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## IDEAS

### Honoring Dr. Martin Luther King Jr.!

By Gabby Ross, NLIHC Manager, IDEAS

*Keywords: Fair Housing, Martin Luther King Jr., Fair Housing Act*

The third Monday of every January marks a day when the life, service, and legacy of Reverend Dr. Martin Luther King Jr. are honored. His vision of peace and unity is salient today. Dr. King's fight for justice put a spotlight on the insidiousness of housing discrimination and injustice. In 1965, Dr. King and his family moved to Chicago, where he joined residents advocating for fair housing. In Chicago, he worked with residents and tenant organizers to raise awareness of discriminatory housing practices. They held mass meetings with community members, led rent strikes, and boycotted banks and businesses that were racially discriminatory. This campaign, led by tenants and residents, is known as the Chicago Freedom Movement. A pivotal point in this movement is known as "Freedom Sunday," when over 30,000 Chicago residents convened at Soldier Field before marching to city hall to demand fairness. Marchers and demonstrators were met with violence and harassment by mobs of people who were dedicated to maintaining an unfair system. In the days following Freedom Sunday, racial attacks and mass violence were widespread. These organizing and advocacy strategies culminated in a movement towards fairer, more open housing practices and policies in Chicago through an agreement negotiated between tenants and the city.

His work for housing justice not only resonated in Chicago but across the country. Dr. King's fight for fair housing and his work with tenants in Chicago were the foundation for the passage of the Fair Housing Act in 1968, after his untimely death. This act is a cornerstone of Civil Rights, affirming the right to safe, accessible, and affordable housing. The rights and liberties he fought for up until his death, just shy of 60 years ago, have been targeted for removal. These reversals of civil rights protections over the past year have created an environment in which people's civil rights can be violated more easily. In 2025, civil rights protections addressing barriers in housing, employment, education, and healthcare were diminished through direct mandates and [by undermining their enforceability](#). These mandates erode people's ability to access fair and affordable housing. The current condition of the U.S. housing system, where housing is exceedingly unaffordable and inaccessible, will worsen as protections are minimized. The National Fair Housing Alliance's 2025 Fair Housing Trends Report shows continued [reports of discrimination based on](#) disability, race, gender, and national origin.

Dr. King's fight for justice, liberation, love, and community lives on through the work of organizers, advocates, community leaders, and others committed to creating a better world. In this quote, Dr. King's work and legacy, which is centered on love and fairness, are highlighted as a reminder of the importance of community and justice.

*“Injustice anywhere is a threat to justice everywhere. We are caught in an inescapable network of mutuality, tied in a single garment of destiny. Whatever affects one directly affects all indirectly. Never again can we afford to live with the narrow, provincial “outside agitator” idea. Anyone who lives inside the United States can never be considered an outsider.”*

– Reverend Dr. Martin Luther King Jr., [A Letter From a Birmingham Jail](#)

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## **Housing Policy Forum**

### **Register for NLIHC’s 2026 Housing Policy Forum Today!**

By Jen Butler, NLIHC Senior Vice President, External Affairs

*Keywords: Housing Policy Forum, early bird registration closes*

Early bird discounts have expired, but it is not too late to secure your spot at NLIHC’s 2026 Housing Policy Forum! [Register](#) today!

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, tenants, community leaders, policy experts, researchers, and housing practitioners who will discuss the actions needed to protect and expand affordable housing solutions.

Get the latest update on the Forum schedule, featured speakers, sessions, and special guests [here](#)!

*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 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 is revered as a leading voice for his generation. As a CNN analyst, Sellers elevates public discourse and guides conversations toward meaningful resolution.

The Washington Hilton Hotel is now accepting hotel reservations! Don’t wait! Secure your lodging today!

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.

[Become](#) a member!

[Register](#) for Housing Policy Forum 2026!

