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

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- Where to Find Us – July 13

Congress

"21st Century ROAD to Housing Act" Becomes Law! New NLIHC Resource Available

By Libby O'Neill, NLIHC Senior Policy Analyst and Meghan Mertyris, NLIHC DHRC Senior Policy Analyst

Keywords: supply, disaster recovery

The "21st Century ROAD to Housing Act" (H.R. 6644, "ROAD") passed into law on July 11, marking the first major bipartisan housing package to become law since the 1990s. NLIHC celebrates the bill's passage and thanks lawmakers and advocates for their ongoing work to pass meaningful affordable housing legislation.

NLIHC especially celebrates the inclusion of the "Reforming Disaster Recovery Act" (RDRA), which will make needed reforms to HUD's Community Development Block Grant – Disaster Recovery (CDBG-DR) program and authorize it for three years; the "Rural Housing Service Reform Act," which will help preserve 400,000 affordable rental units in rural areas; and provisions from the "Choice in Affordable Housing Act," which will help households with Housing Choice Vouchers get into homes more quickly.

The enactment of the RDRA was achieved after years of work from NLIHC's Disaster Housing Recovery Coalition (DHRC) and the DHRC's 900 national, state, and local partners. This bill will help sorely needed long-term disaster recovery and preparedness funds reach the hundreds of thousands of disaster survivors who need it most, when they need it most. It will also enact key changes that will ultimately create a long-term recovery and preparedness program that is faster, fairer, and more forward-looking. The DHRC has created two new resources to help advocates understand the changes to the program and the program funding mechanisms.

There are many provisions in ROAD that will impact low-income households, either directly or indirectly. NLIHC has developed a new resource for renters and advocates to better understand these provisions. Though the bill has become law, there are still opportunities for advocacy on how the bill will be implemented. Policies, programs, and reforms will go through the rulemaking process, during which advocates can provide input on how programs are administered. Advocates can also work with their local governments to incorporate priorities as programs are carried out.

ROAD passed Congress with broad support from both chambers, passing in the Senate on June 21 with a vote of 85-5, and in the House on June 22 with a vote of 358-32. President Trump did not sign the bill as originally expected (see *Memo*, 6/29); however, a bill still becomes a law without the president's signature if the president does not sign or veto it after 10 days of it being presented by Congress. The 10 days elapsed on July 11, and ROAD automatically became law.

As always, NLIHC will continue to push for investments in programs that serve households with the greatest needs, who are often left out of the growing national conversation about housing affordability.

See the new ROAD resource here.

Take Action!

Thank your Members of Congress for voting yes on the "21st Century ROAD to Housing Act" using our Take Action page.

HUD

Proposed OMB Federal Grantmaking Overhaul Prompts Bipartisan Concerns; Take Action! Submit Comments Opposing Proposed Rule – Comments Due TODAY, July 13

By Sarita Kelkar, NLIHC Policy Intern and Renee Williams, NLIHC Senior Advisor for Public Policy

Keywords: OMB, HUD, federal funding, grants, recipients, DEI, gender, cancellations, political ideology, appointees, uncertainty

On May 29, the Office of Management and Budget (OMB) published its proposal to reshape the framework for federal funding awards. The Notice of Proposed Rulemaking (NPRM), entitled "Regulation for Federal Financial Assistance," would update regulations across federal agencies, including HUD. The scope and nature of the changes have prompted bipartisan concern, leading both the Senate Democratic Caucus and Senator Susan Collins (R-ME), Chair of the Senate Appropriations Committee, to send letters to OMB Director Russell Vought.

In their July 1 letter, Senate Democrats called for recission of the Proposed Rule. In her July 6 letter, Senator Collins urged OMB to extend the rule's 45-day comment period by at least 90 days and to withdraw portions of the Proposed Rule that are likely to harm 1) small and rural communities and 2) scientific and biomedical research.

The NPRM comment period is closing, with comments due **TODAY, July 13, 2026, at 11:59 pm ET**. NLIHC encourages organizations and individuals to voice opposition to the Proposed Rule. Commenting resources are referenced below.

Background on OMB's Proposed Rule

The Proposed Rule would codify the OMB "Uniform Guidance" governing federal funding awards, with substantial revisions, as regulations (as opposed to guidance). This approach centralizes rules governing federal financial assistance at OMB—specifying at proposed 2 C.F.R.

1.205 that the rulemaking focuses on grants and cooperative agreements, though portions of the OMB regulations would apply to federal financial assistance broadly.

