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

In observance of Martin Luther King Jr. Day, the NLIHC office will be closed Monday, January 19. Memo to Members & Partners will be sent on Tuesday, January 20, 2026.

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NLIHC News

- NLIHC in the News for the Week of January 5
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Housing Policy Forum

Early Bird Registration for NLIHC's 2026 Housing Policy Forum Expires Soon

By Jen Butler, NLIHC Senior Vice President, External Affairs

Keywords: Housing Policy Forum, early bird registration closes

Secure your spot at NLIHC's Housing Policy Forum 2026. **Early bird discounts expire January 15 – register today!**

More than just a convening, Forum is a space to build community, strengthen advocacy, and fortify our collective movement for housing justice.

Taking place March 10-13 at the Washington Hilton Hotel in Washington, D.C., Housing Policy Forum 2026 will feature conversations with key leaders in Congress, as well as an array of other compelling speakers and panelists. Participants will have the opportunity to engage with and learn from thought leaders, tenant and community leaders, policy experts, researchers, and housing practitioners who will discuss actions needed to protect and expand affordable housing solutions.

Featuring Bakari Sellers as Keynote Speaker!

Bakari Sellers is a *New York Times* best-selling author, attorney, civil rights activist, and political commentator who has dedicated his career to advancing racial equity.

His best-selling memoir, *My Vanishing Country*, examines policies that deeply impact rural Black and other marginalized communities across the nation.

At the age of 22, Sellers was the nation's youngest Black elected legislator. From 2006 to 2014, Sellers represented South Carolina's 90th District in the state House of Representatives. His ongoing work and influence are revered as a leading voice for his generation. As a CNN analyst, Sellers elevates public discourse and guides conversations toward meaningful resolution.

Additional speakers and panelists will be announced in the coming weeks.

The Washington Hilton is now accepting hotel reservations! Don't wait. Secure your lodging today! Book your stay.

NLIHC members get early access and a discount on registration! Become a member today or contact your Field Team member to check your membership status.

Budget and Appropriations

House and Senate Appropriators Discussing Details of Final HUD Spending Package, with January 30 Deadline Looming – 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

Members of Congress returned to Capitol Hill last week and turned their attention to finalizing nine remaining fiscal year (FY) 2026 spending bills, including the Transportation, Housing and Urban Development (THUD) bill that funds HUD's vital affordable housing, homelessness, and community development programs. Despite earlier rumors, the THUD bill was not included in a three-bill "minibus" spending package Congress released when they returned from recess. This minibus – which included the FY26 Commerce-Justice-Science, Interior-Environment, and Energy-Water spending bills – passed the House last week, and is expected to receive a vote in the Senate early this week.

House and Senate Appropriators released another minibus on January 11 with two of the remaining six FY26 spending bills – Financial Services-General Government, and National Security-Department of State. The THUD spending bill is slated for release with what would be the final minibus spending package. While the timing for this final spending package is unclear, federal lawmakers only have until January 30 – the end of the current continuing resolution (CR) funding most federal programs – to release and pass outstanding FY26 spending bills.

Without final bills in place, Congress will need to pass either another short-term CR to allow themselves more time to negotiate, or a long-term CR that would hold funding for programs constant through the remainder of FY26; without either, there would be another partial government shutdown. Because the cost of housing, homelessness, and community development programs increases every year, it is vital that HUD programs receive increased funding every year to maintain current services and assistance; flat funding, like in a year-long CR, acts as a cut and reduces the number of people served.

Continued Conversations on Homelessness and Voucher Funding

With a bipartisan, bicameral agreement on a THUD bill currently being negotiated, 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!

Language 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 drastic changes to how the federal government funds homelessness assistance programs. While implementation is paused, if allowed to proceed the new NOFO 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 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 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.

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 who 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 loss of these vouchers 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:
    - 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, and for HUD to stick to its commitment to a two-year Notice of Funding Opportunity (NOFO) for the Continuum of Care 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.

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

- **Emailing or calling members' offices** to tell them about the importance of affordable housing, homelessness, and community development resources to you, your family, your community, or your work. You can use NLIHC's Take Action page to look up your member offices or call/send an email directly!
- **Sharing stories of those directly impacted** by homelessness and housing instability. Storytelling adds emotional weight to your message and can help lawmakers see how their policy decisions impact actual people. Learn about how to tell compelling stories with this resource.

Take action on the CoC NOFO using the National Alliance to End Homelessness's advocacy 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 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.