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## Budget and Appropriations

### Final HUD Spending Bill for FY26 Released, Providing Increased Funding to Key HUD Rental and Homelessness Assistance Programs

By Kim Johnson, NLIHC Senior Director of Policy

*Keywords: Appropriations, FY26 spending bills, continuing resolution (CR), PPAs, RIF, THUD, funding*

Congressional Appropriators released this morning (January 20) the text of a final fiscal year (FY) 2026 spending bill for Transportation, Housing, and Urban Development (THUD) programs. Overall, the bill provides an approximately \$7.3 billion increase over the previous fiscal year, for a total of \$77.3 billion for HUD programs, plus an additional \$6.9 billion in offsetting receipts. Key rental and homelessness assistance programs received funding increases, including some of NLIHC's top priorities:

- \$34.9 billion is provided for renewing Tenant-Based Rental Assistance (TBRA) contracts, including the Housing Choice Voucher (HCV) program. This level should be sufficient to ensure the renewal of existing TBRA contracts.
- Appropriators also provided about \$601 million for new Tenant Protection Vouchers (TPVs), a \$264 million increase from the previous year. The bill includes language allowing Public Housing Authorities (PHAs) to use TPVs to help transition families who currently receive rental assistance through the Emergency Housing Voucher (EHV) program to new assistance.
- The Homeless Assistance Grants (HAG) program would receive over \$4.4 billion, a \$336 million boost from the previous year. The bill also includes language that requires HUD to renew Continuum of Care (CoC) grants expiring in the first quarter of 2026 (January-March) for 12 months, and creates a timeline for HUD to renew expiring grants throughout the year, if HUD has not issued awards under a new Notice of Funding Opportunity (NOFO). Additionally, pursuant to preliminary court order, HUD announced the FY24-25 CoC NOFO is open to process all eligible renewals. More info can be found [here](#).
- Appropriators would maintain funding for the Indian Housing Block Grant (IHBG) program, at just over \$1.1 billion; however, the bill provided slightly less funding for the IHBG-Competitive program, which received \$125 million, a \$25 million decrease from the last fiscal year.
- The Eviction Protection Grant Program (EPGP) would receive \$7.5 million, a drop from the \$20 million provided in last year's bill.

View NLIHC's updated FY26 budget chart for key HUD programs [here](#), and review the text of the FY26 THUD bill [here](#). NLIHC's full analysis of the FY26 THUD spending bill will be published soon.

Increased funding in the final FY26 HUD spending bill is thanks to the hard work of advocates around the country, who reached out to their members of Congress to make their voices heard and protect funding for vital HUD programs. It is also thanks to the continued bipartisan, bicameral work of House and Senate Appropriators and their staff, including Senate Appropriations Committee Chair Susan Collins (R-ME) and Vice Chair Patty Murray (D-WA), Senate THUD Subcommittee Chair Cindy Hyde-Smith (R-MS) and Ranking Member Kirsten Gillibrand (D-NY), House Appropriations Committee Chair Tom Cole (R-OK) and Ranking Member Rosa DeLauro (D-CT), and House THUD Subcommittee Chair Steve Womack (R-AR) and Ranking Member James Clyburn (D-SC).

### ***Take Action***

With the text of the final bill introduced, the House is expected to pass the THUD bill along with remaining FY26 spending bills this week. The Senate will consider them next week, ahead of the January 30 expiration date for the continuing resolution (CR) currently funding HUD and other federal programs. Without a final spending agreement enacted by January 30, Congress will need to pass another CR, or risk a government shutdown.

**Use NLIHC's toolkits and resources to contact your members of Congress and urge them to pass a final FY26 HUD spending bill with increased funding for HUD's programs!**

- NLIHC's advocacy toolkit, "[Opposing Cuts to Federal Investments in Affordable Housing](#)," 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!
- **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.](#)

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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## **HUD**

## **HUD Seeks to Eliminate Disparate Impact Regulations in New Proposal; Comments Due February 13**

By Renee Williams, NLIHC Senior Advisor for Public Policy

*Keywords: Fair Housing, disparate impact*

HUD has proposed eliminating the agency's 2013 "Fair Housing Act" (FHA) disparate impact regulations via a [Notice of Proposed Rulemaking \(NPRM\)](#) published January 14. The NPRM includes only a 30-day comment period, with comments due February 13, 2026.

Taking a different approach from the first Trump administration, HUD is not seeking to replace its existing disparate impact regulations; instead, HUD is simply removing them and wants courts to determine how to evaluate disparate impact liability under the FHA.

This proposal continues the current administration's efforts to eliminate the use of disparate impact theory across the federal government.

### *Brief Background*

The FHA prohibits housing discrimination because of race, color, national origin, sex, disability, familial status, and religion. There are different types of discrimination, including intentional discrimination (e.g., a landlord refuses to rent to a family because the household includes young children) and discrimination that has a disparate impact based on a protected characteristic such as race or sex (e.g., a local ordinance has an unjustified disproportionate effect on Black residents but does not explicitly mention race). While intentional discrimination is often easier to uncover, disparate impact helps identify discriminatory practices that are facially neutral.

