.

Read the letter [here](#).

Read the Alliance’s full analysis of the NOFO [here](#), and find more resources [here](#).

NLIHC and the Alliance are calling on Congress to [hold HUD accountable to its promised two-year NOFO cycle](#), and to include language in any final THUD bill that would extend funding for previously awarded projects for another 12 months.

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## **House Committee on Financial Services Holds Hearing, “Building Capacity: Reducing Government Roadblocks to Housing Supply”**

By Sarita Kelkar, NLIHC Policy Intern and Libby O’Neill, NLIHC Senior Policy Analyst

*Keywords: housing affordability, supply, zoning, ROAD to Housing Act, regulatory, shortage, homeownership, fair housing*



The House Financial Services Committee (HFSC) held a full committee hearing on December 3, [“Building Capacity: Reducing Government Roadblocks to Housing Supply.”](#)

In his opening remarks, Chairman French Hill (R-AK) framed the housing affordability crisis as a consequence of the existing gap between supply and demand. Citing past committee hearings exploring solutions related to housing inventory—better utilization of modular and manufactured housing, building middle class housing, reforming the HOME program—the Chairman emphasized the need for greater development capacity and a simpler regulatory framework. Ranking Member Maxine Waters (D-CA) referenced the severity of the affordable housing and homelessness crisis, outlining the benefits of policies like permanent supportive housing and the provisions in the [“ROAD to Housing Act” \(S. 2651\)](#) while emphasizing the need for bipartisanship. Chair and Ranking Member of the Housing and Insurance Subcommittee Mike Flood (R-NE) and Emanuel Cleaver (D-MO) echoed the positions of their full HFSC committee counterparts.

Four witnesses participated in the hearing: Mr. Kevin Sears, Immediate Past President at the National Association of Realtors; Ms. Julie Smith, Chief Administrative Officer at Bozzuto, on behalf of the National Multifamily Housing Council (NMHC), the National Apartment Association (NAA), and the Real Estate Technology and Transformation Center; Mr. Tobias Peter, Senior Fellow and Codirector at the American Enterprise Institute Housing Center; and Ms. Nikitra Bailey, Executive Vice President at the National Fair Housing Alliance.

In his opening statement, Mr. Sears discussed the severe lack of housing supply driving the nation’s affordable housing crisis: a shortage he proposed could be addressed by updating the capital gains exclusion, improving homebuyers’ ability to use existing assumable loans, and removing barriers that builders face. Ms. Smith then explained how the current economic and regulatory environment impedes building efforts, making it difficult for apartment providers to meet renters’ long-term needs. Mr. Peter outlined how regulatory policy, such as zoning rules, reduces the amount of buildable land, drives housing prices, and contributes to the nation’s housing shortage. He framed building more homes on smaller lots as essential to improving housing supply and affordability.

Ms. Bailey focused her testimony on fair housing. She described federal actions leaving people seeking housing free of discrimination unprotected—from the decimation of the Office of Fair Housing and Equal Opportunity to fair housing lending programs—and outlined how this decreases housing affordability and homeownership. Ms. Bailey noted the importance of maintaining the “Fair Housing Act” to create homeownership opportunities while uplifting fair housing laws. Calling for Congressional oversight over the administration, she ended her testimony describing the need for supply and demand side solutions like in the “Housing Crisis Response Act” ([H.R. 4233](#)).

During Q&A, representatives engaged with the witnesses’ ideas and asked questions relating to rising housing prices, supply, regulations, and federal involvement. Chairman Hill asked about causes behind the supply gap, to which Mr. Sears answered how underbuilding, regulatory barriers, and higher construction costs contribute to the lack of housing inventory. On the regulation side, Representative Barr (R-KY) asked about the impact of reducing regulatory



burdens on financial institutions on the mortgage lending market. Mr. Sears named the benefits of streamlining regulation and opening financing to an increased number of credit unions and local banks. Alongside other representatives, Representative McClain (R-MI) asked about manufactured housing, to which Mr. Peter reiterated the need to produce more housing alongside associated lending practices. Other topics discussed included facilitating the development of more quadplexes and duplexes, the need to address the rising costs of insurance premiums, and expanding first-time buyers' access into the market.