Congress

House Financial Services Committee to Hold HUD Oversight Hearing

By Kayla Blackwell, NLIHC Senior Housing Policy Analyst

Keywords: House Financial Services Committee, HFSC, hearing, oversight

The House Financial Services Committee will hold a hearing, "Oversight of the Department of Housing and Urban Development and the Federal Housing Administration," on January 21 at 10:00 am ET. Advocates expect HUD Secretary Scott Turner to testify. No further details have been provided.

Tune in to the hearing on the House Financial Services Committee's website.

Public Charge

NLIHC, Disaster Housing Recovery Coalition, and 170 Members of Congress Comment in Opposition to Public Charge Proposed Rule

By Kayla Blackwell, NLIHC Senior Housing Policy Analyst

Keywords: immigrant, Protecting Immigrant Families, PIF, Department of Homeland Security, DHS, proposed rule

NLIHC and the Disaster Housing Recovery Coalition each submitted comment letters, and NLIHC joined two additional comment letters from the Protecting Immigrant Families Coalition (PIF) and Children Thrive Action Network (CTAN) in response to the Department of Homeland Security (DHS)'s "public charge" Proposed Rule. The Proposed 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 (see *Memo*, 12/12/2025). The comment period ended on December 19, 2025. Advocates now wait for the Department of Homeland Security to review over 8,000 comments that were submitted before potentially announcing a final rule.

Background

DHS has used the "public charge" test to determine admission into the U.S. or approval for a green card for over a century. 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).

NLIHC Actions

If finalized, the Trump administration's proposed public charge rule would replace clear guidelines on what programs can be considered in a public charge assessment, causing widespread confusion. The NLIHC comment letter states: "Without certainty regarding whether housing assistance programs are considered in the public charge assessment, families will forgo critical and lifesaving housing assistance. In turn, this unnecessary uncertainty will increase homelessness, risk severe health consequences including death, and worsen the housing affordability crisis for local and state governments." NLIHC urges DHS to withdraw the Proposed Rule in its entirety.

NLIHC's Disaster Housing Recovery Coalition comment letter highlighted the ways the Proposed Rule will result in significant confusion, harm, and expense as it relates to disaster response and recovery programs. The letter identifies that while emergency assistance provided during disaster response is exempt from the rule, the new policies would impact disaster recovery funding administered by the Federal Emergency Management Agency (FEMA), the Small Business Administration (SBA), and the Department of Housing and Urban Development (HUD). Due to these complicated funding streams and crisis-response nature of disaster recovery, the Proposed Rule will cause sow chaos and confusion for disaster survivors.

NLIHC also joined a public comment from CTAN with nearly 200 organizations opposing the Proposed Rule, which provides evidence for the comprehensive harms this proposal poses for child, family, and community well-being. Lastly, NLIHC joined a public comment from PIF opposing the Proposed Rule. The PIF letter had support from 725 organizations and argued that: 1) unknown rules lead to chaos and bias; 2) the proposed policy threatens the nation's health and economic security; 3) the proposed policy is a backdoor assault on lawful immigration, and; 4) the public interest demands abandonment of this proposal.

Congressional Actions

One hundred and seventy members of Congress added their voices to widespread opposition of the public charge proposal. One hundred and twenty-eight members of Congress signed a bicameral letter opposing the Proposed Rule, organized by the Congressional Hispanic Caucus (CHC), Congressional Black Caucus (CBC), and Congressional Women's Caucus (CWC). Ranking members of the Senate Judiciary Committee, Senate Health, Education, Labor and Pensions Committee, Senate Finance Committee, House Education and Workforce Committee, and House Judiciary Committee Subcommittee on Immigration Integrity also sent a bicameral letter opposing the Proposed Rule. Finally, Representative Silvia Garcia (D-TX) sent a comment letter from her perspective as a former social worker and legal aid attorney, highlighting the impacts of the Proposed Rule on Harris County and Houston, Texas.

DHS must review all comments submitted to the Proposed Rulemaking and consider comments in the final rulemaking. NLIHC will continue to monitor the *Federal Register* for a final rule on the public charge policy.

Read NLIHC's comment letter here and the Disaster Housing Recovery Coalition letter here.

Read the CTAN comment letter here.

Read the PIF organizational comment letter here.

Read the CHC, CBC, and CWC letter here. Read the letter from Democratic Ranking Members of relevant committees here. Read Representative Garcia's comment letter here.