In 2013, HUD issued regulations that set a single standard for evaluating disparate impact claims. Despite the regulations being issued in 2013, disparate impact theory had been utilized for decades prior. In 2015, the U.S. Supreme Court, in *Texas Department of Housing and Community Affairs v. Inclusive Communities Project*, affirmed that disparate impact claims can be brought under the FHA.

After the first Trump administration finalized (but was blocked from implementing) its own disparate impact regulations, the Biden administration restored the 2013 regulations. For more detailed background regarding disparate impact, please refer to the [2025 Advocates' Guide](#).

### *Notice of Proposed Rulemaking*

HUD's NPRM removes, but does not replace, the 2013 disparate impact regulations. The NPRM instead states that "[i]t is appropriate for courts, not a Federal agency, to make determinations related to the interpretation of disparate impact liability under the Fair Housing Act."

In its preamble, HUD cites several developments, including Executive Order 14281 (“Restoring Equality of Opportunity and Meritocracy”), the *Loper Bright* Supreme Court decision, and other executive orders regarding deregulation.

The preamble’s initial summary states that the disparate impact regulations “imposed a presumption of unlawful discrimination when any variance in outcomes exists among protected classes, even without a showing of a facially discriminatory policy or discriminatory intent.” Importantly, under the 2013 regulations, defendants are afforded an opportunity to provide a justification for a challenged practice with a discriminatory effect, and fair housing liability is not established until after the plaintiff shows that a defendant’s objectives could be achieved with a policy that has less discriminatory impact.

Though the NPRM acknowledges that “it is HUD’s policy to afford the public ‘not less than sixty days for submission of comments,’” HUD asserts that a shorter comment period is appropriate. HUD argues that there have been prior opportunities to comment on past disparate impact rulemakings. HUD also claims that the NPRM does not “change any requirements or affect any rights or obligations.”

### *Comment Deadline*

HUD is providing 30 days for public comment. Members of the public can submit comments through **February 13, 2026, at 11:59 pm ET**, via [regulations.gov](https://www.regulations.gov).

Read HUD’s Disparate Impact NPRM and submit comments [here](#).

Read the *Advocates’ Guide* discussion of disparate impact [here](#).

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## **HUD Urges PHAs to Take Cost-Saving Measures to Prevent Voucher Funding Shortfalls**

By Alayna Calabro, NLIHC Senior Policy Analyst

*Keywords: HUD, PIH, guidance, notice, HCV, vouchers, rental assistance, shortfall*

HUD sent a [letter](#) to public housing agency (PHA) executive directors on December 22 urging PHAs to take cost-saving measures to reduce Housing Choice Voucher (HCV) program costs and prevent funding shortfalls. In the letter, HUD discusses tools PHAs can use to help manage HCV program budgets and outlines recommendations for immediate cost-saving measures. Prior to this letter, HUD’s Office of Public and Indian Housing (PIH) issued [Notice PIH 2025-28](#) on November 17 to outline options that PHAs can take to reduce housing assistance payment (HAP) expenses to prevent shortfalls.

The letter recommends that all PHAs implement certain cost savings measures to avoid terminating assistance, including:



- Stopping the issuing of new vouchers (except for HUD-VASH participants and newly awarded Foster Youth to Independence vouchers);
- Pausing entering into new project-based voucher agreements and commitments (except for public housing repositioning efforts);
- Reducing payment standards, including stopping the use of any approved exception payment standards and remaining within the basic range except for reasonable accommodations as necessary;
- Assessing rent reasonableness policies and procedures to ensure compliance with statutory and regulatory requirements; and
- Adopting other cost-saving measures outlined in PIH Notice 2025-28.

The letter states that HUD cannot guarantee that funding will be available to PHAs to resolve funding shortfalls. To help PHAs plan, the letter includes a PHA's estimated 2026 inflation factor compared to its anticipated growth in program costs. HUD also encourages PHAs to use its [two-year projection tool](#) to project program costs and plan accordingly.

HUD notes that PHAs that received shortfall awards in 2025 are considered to be at-risk of a funding shortfall in 2026 and must adhere to the Shortfall Prevention Team action plans. Adherence includes not issuing vouchers except under very limited circumstances permitted by the action plans.

Read the 12/22/25 letter to PHA directors [here](#).

Read Notice PIH 2025-28 [here](#).