In regard to fair housing and affordability, Representative Scott (D-GA) asked about the importance of the Affirmatively Furthering Fair Housing (AFFH) rule from the "Fair Housing Act of 1968." Ms. Bailey emphasized how, rather than a rule that provides funding, its intent helps reform local exclusionary zoning laws. Representative Beatty (D-OH) detailed the importance of public housing, asking about the need to expand resources to address the nation's affordable housing crisis considering cuts to HUD staff. Ms. Bailey responded in the affirmative, addressing how current cuts may push more people into homelessness.

NLIHC supports legislation that incentivizes state and local zoning reforms that increase housing supply, as well as regulatory reforms to improve existing programs. However, these reforms alone will not address the housing needs of renters with the lowest incomes—housing providers cannot afford to construct, maintain, and operate housing that is deeply affordable enough for people with the lowest incomes. Government subsidies are needed to fill in the gap between the cost of housing and what these households can afford to pay. NLIHC urges Congress to fully fund and adequately staff HUD and U.S. Department of Agriculture (USDA) Rural Housing Service programs in order to ensure affordable housing is reaching people with the greatest and clearest needs.

Information about the hearing, witness list, and a link to watch a replay of the hearing can be found [here](#).

Read NLIHC's statement for the record presented to the U.S. House Committee on Financial Services [here](#).

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## Fair Housing

### Today, December 8, Join NFHA Letter that Supports Funding for Fair Housing Programs

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

*Keywords: funding, fair housing programs, FHIP, direct assistance, housing discrimination, local resource*

NLIHC joined the National Fair Housing Alliance (NFHA) [letter](#) encouraging the Senate Appropriations Committee to maintain funding for fair housing programs, including the Fair

Housing Initiatives Program (FHIP) in the FY26 “Transportation, Housing and Urban Development, and Related Agencies Appropriations Act.” The Senate has signaled bipartisan approval of fair housing in [FY26 bills released earlier this year](#), demonstrating a commitment to restore fair housing funding at a time when the Trump administration’s proposed FY26 budget cuts threaten federal investments in affordable housing programs. The letter emphasizes how critical it is to support local efforts that facilitate fair housing—naming how FHIP funds on-the-ground work by “addressing growing systemic discrimination in home appraisals; tackling bias in artificial intelligence systems; and rooting out other emerging forms of housing discrimination that limit economic opportunity.” The deadline to [sign onto this letter](#) is **TODAY, Monday, December 8, 5:00 pm ET**.

The FHIP was established in the Housing and Community Development Act of 1987 under President Ronald Reagan, supporting private nonprofit fair housing organizations across the country in their efforts to be a local resource and enforce the “Fair Housing Act of 1968.” Through investigating sources of discrimination in their local housing markets, ranging from lending practices to exclusionary zoning to appraisal bias, FHIP funds help provide direct assistance to disabled veterans, families with children, seniors, people with disabilities, and more. With these mechanisms of local enforcement and education & outreach, directing funding away from FHIP poses a sure danger to securing fair housing and lowering homelessness—a process our current administration is attempting through proposed cuts to HUD’s budget. These proposed cuts target fair housing programs, even calling for the elimination of the FHIP (see [Memo, 7/21](#)).

The letter reiterates how:

- FHIP funding is the only federal resource for local, nonprofit, private enforcement and fair housing services with a long history of bipartisan support.
- FHIP-funded organizations processed 74.12% of all housing discrimination complaints filed in 2024, where complaints of housing discrimination were among the highest in 20 years—operating as a critical local resource that protects housing opportunity.
- Local fair housing organizations provide a cost-efficient resolution to complaints, where if FHIP is eliminated, direct assistance and local advocacy will not be provided to people who are facing housing discrimination: further exacerbating the nation’s ongoing fair and affordable housing crisis and the likelihood of more people becoming homeless.

Maintaining FHIP funds is a key step to ensuring everyday people secure the housing they need free of discrimination, especially in the nation’s ongoing homelessness crisis. NLIHC invites organizations to join the National Fair Housing Alliance [letter](#) by 5:00 pm ET TODAY, Monday, December 8.

Learn more about fair housing programs in NLIHC’s 2025 *Advocates’ Guide*, Chapter 8: “[Fair Housing Programs](#).”

Learn more about threats to federal affordable housing programs with NLIHC’s advocacy toolkit, “[Opposing Cuts to Federal Investments in Affordable Housing](#).”