Opportunity Starts at Home

New Campaign Podcast Episode Reflects on 2025 Achievements and Plans for the Year Ahead

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

Keywords: OSAH, multi-sector, podcast episode, 2025 review, year ahead

The *Opportunity Starts at Home* (OSAH) campaign released a new podcast episode featuring a recording of the campaign's December 2 Roundtable event, "OSAH: Building Effective and Robust Cross-Sector Partnerships." Listen to the episode here.

In the episode, NLIHC President and CEO Renee M. Willis opens the event by thanking Roundtable 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, provides a recap of OSAH campaign achievements in 2025, including congressional briefings, new podcast episodes, and the addition of ten new roundtable members.

May Louis-Juste, NLIHC project manager of strategic partnerships, highlights 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, provides 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, briefs attendees on federal policy developments and the campaign's 2026 policy priorities. Meghan Mertyris, NLIHC disaster recovery policy analyst, presents the work of the Disaster Housing Recovery Coalition (DHRC) and current bills that the DHRC supports addressing the intersection of disaster response and housing.

In total, the OSAH campaign has released 51 podcast episodes since its launch in 2018. The OSAH podcast takes a deep look at how housing shapes opportunities across the nation. Campaign staff interview research experts, advocates, and policymakers to explore the intersections between housing and other issue areas.

Listen to the OSAH podcast on Spotify, Apple, and Soundcloud.

Disaster Housing Recovery

FEMA Cuts CORE Personnel with Potential for Additional Layoffs in Near Future

By Oliver Porter, NLIHC DHR Intern and Noah Patton, NLIHC Director of Disaster Recovery

Keywords: FEMA, layoffs, CORE, FEMA Review Council

At the end of December, FEMA initiated another round of staffing cuts, letting more than 50 staff members go on December 31, according to reports. FEMA could layoff an additional 1,000 employees this month, further reducing the agency's operational personnel necessary to respond to disasters. Last week, additional documents obtained by journalists detailed FEMA's workforce reduction plans, revealing possible termination of more than 4,300 CORE staff members and 6,500 surge-staffing personnel (people who are on standby to assist with immediate disaster response efforts).

FEMA's CORE division, known as the Cadre of On-Call Response and Recovery, employs approximately 40% of FEMA's 23,000-person workforce, amounting to about 8,000 people. These employees are deployed to disaster-affected areas to assist local officials with response and recovery, sometimes for years. CORE employees usually work through multi-year contracts that are typically frequently renewed. Last month, however, the Department of Homeland Security revised its policy requiring that renewals to CORE contracts come from the DHS Secretary. This new policy could prevent or delay thousands of staffers' contracts from being renewed in 2026. Beyond creating more bureaucratic hurdles, this new policy potentially violates the "Post-Katrina Emergency Management Reform Act," which bars DHS from being highly involved in FEMA's management process.

FEMA officials maintain that the leaked plans to cut more than 10,000 staff were only an exercise and are not currently being acted upon, but this development echoes leaked details from the FEMA Review Council's proposed final report back in December, which allegedly called for cutting agency staff by 50%.

In 2025, FEMA's workforce shrank significantly because of widespread federal layoffs, going from almost 29,000 employees down to about 23,000. These major staffing reductions were carried out even though a 2023 report from the Government Accountability Office (GAO) had found that FEMA was operating at only 65% of its staffing target and was short by more than 6,000 employees.

All these FEMA staffing reductions occurred during a hurricane season that was unusually subdued—the 2025 hurricane season marked the first time in 10 years that a hurricane did not make landfall in the US. Reducing response personnel is a particularly risky decision, as there are no guarantees that the 2026 hurricane season will follow a similar pattern given the rising impact of climate change on the intensity and frequency of hurricanes and other hazards. The potential layoffs at FEMA will become clearer once the FEMA Review Council releases its final report, which was postponed in December with no alternative date provided.

Collectively, these management decisions made by DHS and FEMA leadership drive home the importance of restoring FEMA to independent status. The bipartisan "FEMA Act" offers a promising avenue for achieving this, while implementing other important reforms which would make the agency more efficient, effective, and equitable.

The DHR team continues to collect organizations' signatures in support of the "FEMA Act" and has a sign-on letter that is available here, with a requested deadline of January 30.