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## Fair Housing

### Senator Elizabeth Warren Holds Fair Housing Spotlight Forum; Take Action to Defend Civil Rights and Fair Housing!

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

*Keywords: Fair housing, whistleblower, HUD, civil rights, housing discrimination, affordability*

Senator Elizabeth Warren (D-MA), ranking member of the Senate Committee on Banking, Housing, and Urban Affairs, hosted “Fair Housing Under Fire,” a forum to spotlight the Trump administration’s attempts to dismantle fair housing and civil rights laws, on January 13. Whistleblower accounts, interviews, and internal communications [reveal](#) how efforts to address housing discrimination at HUD are backsliding, from a failure to enforce fair housing to dismantling disparate impact regulations (see *Memo*, [9/29/25](#)). “Fair Housing Under Fire” framed ongoing HUD actions against the severity of the nation’s housing affordability crisis with testimony from HUD whistleblowers Paul Osadebe and Palmer Heenan, National Fair Housing Alliance (NFHA) Special Counsel for Civil Rights Sasha Samberg-Champion, and Tennessee Fair Housing Council Executive Director Martie Lafferty.

Senators Warren and Tim Kaine (D-VA) opened the forum by detailing the consequences of HUD's undermining fair housing and civil rights protections and calling for accountability. Whistleblowers Heenan and Osadebe spoke next, sharing their accounts as individuals working directly within the Office of Fair Housing at HUD. "The ability to access housing decreases crime, keeps families safe, and increases economic productivity," said Heenan. "Today, HUD leadership has chosen to fail in its mission. This failure is being accomplished through a three-part strategy. Getting rid of civil rights staff, constant interference in standard operating procedures, and weaponization of civil rights laws [where] HUD leadership has systematically starved fair housing enforcement."

"Political appointees blocked us from investigating cases or charges they didn't like," added Osadebe. "The American people deserve to know that the rights that people marched and bled and died for are being demolished. Congress must weigh in to stop the escalating weaponization of HUD funding."

Samberg-Champion followed by describing how HUD "is abdicating its responsibility to veterans seeking accessible housing, families seeking a place to live, LGBTQ people facing discrimination, women seeking to escape violent partners, prospective renters turned away because they were arrested for a misdemeanor twenty years ago, and prospective homeowners blocked from getting a fair mortgage by an unnecessary credit requirement." Lafferty emphasized this reality by sharing the new difficulties in resolving complaints of housing discrimination, both offering insight into who and how individuals are impacted when HUD undercuts its commitment to fair housing.

"As we think about the challenge of housing affordability in this country," said Senator Tina Smith (D-MN), "we are hearing here stories of how an administration is actively working to make housing less accessible and less affordable to Americans."

### *Take Action to Defend Fair Housing and Civil Rights!*

Sign on [here](#) and tell your members of Congress that the "Fair Housing Act" is not optional, and HUD must defend civil rights in housing. Ask your Senators and Representatives to encourage the enforcement of the "Fair Housing Act" under HUD's Fair Housing and Equal Opportunity (FHEO) office and fund the Fair Housing Initiatives Program (FHIP) and the Fair Housing Assistance Programs (FHAP).

Members of Congress should also cosponsor the "[Fair Housing Improvement Act](#)" (S.2827, H.R.5443), introduced by Senator Tim Kaine (D-VA) and Representative Scott Peters (D-CA) to protect veterans and voucher recipients from housing discrimination.

Go to [NLIHC's Take Action page](#) and look up your member offices or call/send an email directly.

Learn more about the Trump administration's actions against fair housing [here](#).

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## Opportunity Starts at Home

### ***Housing Studies* Publishes an Article on the Impact of Eviction Filings for Tenants and Families**

By Ella Izenour, *Opportunity Starts at Home* Intern

*Keywords: Opportunity Starts at Home, multi-sector*

*Housing Studies*, an international journal that shares research developments in the housing field, recently published an [article](#), “Record costs: examining the impact of eviction filings for tenants and their families,” examining the short- and long-term consequences of eviction filings regardless of court outcomes. Using survey data and qualitative mapping from Pennsylvania tenants who had an eviction case filed against them between 2019 and 2023, received legal aid and support, and had their cases resolved neutrally or favorably, the study finds that eviction filings alone trigger widespread and lasting harm to tenants’ housing stability, health, relationships, and financial security.