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## Public Charge

### “Public Charge” Rule Proposed, NLIHC and PIF Urge Comments by December 18 Deadline

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

*Keywords: public charge, benefits, immigrant families, Department of Homeland Security, DHS*

The U.S. Department of Homeland Security (DHS) [released](#) a proposed “public charge” rule, [published](#) to the Federal Register on November 19 with a 30-day comment period ending on December 19. The rule would significantly restrict access to essential resources for millions of low-income immigrants and their children during a time when our nation is already navigating increased housing, healthcare, and food insecurity. Until the DHS rule is finalized, the current Biden administration’s 2022 public charge rule remains in effect. The [Protecting Immigrant Families \(PIF\) Coalition](#) and NLIHC released a [press statement](#) and urge advocates to comment on the rule **before December 18, 5:00 pm ET**. PIF has compiled resources on the proposed public charge rule [here](#), which includes a [comment template for direct service providers who serve immigrant families](#), a [comment template for organizations](#), and an [organizational sign on comment letter](#).

#### *Background*

The U.S. Citizenship and Immigration Services (USCIS) uses the “public charge” test to determine admission into the U.S. or approval for a green card. An individual is deemed a “public charge” if they are identified as likely to depend on government benefits as their main source of support—and subsequently denied entry or green card status if so. Under the [current](#) public charge rule, implemented during the Biden administration in 2022, usage of several health and social services is NOT considered in a public charge determination: Medicaid, Supplemental Nutrition Assistance Program (SNAP), and housing assistance programs such as public housing, Housing Choice Vouchers, and Project-Based Rental Assistance (PBRA).

In 2019, the first Trump administration attempted to include these benefits in the public charge test through a proposed public charge rule, receiving remarkable pushback from advocates outlining its harms before its ultimate reversal (see [Memo, 8/19/19](#)). Now, the second Trump administration’s proposed public charge [rule](#) aims to consider “all factors and information relevant to an alien’s likelihood at any time of becoming a public charge.” The rule allows critical services to be considered—without specifying the programs under consideration—and removes the 2022 regulatory provisions. If finalized, this rule would harm immigrant families’ access to key services by creating a culture of inaccessibility and fear.

PIF’s press statement reveals how the proposed public charge rule is expected to:

1. Allow DHS to consider whether applicants' families have used health or social services programs or have health or economic histories disfavored by the administration;
2. Affect immigrant families, accounting for ~27% of the U.S. population, half of which are U.S. citizens (mostly children); and
3. Create a "chilling effect," where the spreading of disinformation and misinformation by the administration leads millions of lawfully present immigrants and U.S. citizens to avoid seeking help and care for which they qualified under federal law.

*Take Action—Comment on the Proposed DHS Public Charge Rule*

- Join [PIF's sign on comment letter](#) by December 18.
  - PIF is coordinating a coalition-wide organizational sign-on comment opposing the 2025 DHS Public Charge NPRM and invites organizations to join this effort and stand with immigrant families across the country. Any nonprofit, community-based organization, advocacy group, service provider, faith-based institution, research or policy organization, or allied partner that supports immigrant families and shares our commitment to promoting health, well-being, and economic security is welcome to join the letter. Note: This is an organizational sign-on; PIF is not accepting sign-ons from individuals unaffiliated with organizations at this time.
- Are you a direct service provider who serves immigrant families? Use [PIF's direct service provider](#) comment template to draft your own comment by December 18.
  - Stories from direct service providers or application assisters about the chilling effect of the proposed changes to public charge, the negative consequences of loss of benefits, and the ways that clients and agencies have relied on previous regulations are all potentially helpful for future challenges to a harmful rule. In the current context, many immigrants who will be directly harmed by the proposed rule may be afraid to submit their own comments. By lifting up what you have seen, you can help tell their stories.
- Are you part of a housing or homeless services organization that's concerned for your immigrant neighbors? Use [PIF's organizational comment template](#) to draft your organization's comment by December 18.
  - Comments are critical to the rulemaking process, and the administration is required to consider all feedback from the public. Your organization may have specific expertise in the impact of the proposed rule on immigrants in your community, and your voice needs to be heard. The comment template offers recommendations for subject matter experts like local housing providers, homeless coalitions, immigrant rights organizations, and state or local governments to submit a robust comment.