OMB's changes, if finalized, would apply across the grantmaking cycle, including application, as well as suspension and termination, with an overarching emphasis on ensuring funding recipients do not run afoul of the administration's policy positions (see *Memo*, 6/29). For example, the Proposed Rule would, among other changes, require federal agencies to ensure funds are not used to support disparate impact; diversity, equity, inclusion and accessibility (DEI/DEIA); or "gender ideology."

NLIHC strongly opposes the Proposed Rule, and is particularly concerned about how, if finalized, the proposed changes would impact federal housing programs, including by creating confusion and uncertainty for federal funding recipients during an affordable housing crisis.

Senate Democratic Caucus, Senator Collins' Letters to OMB

The Senate Democrats' letter describes the proposal as "transform[ing] federal grants from policy tools that Congress uses to promote the public good into a political cudgel...," arguing that:

- **Grants could be arbitrarily suspended or terminated through expanded political influence and agency authority.** The letter points to the ability of the president to "terminate or suspend any grant at any time for any reason and without any notice" through this rulemaking, creating a chaotic landscape and harming the likelihood of organizations and communities applying for future grants.
    - **Under this rulemaking, political appointees would be able to decide which grants receive funding.** Using scientific research as an example, the letter argues that the Proposed Rule creates a reality where political appointees are directed to "substitute their own independent opinions over those of panels of experts."
    - **Grantees' ability to receive funds would be dependent on ambiguous and potentially unlawful conditions.** The loosely defined terms OMB lays out for recipients to follow calls for federal funds to solely "advance the president's policy priorities": naming violations such as DEI, "radical political ideologies," and "anti-American values," among others. With applicants and grantees forced to "play an endless guessing game," the gap widens between what federal funds are intended to be used for—i.e., research that supports communities impacted by health disparities—and grant recipients' capacity to utilize such funding.
- **The proposal obscures how grant recipients would use taxpayer dollars.** By removing their requirement to follow financial internal control standards established by the Government Accountability Office (GAO), transparency is lost; the risk of fraud or abuse increased.
- **OMB lacks the legal authority to dictate arbitrary grant cancellations.**

Senator Collins' letter highlights the proposal's effect on scientific institutions, grant recipients/sub-recipients, and agencies. She also requested an extended comment period of at least 90 additional days to afford more time for public input, based on feedback from "numerous stakeholders" that the current 45-day comment period is "inadequate." She asks OMB to withdraw "portions of the rule that would unduly burden scientific and biomedical research and small communities."

The letter also asserts:

- **The proposal "injects uncertainty into the Federal award process."** The Proposed Rule's focus on ensuring federal grants align with "program goals and agency priorities" deviates from prior iterations by removing agency discretion and limiting appeals.
- **The proposal would "undermine scientific and biomedical research."** Being able to issue mid-award terminations creates uncertainty, lessening the scientific community's future likelihood of applying for federal grants and potentially leaving patients without treatment. Allowing senior appointees to have decision-making undermines the principle that scientific merit and value, not political ideology, guides the grant issuance process.
- **Requiring recipients to "submit a written justification for every payment request" creates an additional burden that likely affects smaller institutions and communities disproportionately.** The letter argues this would also conflict with OMB's stated goal to "reduce recipient burden."
- **The Proposed Rule would "conflict with Congress' control over the federal funding process."** The proposal is unclear regarding how agencies can maintain federal grants' congressional intent while ensuring consistency with the president's policy priorities.

Take Action!

NLIHC encourages organizations and individuals to voice opposition to the Proposed Rule. The National Council of Nonprofits has a chart outlining the proposed changes, a general commenting guide, and a broad organizational sign-on letter. NLIHC has drafted a resource that outlines possible impacts on housing programs here.

Submit comments by **11:59 pm ET, TODAY, July 13**, here.

Read the Senate Democratic Caucus's letter here; read Senator Collins' letter here.

Read the Proposed Rule.

Read the National Council of Nonprofits explainer resource.

Read NLIHC's resource regarding possible impacts on housing programs.

Read additional analysis of the rule here.

Budget and Appropriations

Congress Returns to Capitol Hill Amid Stalled Senate Appropriations Negotiations

By Kim Johnson, NLIHC Senior Policy Director

Keywords: Budget and Appropriations, THUD, HUD, FY27

Members of Congress are returning to their offices on Capitol Hill today after a weeklong recess. In the Senate, negotiations over the fiscal year (FY) 2027 spending bill are likely to take center stage after disagreements over a topline spending number for defense and nondefense programs stalled the appropriations process and delayed the planned release and review of several spending bills in the chamber, including the Transportation, Housing and Urban Development (THUD) bill funding HUD programs.