The article reveals that eviction-related harms occur even without a formal eviction judgment or court-ordered displacement. Eviction threats are associated with mental health challenges, parental stress, and increased risk of COVID-19 infection and death. Many study participants reported feeling forced to move after their cases due to unresolved maintenance issues, steep rent increases, or prolonged harassment and hostile landlord relationships that made their homes feel unsafe. Eviction filings also created long-term barriers to future housing access, quality, and stability. Tenants who moved after a filing often struggled to secure housing because of the record, incurring repeated application fees and additional costs that exacerbated financial hardship. Nearly half of those who moved experienced a subsequent period of homelessness, and some accepted substandard or unsafe housing to secure a degree of stability. Among tenants who continued renting after a filing, rents increased, and three-quarters of this group faced unaffordable rent burdens.

The authors argue that eviction should be understood not as an isolated event but as a prolonged, extractive, and often cyclical process that extends beyond the courtroom. The findings show that eviction filing and tenant screening practices intensify the rental housing crisis and further restrict access to safe and affordable housing for low- and middle-income renters. The article concludes by calling for broader definitions of forced displacement that include repair-induced moves, stronger tenant protections through improved code enforcement and anti-retaliation measures, and legislation to seal eviction records.

Read the article [here](#).

To learn more about the impact of eviction threats, listen to the OSAH podcast episode with New America [here](#).

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## Resources

### Center on Budget and Policy Priorities Releases Report Outlining Impact of Leaked Mixed-Status Rule

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

*Keywords: Mixed status, proposed rule, CBPP, HUD, immigrant families, housing assistance*

The Center on Budget and Policy Priorities (CBPP) released [new research](#) detailing the consequences of a proposed rule that would affect mixed-status households' access to rental assistance. The [proposed rule](#), leaked in September 2025, would target mixed-status households—families with at least one member who isn't eligible for rental assistance based on their immigration status—by largely ending the household's ability to receive HUD-assisted housing (see *Memo*, [10/6/25](#)). Under current regulations, mixed-status families have the right to contest eligibility and receive prorated assistance, even though federal funding supports only family members with an eligible immigration status. Removing these features of the mixed status rule would lead to impossible decisions for immigrant households, who would be forced to choose between family separation or self-eviction and potential homelessness. Moreover, the proposed rule's requirement that individuals receiving or applying for assistance must provide documentation to prove their citizenship or eligibility creates a costly verification process: an additional barrier that [fails to expand housing assistance](#) even to fully eligible households.

In 2019, the first Trump administration proposed a similar mixed-status rule, though it was never published and withdrawn in 2021. If finalized, HUD's own analysis demonstrated how 25,000 immigrant families would have been evicted from their homes—including 55,000 children eligible for housing assistance. CBPP's report not only shares the extent of who is harmed by the proposed mixed-status rule, but also its disproportionate impact on low-income and other marginalized communities.

The report reveals:

- Over 79,000 people in mixed-status HUD-assisted households would have to separate or lose their rental assistance under the proposed rule, including nearly 37,000 children and over 68,000 Latine people.
- Of the 79,600 people affected by the rule, 86% are Latine, 56% are women or girls, and nearly half (46%) are children.
- The new documentation requirements threaten access for nearly 8.5 million U.S. Citizens currently receiving HUD rental assistance—72% people of color, 24% who have a disability, and 21% older adults (aged 62 and older).
- The proposed rule has impacts in every state, with a breakdown of who would be prohibited from receiving assistance and who would be subject to new documentation requirements at the household and individual levels in each state.

Stay tuned for further action on the mixed status rule from NLIHC, the National Housing Law Project (NHLP), and Protecting Immigrant Families (PIF).

Read the CBPP report [here](#).

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## **Senator Ruben Gallego Announces Housing Plan, “The Path Home”**

By Sarita Kelkar, NLIHC Policy Intern

*Keywords: affordability, accessibility, housing shortage, endorsed, discrimination, LIHTC, Housing Choice Voucher, Ruben Gallego*

Senator Ruben Gallego (D-AZ) released on January 14 his housing affordability plan, “[The Path Home: Rebuilding the American Dream and Restoring Housing Affordability](#),” which outlines policies that would help address the housing shortage while expanding access to affordable housing opportunities, including homeownership, to more families with low incomes. The agenda is centered around four pillars: increasing the supply of housing, incentivizing faster and more efficient construction through zoning and other regulatory reforms, lowering the cost of rent and making homeownership more affordable, and creating more disaster-resilient communities.