“At a time when the country is working to recover from the longest government shutdown in U.S. history and reductions in housing, food, and healthcare assistance, we cannot afford to implement policies that will increase uncertainty for millions of individuals and families. We urge the administration and Congress to reject the proposed public charge rule, given the turmoil and legal challenges similar anti-immigrant regulations have faced in recent years. Instead, we encourage the advancement of policies that ensure equal access to the essential resources people

need to survive,” [said](#) NLIHC President and CEO Renee M. Willis in a recent press statement about the proposed public charge rule.

Read about the new proposed public charge rule [here](#).

Read PIF and partners’ press statement [here](#).

Learn more about the history of public charge in NLIHC’s 2025 Advocate’s Guide, Chapter 6: [“Housing Access for Immigrant Households.”](#)

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## HUD

### HUD Secretary Turner Issues Letter Encouraging PHAs to Adopt More Restrictive Screening Practices

By Kim Johnson, NLIHC Senior Director of Policy and Renee Williams, NLIHC Senior Policy Advisor

*Keywords: HUD, Scott Turner, tenant screening, reentry housing*

HUD Secretary Scott Turner sent on November 25 a [letter](#) to Public Housing Authorities (PHAs) and owners of HUD-assisted multifamily housing, noting the withdrawing of previous guidance on the use of conviction and arrest records in background screenings and evictions, and encouraging PHAs to adopt practices that instead limit access to housing opportunities for formerly incarcerated and convicted people.

Importantly, the letter does not change underlying legal requirements regarding admissions and evictions. Any discretionary admissions and eviction policies remain up to PHAs and owners. Other laws’ prohibitions on discrimination, including the “Fair Housing Act” and the “Violence Against Women Act,” also still apply.

The letter:

- Rescinds previously issued HUD guidance on the use of conviction and arrest records in tenant screening, including:
  - Notice 2015-19, “Guidance for Public Housing Agencies (PHAs) and Owners of Federally-Assisted Housing on Excluding the Use of Arrest Records in Housing Decisions.”
  - A 2016 memo from HUD’s Office of General Counsel on “Guidance on Application of “Fair Housing Act” Standards to the Use of Criminal Records by Providers of Housing and Real Estate-Related Transactions.”
  - A 2022 memo from HUD’s Office of Fair Housing and Equal Opportunity, “Implementation of the Office of General Counsel’s Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records by Providers of Housing and Real Estate-Related Transactions.”

- References discriminatory “One Strike, You’re Out” policies by citing Notice PIH 1996-16, “‘One Strike and You’re Out’ Screening and Eviction Guidelines for Public Housing Authorities.”
- Encourages PHAs and owners/operators to publicly post a hotline for residents to “submit allegations of fraud, waste, abuse, mismanagement, illegal aliens, crime, or whistleblower-related matters within HUD and HUD-funded programs.”

Formerly incarcerated people typically return to low-income communities where resources, particularly affordable, accessible housing, are scarce. In addition to facing a national shortage of 7.3 million rental units affordable and available to extremely low-income households, a conviction or arrest record poses an additional barrier to accessing housing. These barriers place people impacted by the criminal-legal system at risk of housing instability, homelessness, and reincarceration.

Bias in the criminal-legal system has caused Black, Latino, and Native people, as well as people with disabilities and members of the LGBTQ+ community, to be disproportionately impacted by the criminal-legal system; as such, blanket bans or overly harsh screening practices are more likely to exclude these groups from housing. Furthermore, individuals who have simply been arrested but not convicted of a criminal offense will likely face additional housing barriers as well due to the withdrawal of HUD fair housing guidance on the use of arrests in housing decisions.

Access to stable housing is key to successful reentry and community safety. HUD and Congress must work to reduce—not increase—barriers to affordable, accessible housing for formerly incarcerated and convicted people, their families, and communities.

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## HoUsed

### **December National HoUsed Campaign Calls Cancelled—Join Us on January 13 for the First Call of 2026**

By Kim Johnson, NLIHC Senior Director of Policy

*Keywords: HoUsed, calls cancelled*

NLIHC’s December national HoUsed campaign calls are cancelled. Calls will return on January 13, 2026, 4:00 pm ET with the latest policy updates, advocacy actions, and news from the field. [Register here](#) for the series, and access NLIHC’s archive of recorded national HoUsed campaign calls and other webinar recordings [here](#).