Research

Housing Quality and Neighborhood Effects of Illinois Housing Tax Credit

By Esther Y. Colon-Bermudez, NLIHC Research Analyst

Keywords: State Affordable Housing Tax Credits, housing quality, neighborhood revitalization

An article recently published in the journal *Housing Policy Debate*, "State Affordable Housing Tax Credits and Renter Outcomes: Evidence from Illinois," examines how state-level affordable housing tax credits can affect rents and housing quality using the Illinois Affordable Housing Tax Credit (IATHC) as a case study. The study finds that the program increased the share of low-income households living in newer rental units and was associated with neighborhood level rent increases, particularly at the upper end of the rent distribution. These findings suggest that development with state housing tax credits like the IAHTC, which is allocated mostly to not-for-profit organizations, may correspond to additional private investment in neighborhoods and the removal of neighborhood disamenities through the redevelopment of vacant or abandoned buildings. Programs like IAHTC, as a result, appear to work better for revitalizing neighborhoods than for reducing housing costs.

Tax credits are a key policy tool for promoting affordable housing in the United States. At the federal level, the Low-Income Housing Tax Credit (LIHTC) supports affordable housing development by allowing developers to raise equity and reduce financing costs. This allows building owners to charge below-market rents without operating at a loss. Many states complement this program with their own tax incentives. Illinois's Affordable Housing Tax Credit (IAHTC), for example, allows the Illinois Housing Development Authority (IHDA) and the City of Chicago to award credits in exchange for qualified donations to not-for-profit sponsors of affordable housing projects. These credits are often sold to investors to generate additional project equity and are commonly combined with LIHTC funding.

Previous research shows that federal affordable housing tax credits can help revitalize low-income neighborhoods, with improvements in neighborhood quality and amenities often reflected in higher rents, while low-income households may benefit through access to newer or higher-quality housing. However, little is known about whether similar effects occur under state-level affordable housing tax credit programs such as Illinois's IAHTC. This paper addresses this gap by examining the IAHTC's impact on neighborhood rental prices and housing quality for targeted renter households.

After controlling for census tract (i.e., "neighborhood") factors, the authors found that IAHTC-financed development is associated with increases in neighborhood rent levels. Rent levels rose by 4.8%, 8.6%, and 10.2% at the 25th, 50th, and 75th percentiles, respectively, with the largest effects occurring at the higher end of the rent distribution. These rent increases likely reflect neighborhood improvements, as IAHTC developments often replace vacant or dilapidated buildings, remove local disamenities, and attract additional private investment, which can raise surrounding property values. In terms of housing quality, after controlling for household and property-level factors, the only statistically significant effect is improved access for low-income renters to newer units, as the program increased the likelihood of them living in housing ten years old or newer by 1.6 percentage points.