The proposal includes critical reforms to the Low-Income Housing Tax Credit (LIHTC) that would increase affordable housing development in underserved areas, including Tribal and rural communities, and increase the number of LIHTC units affordable to families with extremely low incomes. These reforms are included in the bipartisan “Affordable Housing Credit Improvement Act,” which NLIHC has endorsed (see *Memo*, [5/5/25](#)). The package also calls for increased landlord participation and voucher availability in the Housing Choice Voucher program, a key component of the NLIHC-endorsed “Choice in Affordable Housing Act.” Sen. Gallego’s plan also encompasses disaster recovery and resiliency, calling for the permanent authorization of the Community Development Block Grant-Disaster Recovery (CDBG-DR) program. Permanent authorization of the CDBG-DR program, outlined in the NLIHC-endorsed, bipartisan “Reforming Disaster Recovery Act,” is a major priority for NLIHC and our Disaster Housing Recovery Coalition.

The plan also includes other NLIHC priorities, including reauthorizing the “[Native American Housing Assistance and Self-Determination Act](#),” which would restore the largest source of affordable housing funding for Native communities (see *Memo*, [9/23/24](#)), and full enforcement of the *Fair Housing Act of 1968* and related fair housing initiatives to ensure people are able to access safe, affordable homes in communities of their choice (see *Memo*, [9/29/25](#)). Senator Gallego’s plan also calls for federally-funded homelessness assistance programs to rely on evidence-based practices proven to help end homelessness, like housing with voluntary supportive services (see *Memo*, [9/14/25](#)).

Read more about Senator Gallego’s housing plan [here](#).

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## Research

### **Evaluation Finds that Participants in HUD's Family Self-Sufficiency Program May Still Face Barriers to Upward Economic Mobility**

By Mackenzie Pish, NLIHC Research Analyst

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

A recent *Cityscape* article, "[Supporting Economic Mobility Through HUD's Family Self-Sufficiency Program: Findings and Recommendations From the National Impact Evaluation](#)," provides findings from the first national randomized controlled trial on the effects of HUD's Family Self Sufficiency (FSS) program on households' financial well-being. The research found that the FSS program increased households' participation in financial services over the control group, but did not significantly affect outcomes tied to employment, income, or continued need for public benefits.

Launched in the 1990s, the FSS program is designed to promote upward economic mobility of households receiving federal housing assistance by increasing household income from employment and reducing dependency on federal public benefits. Upon enrollment in the program, FSS participants sign a Contract of Participation that outlines individualized training and service plans designed to help households achieve two goals required to graduate from the program within a 5-year period: ongoing employment of the head of household and no household receipt of cash assistance from the Temporary Assistance for Needy Families (TANF) for twelve consecutive months. To ensure participating households are not inadvertently penalized by increasing rents due to rising household income from work earnings, the program includes an interest-bearing savings account to which net increases in rent during the program are credited. These funds are made available to households as a one-time payment only upon satisfaction of graduation requirements.

The researchers recruited 18 public housing agencies (PHAs) in seven states to represent the diversity of conditions under which PHAs operate across the U.S.; each PHA was responsible for recruiting a share of the survey participants between October 2013 and December 2014. Eligible participants were heads of Housing Choice Voucher (HCV) recipient households between 18 and 61 years of age who were in good standing with the PHA, had completed an annual or interim recertification within the prior 120 days, and were not already enrolled in the FSS program. Within each PHA, half of these householders were randomly selected to participate in the FSS program ("FSS householders"), and the other half agreed to not enroll in the FSS program for three years ("control householders") but received information about available community resources. The study followed participants for up to seven years. The total sample size was 2,556 individuals.

At the start of the study period, about 56% of study participants were employed, with 31% working 35 hours or more per week. Seventy percent were receiving Supplemental Nutrition



Assistance Program (SNAP) benefits, 16% were receiving TANF benefits, and 31% had received Section 8 housing assistance for at least ten years. Nearly half (41%) of participants reported experiencing barriers to employment, such as physical health difficulties (19%) or lack of access to affordable childcare (17.8%). Most participants expressed interest in receiving financial services (96%) or job-related services (71%).

While most participants in both study groups reported using at least one FSS-related service during the study period, the researchers found a statistically significant increase in use of financial counseling, job search services, and education and occupational skills training among FSS householders versus control householders. Despite this increased use of services, only 20% of study participants enrolled in FSS graduated from the program. Within each of the 18 PHA study sites, graduation rates ranged from as little as 4% to as much as 44% of study FSS householders. Among FSS graduates, 90% received an escrow disbursement, with the average disbursement of \$10,800.