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## Opportunity Starts at Home

### **Recap of December 2 *Opportunity Starts at Home* Roundtable Event**



By Ella Izenour, NLIHC *Opportunity Starts at Home* Intern

*Keywords:* Opportunity Starts at Home, multi-sectors, event recap

The *Opportunity Starts at Home* (OSAH) campaign hosted a half-day roundtable event in Washington, D.C. on December 2 titled “OSAH: Building Effective and Robust Cross Sector Partnerships.” Over 20 representatives from multi-sector national organizations joined to connect with fellow roundtable members, reflect on campaign achievements, mobilize around priority bills, and discuss new strategies to further multi-sector collaboration for housing affordability.



*December 2 OSAH: Building Effective and Robust Cross Sector Partnerships Roundtable Event*

Renee M. Willis, NLIHC President and CEO, opened the event by thanking members for their commitment to cross-sector housing advocacy and emphasizing the essential role of multi-sector partnerships in achieving safe, affordable housing for all. Chantelle Wilkinson, NLIHC Vice President of Strategic Partnerships & Campaigns, provided an overview of OSAH campaign achievements from the past year, including congressional briefings, new podcast episodes, and the addition of 10 new roundtable members in 2025.

May Louis-Juste, NLIHC Project Manager of Strategic Partnerships, highlighted efforts to expand the visibility of housing advocacy and engage younger audiences through initiatives such as the new “[The Common Ground](#)” podcast. Julie Walker, OSAH Campaign Project Manager, gave OSAH State Partner updates, spotlighting the work of Prosperity Indiana, Virginia Housing Alliance, Coalition on Homelessness and Housing in Ohio, and North Carolina Housing Coalition.

David Gonzalez Rice, NLIHC Senior Vice President of Public Policy, briefed attendees on federal policy developments and the campaign’s 2026 policy priorities. Meghan Mertyris, NLIHC Disaster Recovery Policy Analyst, presented on the work of the Disaster Housing



Recovery Coalition (DHRC) and current bills that the DHRC supports addressing the intersection of disaster and housing. The event concluded with time for roundtable members to discuss priority areas and opportunities for partnership in 2026.

Audio from the event was recorded and will be shared later this month in the next episode of the *Opportunity Starts at Home* podcast, available on [Spotify](#), [Apple](#), and [Soundcloud](#).

The OSAH [Opportunity Roundtable](#) is made up of representatives from 131 multi-sector organizations and enables the campaign to raise awareness about the intersections of housing and other sectors, continually expand its multi-sector network, and reach a diverse array of new stakeholders.

Learn more about the organizational opportunities under OSAH and sign up to receive regular updates [here](#).

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## State and Local Innovation

### Happening this Week, NLIHC to Host Next State and Local Tenant Protections Network Call on December 11

By Nada Hussein, NLIHC Research Analyst, State and Local Innovation

*Keywords: state and local, tenant protections, evictions*

This Thursday (December 11), NLIHC will host the next State and Local Tenant Protections Network call from 3:00 pm to 4:00 pm ET. During the call, attendees will have the opportunity to share with housing advocates, tenants and tenant leaders, academics, and legal service providers from across the country about their upcoming efforts to advance tenant protection policies in 2026. Tenant protections, which are laws, policies, and programs that are codified into law to safeguard renter households against the threat of eviction, displacement, and discriminatory or harassing behavior from landlords, seek to rectify the well-documented power imbalance that exists between tenants and landlords and give renters an equitable footing in asserting their rights during tenancy. Tenant protections not only seek to protect renters at all stages of their lease terms, but the presence of such laws, which can include “just cause” eviction protections, rent stabilization laws, laws that strengthen code enforcement and habitability procedures, and laws that limit “junk” or excessive rental fees are critical for ensuring that renter households across the country can access safe, stable, affordable, and accessible housing of their choice.

Registration for Thursday’s [here](#).