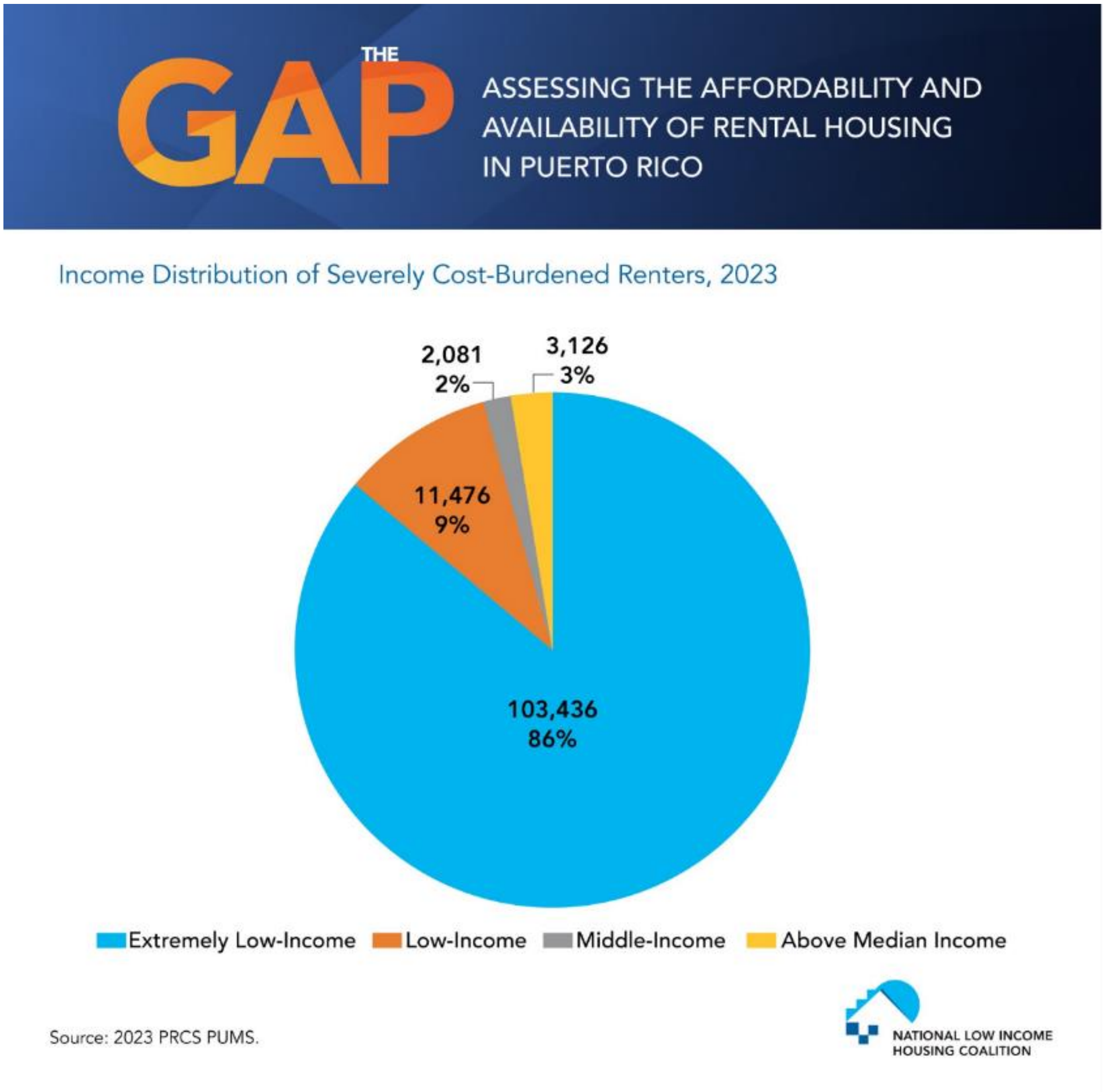
Overall, this analysis helps clarify how state affordable housing tax credits like IAHTC can affect neighborhood-level rents and housing quality. This information can support states in evaluating whether tax credit programs like IAHTC align with their housing priorities and justify their continued role in housing policy. Programs like IAHTC may be well suited for states looking to stimulate local economic activity in distressed neighborhoods. For states aiming to directly increase rental affordability for low-income renters, housing policies such as vouchers may be more effective.

Read the article here.

Fact of the Week

Extremely Low-Income Renters in Puerto Rico are More Likely to be Severely Cost-Burdened

Keywords: Puerto Rico, housing cost burden, housing tenure



Source: 2023 PRCS PUMS.

HoUSed

Join January 13 National HoUSed Campaign Call for Universal, Stable, Affordable Housing!

By Kim Johnson, NLIHC Senior Director of Policy

Keywords: HoUSed Campaign, National Call, webinar, NLIHC events

Join our January 13 national HoUSed campaign call from 4:00 pm to 5:00 pm ET. Hosted by NLIHC's Senior Vice President of Policy David Gonzalez Rice, we will share the latest updates on HUD's Continuum of Care (CoC) Notice of Funding Opportunity (NOFO), as well as updates from Capitol Hill, and NLIHC's policy priorities for the year ahead. Register here.

Access NLIHC's archive of HoUSed Campaign calls and other webinar recordings here.

NLIHC News

NLIHC in the News for the Week of January 5

The following are some of the news stories to which NLIHC contributed during the week of January 5:

- "Pulte pledges Fannie, Freddie's help in curbing home purchases by institutional investors," *Inman*, January 8, at: https://tr.ee/b2WWuN
- "Keep Philly Renters from Drowning in Junk Fees," *The Philadelphia Citizen*, January 8, at: https://tr.ee/8RsW7P
- "Federal funding changes may leave more Treasure Coast homeless on the streets," *CBS 12 News*, January 8, at: https://tr.ee/zkJ4CF

Where to Find Us – January 12

- Healthcare Anchor Network's Aligning to Advance Policy meeting – virtual, January 14 (Tori Bourret)
- Center for American Progress's Home Economics: Lowering Housing Costs for All – January 15 (Renee M. Willis)

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