Notably, more than 70% of FSS householders in the study exited the FSS program without graduation for reasons other than not meeting graduation requirements. The researchers note that while detailed data were not collected on program exits, the available data suggests that many of these participants voluntarily left the FSS program, left the HCV program generally, or moved to another PHA. Of the participants who exited, 46% had a positive escrow balance, forfeiting nearly \$4,000 on average by leaving the program.

The authors call for more effective ways to use housing assistance programs to promote economic mobility and reduce reliance on government assistance, which they argue account for the barriers recipients face. For example, they suggest that interim escrow disbursements or PHAs' discretionary funding could help cover the costs of childcare, transportation, and other expenses that limit households' ability to fully participate in the workforce. They also call for flexibility for FSS participants who face specific challenges in seeking or maintaining employment, such as individuals with serious health conditions.

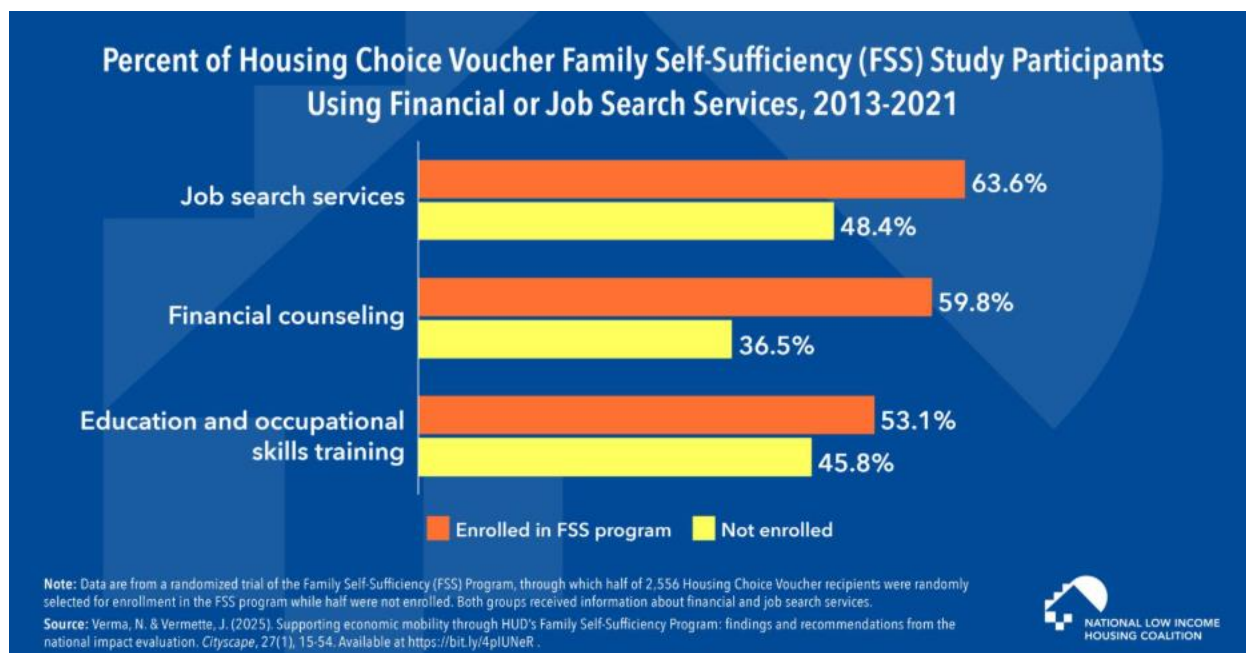
Read the report [here](#).

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## **Fact of the Week**

### **Study Indicates That Family Self-Sufficiency Enrollees Were More Likely to Use Financial and Job Search Services**

*Keywords: Family, financial and job search services, FSS program*



**Note:** Data are from a randomized trial of the Family Self-Sufficiency (FSS) Program, through which half of 2,556 Housing Choice Voucher recipients were randomly selected for enrollment in the FSS program while half were not enrolled. Both groups received information about financial and job search services.

**Source:** Verma, N. & Vermette, J. (2025). Supporting economic mobility through HUD's Family Self-Sufficiency Program: findings and recommendations from the national impact evaluation. *Cityscape*, 27(1), 15-54. Available at <https://bit.ly/4piUNeR>.