In 2025, as states and localities continue to contend with longstanding threats to housing—especially at the federal level—renter households have faced the renewed risk of housing instability. As the cost of housing outpaces the rise in workers’ wages leaving renters cost-burdened by their rental costs, the shortage of affordable and available housing for the lowest-

income renters continues to widen, and tenants face health and safety hazards within their homes, the need for policy interventions that seek to ameliorate housing conditions in the private rental market is significant. As such, NLIHC has worked with state and local jurisdictions across the country to support efforts to advance, implement, and enforce tenant protections. Beginning in January 2021, NLIHC began tracking tenant protection policies in its [State and Local Tenant Protections Database](#) to understand how state and local governments were responding to the threat of eviction and displacement in communities all across the country. Since the COVID-19 pandemic, when millions of renters across the country faced eviction due to job loss, inability to make rental payments, and the health risks of the public health crisis, [NLIHC released several resources, reports, and materials focused on state and local advocacy to advance tenant protection policies](#). Most recently in October, [NLIHC profiled state legislative sessions in 2025](#) to identify how housing policies fared at the state-levels, showcasing how more than 150 pieces of legislation were introduced at the state-level in 2025 to advance tenant protection policies—underscoring the continued momentum of housing advocates across the country to protect renter households.

NLIHC created its State and Local Tenant Protections Network (Network) in April 2024 to provide any interested parties, including housing advocates, tenants and tenant leaders, academics and researchers, and legal service providers, with the opportunity to discuss their work to advance tenant protections. The Network serves as an informal gathering space for participants to uplift any tenant protection wins or challenges, request assistance, feedback, and advice from members of the group, and request technical assistance or research support from NLIHC. The Network meets bi-monthly on the second Thursday of the month and will reconvene in February 2026.

As mentioned, this Thursday's call will focus on upcoming state and local legislative sessions, including allowing participants to share their policy priorities for the new year. The call will be discussion-based and will allow participants to highlight their work or request support from the larger group. An agenda for the call, which will be led by NLIHC State and Local Research Analyst, Nada Hussein, can be found below:

- I. Welcome
- II. Planning and Logistics for State and Local Tenant Protections Network
  - a. What topics would you like to see highlighted on an upcoming Network call?
  - b. Are there any speakers you would like to have speak or present on an upcoming Network call?
- III. Discussion/Q&A
  - a. What tenant protection policies will you be advocating for in 2026?
  - b. How did tenant protection advocacy fare in your state or locality in 2025? Are you renewing existent efforts to advance tenant protections or creating new efforts to introduce legislation in 2026?
  - c. Are there any challenges that your organization or coalition have encountered regarding the tenant protections you are advocating for?
  - d. What support(s) or research assistance can NLIHC or the Network provide to your work?
- IV. Closing and Next Steps

If you have any questions regarding the State and Local Tenant Protections Network, please contact NLIHC's State and Local Research team at [sli@nlihc.org](mailto:sli@nlihc.org)

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## Resource

### **New “Know Your Rights” Resource Available for Parents Detained by ICE from National Immigration Law Center and Center for Law and Social Policy**

By Kayla Blackwell, NLIHC Senior Housing Policy Analyst

*Keywords: immigrant, immigrant benefits, evictions, detention, immigrant and customs enforcement, ICE*

The National Immigration Law Center and Center for Law and Social Policy together released a new “Know Your Rights” resource, available in English and Spanish, for parents detained by ICE. The current administration has used immigration enforcement to threaten and intimidate immigrant communities, and [evictions are occurring](#) in Black and Latino communities with concerns for due process and illegal tactics. For this reason, NLIHC is working to defend immigrant communities' access to housing and ensure advocates know ways to engage in policy advocacy and protect their communities. Access the resource [in English here](#) and [aquí en español](#). Additional languages forthcoming; monitor CLASP's [website](#) for further updates.

In short, here are five things for parents to know:

1. You have the right to make decisions about the care and custody of your child at the time of arrest.
2. You have the right to be kept near your child and stay in touch with them while detained.
3. You can ask for assistance in most detention centers to help you make plans for your children.
4. You can be part of your child's welfare court case while you are in ICE detention.
5. You can decide whether your child will remain in the U.S. and make alternative care arrangements.

Legal Disclaimer: This resource provides general information. It is not legal advice specific to your situation. To find an immigration attorney, you can search for legal services by zip code by visiting the [National Immigration Legal Services Directory](#).

Read the resource [in English here](#) and [aquí en español](#).

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## Research

### Rental Properties Financed by Freddie Mac and Fannie Mae Have Slightly Lower Rents and Eviction Filing Rates

By Raquel Harati, NLIHC Research Analyst

*Keywords: Fannie Mae, Freddie Mac, eviction filings, low-income renters, housing affordability, multifamily housing, housing finance, housing market*

New research published in Housing Policy Debate titled “[Rent and Eviction Filing at Enterprise Backed Rental Properties](#)” examines whether financing from Fannie Mae and Freddie Mac (“the Enterprises”) affects rent levels and eviction filing patterns in multifamily properties. The authors find that properties financed by the Enterprises tend to have average rents and eviction filing rates that are 5% lower than non-Enterprise backed rental properties. These findings suggest that the Enterprises are having limited success in supporting affordable housing and housing stability for low- and moderate-income households. Therefore, the authors highlight areas where strengthening policies could allow the Enterprises to have a more substantial positive impact in promoting affordability and housing stability for low- and moderate-income renters.

To conduct their analysis, the authors used geographic data to link multifamily loans issued by the Enterprises from 2018 to 2024 with eviction filing data from the Eviction Tracking System (ETS), rental listing information from Altos, and neighborhood characteristics such as area median income (AMI), poverty rate, and racial demographics. Their linked dataset ultimately provided a sample of 6.4 million Enterprise-backed properties nationally that the authors used to evaluate neighborhood characteristics, rent affordability, and eviction filing patterns. Enterprise-backed properties were more likely to be in neighborhoods that are whiter, have higher incomes, have lower rates of poverty, and have a lower proportion of renter households than non-enterprise backed properties. Sixty-three percent of Enterprise-backed properties had rents that were affordable to households at 80% AMI, 10% of properties were affordable to households at 50% AMI, and no properties were affordable to households at 30% AMI. After controlling for differences in neighborhood and property characteristics, Enterprise-backed properties had average rents and eviction filing rates that were 5% lower than non-enterprise backed properties. Eviction filing rates at Enterprise-backed properties displayed the same pattern of eviction filings seen in the general rental market, with a disproportionate share of filings being concentrated among a small subset of properties. Substantial differences in eviction filing rates also existed across geographies—for example in St. Louis, MO, filing rates at Enterprise-backed properties were 35% lower than non-Enterprise while in Tampa, FL, they were 12% higher.

These findings suggest that the Enterprises have a modest impact on rent affordability and housing stability for renters living at properties with their financing. The Federal Housing Finance Agency’s conservatorship of the Enterprises provides a multitude of advantages from

government authority to centralization, standardization, and transparency in financing that could be used to improve affordability and housing stability at Enterprise-backed properties even further. The authors propose two specific ways that this could be accomplished by the Enterprises: 1) implementing more aggressive affordability goals to ensure properties are affordable to more renters below 50% AMI and 2) taking a more active role in monitoring eviction filings at Enterprise-backed properties. These changes would ensure that federal multifamily investments made through the Enterprises promote stable and affordable housing for even more low- and moderate-income renters.

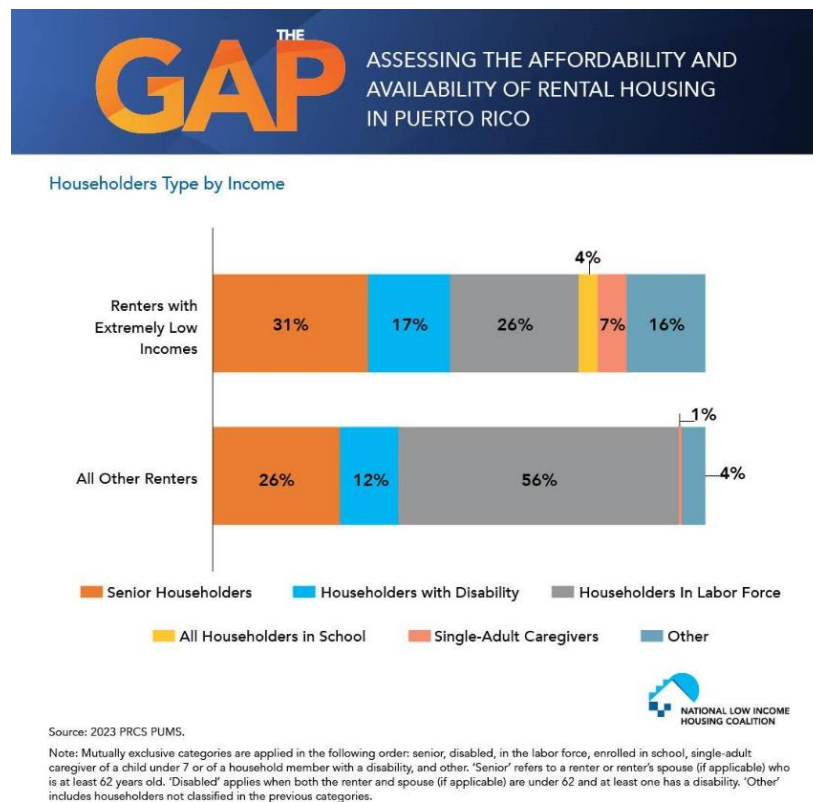
The full article can be found [here](#).