## Strategic Partnerships & Campaigns

### Coming Soon: How Media Can Change the Housing Conversation from Stigma to Solution – Episode 2 of “The Common Ground” Podcast

By May Louis-Juste, NLIHC Project Manager, Strategic Partnerships & Campaigns

*Keywords: Dom Sawyer, Tim Hasko, filmmaking, Beyond the Bridge, The Common Ground, new podcast, episode*

In episode 2 of “[The Common Ground](#)” podcast, “From Stigma to Solutions: Inside Beyond the Bridge and How Media Can Change the Housing Conversation,” the host of “The Common Ground” interviews Dom Sawyer and Tim Hashko, the filmmakers behind the powerful documentary [Beyond the Bridge](#). Their work challenges deeply rooted myths about homelessness and centers on real, proven solutions that are already working in communities across the country.

After traveling more than 40,000 miles across the U.S., Dom and Tim set out to answer a question too often left unasked: How do we end homelessness? Rather than reinforcing



stereotypes or focusing solely on crises, *Beyond the Bridge* shifts the lens toward systems, collaboration, and models that move people into stable housing.

“The Common Ground” is a new storytelling podcast that highlights the powerful intersections of housing, homelessness, and other sectors. Each episode aims to bring together cultural leaders, artists, journalists, advocates, and influencers to explore how their values and work connect to housing justice, emphasizing our collective responsibility for a future where everyone has a place to call home.

Episode 2 from “The Common Ground” is coming soon. Subscribe to join us as we explore our shared commitment to finding common ground. Find “[The Common Ground](#)” on [Spotify](#), [Apple Podcasts](#), and [SoundCloud](#).

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## **NLIHC News**

### **NLIHC Participates in Center for American Progress Summit on Housing Solutions**

By Kim Johnson, NLIHC Senior Director of Policy

*Keywords: events, Congress, Solutions to Affordable Housing*

The National Low Income Housing Coalition joined the Center for American Progress’ (CAP’s) Summit on Housing Solutions on January 15. The Summit [featured](#) opening remarks from Senate Minority Leader Chuck Schumer (D-NY), who unveiled Senate Democrats’ housing affordability agenda, “Opportunity Starts at Home.” The agenda outlines proposals to help spur affordable housing construction and bring down the cost of rent, including expanding rental assistance, investing in the national Housing Trust Fund, and preserving public housing. The agenda also highlights eviction prevention and protections, upholding tenants’ rights to organize, and cracking down on unfair practices that lock people out of housing, like algorithmic price setting and institutional investors buying up available homes.

Senators Brian Schatz (D-HI) and Tammy Duckworth (D-IL) also joined a panel moderated by CAP President and CEO, Neera Tanden. The senators discussed ways in which the federal government can help incentivize communities to reform local zoning laws to allow for the construction of more affordable homes, including multifamily housing, prefabricated and modular housing, accessory dwelling units (ADUs), and mobile homes.



*NLIHC Senior Vice President of Policy David Gonzalez Rice speaking at the Center for American Progress' Summit on Housing Solutions on January 15*

The final panel featured insights from housing experts, including NLIHC Senior Vice President of Policy David Gonzalez Rice; Sean McGarvey, president of North America's Building Trades Unions; Jim Parrot, nonresident fellow at the Urban Institute, Bharat Ramamurti, former deputy director of the White House National Economic Council, and Jared Bernstein, senior fellow at CAP, who served as the panel's moderator. NLIHC's comments focused on the importance of federal investments in programs that serve families with the lowest incomes, including the national Housing Trust Fund and rental assistance. In addition, David emphasized the role HUD plays in implementing and enforcing *Fair Housing Act* protections, and the necessity of ensuring the federal government can continue this vital work.

Learn more about the CAP event [here](#).

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## NLIHC in the News for the Week of January 12

The following are some of the news stories to which NLIHC contributed during the week of January 12:

- “New law to make applying for NJ affordable housing easier. Here's how,” *The Bergen Record*, January 12, at: <https://tr.ee/sdzAy2>
- “IL city has one of the highest numbers of move-outs. Where are people going?” *Bellville News-Democrat*, January 11, at: <https://tr.ee/poEMIH>
- “Divisive New Jersey law accelerates affordable housing boom,” *DJC Oregon*, January 8, at: <https://tr.ee/ELpTaL>

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## Where to Find Us – January 20

- [American Society for Public Administration \(ASPA\)](#) – virtual, February 12 (Renee M. Willis)
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