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## Fact of the Week

### Extremely Low-Income Renters in Puerto Rico Are More Likely to be Seniors, Householders with Disabilities, Householders in School, or Single Adult Caregivers than Other Renters

*Keywords: ELI renters, household types, Puerto Rico, The Gap, seniors, people with disabilities, students*



Source: 2023 PRCS PUMS

**Note:** Mutually exclusive categories are applied in the following order: senior, disabled, in the labor force, enrolled in school, single-adult caregiver of a child under 7 or of a household member with a disability, and other. ‘Senior’ refers to a renter or renter’s spouse (if applicable) who is at least 62 years old. ‘Disabled’ applies when both the renter and spouse (if applicable) are under 62 and at least one has a disability. ‘Other’ includes householders not classified in the previous categories.

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## **From the Field**

### **Recap of NLIHC's Fall 2025 State and Tribal Partner Convening in Washington, D.C.**

By Zenayah Roache, NLIHC Housing Advocacy Organizer

*Keywords: State and Tribal Partner Convening, networking, advocacy tools, recap*

NLIHC held its biannual convening of its state and Tribal partners from November 19 to 20. More than 30 people representing 27 of NLIHC’s partner organizations, along with many NLIHC staff and board members, gathered for a two-day event of networking, information sharing, highlighting state and local creative resistance, and most importantly, uplifting the dire need for more organizing in the housing justice movement amid federal happenings. The convening also featured interactive conversations about NLIHC’s 2026 federal policy priorities, a teach-in with partners on creating political will and pressure to defend democracy and advance solutions, and a training on concrete ways to build power.

NLIHC state and Tribal [partners](#) (STP) are distinguished member organizations that NLIHC works most closely in each state or region of the country. They include housing and homelessness advocacy organizations that serve Tribal communities or states, as well as regions within states, and that are engaged in state or federal housing advocacy while also having their own networks to mobilize in pursuit of NLIHC’s policy priorities.

At the beginning of the convening, the NLIHC Board of Directors approved the addition of NLIHC’s first Tennessee state partner: [Housing for All Tennessee](#), a coalition of on-the-ground organizations and partners focused on affordable housing, tenants' rights, and ending homelessness in Tennessee, and who are committed to a vision of Tennessee where all people have access to safe and dignified housing. NLIHC now has 69 state partners operating in 47 states and the District of Columbia, as well as one Tribal partner operating in the Northern Plains region.

NLIHC continues to seek new STPs. Partners receive specialized support from NLIHC to enhance their participation in federal housing advocacy. In turn, they commit to being a primary advocate for housing for the lowest-income renters in their region and to educate and mobilize their network to advocate for NLIHC’s policy priorities. STPs must be existing [NLIHC members](#) and must complete a board approval process. For more information about becoming an NLIHC state or Tribal partner, please contact [outreach@nlihc.org](mailto:outreach@nlihc.org).

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## NLIHC News

### NLIHC in the News for the Weeks of November 24 and December 1

The following are some of the news stories to which NLIHC contributed during the weeks of November 24 and December 1:

- “Santa Fe tackles rental rates with first-in-US minimum wage approach,” *Associated Press*, November 27, at: <https://tr.ee/isqqll>
- “Nonprofits, Cities Take HUD to Court Over CoC Policy Changes,” *Affordable Housing Finance*, December 2, at: <https://tr.ee/KmaZLj>
- “As Trump calls affordability a ‘con job,’ Democrats unveil an affordable housing plan,” *Los Angeles Times*, December 4, at: <https://tr.ee/smmTCA>

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