Senate Appropriations Committee Chair Susan Collins (R-ME) and Vice Chair Patty Murray (D-WA) have been locked in a stalemate over topline spending levels for federal programs, with Chair Collins seeking a drastic increase in defense spending, and Vice Chair Murray pushing for a more equitable spending increase between defense and non-defense programs. Additionally, Democrats on the committee remain concerned about ensuring that the appropriations bills are not undermined by actions of the Trump administration. Since taking office, the administration has taken various actions—including "pocket recissions," firing members of the federal workforce, and withholding funds—that make it difficult, if not impossible, for congressionally approved funding to reach communities, undermining Congress's authority and intent. Senator Mitch McConnell (R-KY), a member of the Senate Appropriations Committee, has also been absent; with a slight 15-14 majority, republicans on the committee need every member present and voting to overcome unified democratic opposition.

Without a bipartisan topline spending agreement, Republicans may choose instead to release FY27 spending bills and move ahead with the process without bipartisan input; still, any final FY27 spending bills will need bipartisan support to be enacted into law. Members of Congress have until September 30—the end of the federal fiscal year—to pass all 12 of their FY27 spending bills, or to enact a continuing resolution (CR) to extend funding for federal programs for a designated amount of time. Without either final bills or a CR in place, the federal government will be at risk of a shutdown.

Senate May Consider Proposal for Automatic CR

The Senate may also soon consider a bill from Senators James Lankford (R-OK) and Maggie Hassan (D-NH) that would create an automatic CR to extend funding at the prior year's level when Congress is unable to finalize their appropriations bills for the upcoming fiscal year. While the purported objective of this bill is to avoid government shutdowns, which carry significant costs to communities, families, and individuals, automatic CRs would significantly reduce pressure on Congress to reach an agreement on full-year spending bills and would cede more control over the annual appropriations process to the executive branch.

An automatic CR increases the potential for a year-long CR, which would lock in the previous year's funding for the new fiscal year. Annual funding increases are vital to ensuring HUD rental and homelessness assistance programs continue serving the millions of families, people with disabilities, veterans, older adults, low-wage workers, and others who rely on HUD programs to help keep a roof over their heads. Because the cost of rent increases every year, programs must receive increased funding every year to maintain assistance for current households; even flat funding acts as a cut, reducing the number of people served. At current funding levels, only one in four households who qualifies for any form of rental assistance receives it, leaving the majority of otherwise qualified households to struggle to afford the cost of housing.

Tell Congress to Expand – Not Cut – Federal Investments in Affordable Housing and Homelessness Assistance Programs!

At a time when a record number of renters are housing cost-burdened and families around the country are struggling to afford necessities like housing, food, and medical care, Congress should be working to expand—not cut—funding for programs that help people make ends meet.

Advocates can use NLIHC's toolkits and resources to take action on the FY27 spending bill, and urge federal lawmakers to increase investments in HUD programs, including NLIHC's top priorities:

- Full funding to renew all existing Tenant-Based Rental Assistance (TBRA) contracts, including ensuring continued assistance for Emergency Housing Voucher holders.
- At least $5.1 billion for HUD's Homeless Assistance Grants program to address the needs of people experiencing homelessness.
- Increased funding for public housing operations and capital needs to help maintain and efficiently operate public housing.
- Increased investments in programs that support the construction and preservation of deeply affordable, accessible housing, including full funding for all Section 811 Project Rental Assistance (PRA) and PRA Contract renewals, at least $424 million for new Section 811 PRA contracts, and full funding to renew all existing contracts under the Section 202 Housing for the Elderly program.
- At least $15 million for HUD's Eviction Prevention Grant Program (EPGP) to provide communities grants to establish right to counsel and other programs that help people avoid eviction and remain housed.
- At least maintained funding of $1.1 billion for the Indian Housing Block Grant (IHBG) program and increasing funding to $150 million for the IHBG-Competitive program.
- Establishing guardrails to ensure the administration releases appropriated funding to communities and does not withhold, redirect, or otherwise rescind congressionally approved funding.

Advocates can take action today by:

- 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.

- Organizations can also join CHCDF's sign-on letter calling for the highest possible funding for HUD and USDA affordable housing, homelessness, and community development programs in any final FY27 spending bills. Read the letter and sign your organization on here.

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.

HoUSed

Join NLIHC's July 14 National *HoUSed* Campaign Call for Universal, Stable, Affordable Housing

By NLIHC Policy Team

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

Join NLIHC's next National *HoUSed* Campaign Call on July 14 from 4:00 pm to 5:00 pm ET. We will be joined by NLIHC's Manager of State and Local Research Sarah Abdelhadi, who will share findings from NLIHC's recently published *2025 National Renter Survey*. We will also be joined by Claudia Center, legal director of the Disability Rights Education and Defense Fund (DREDF), Alison Nichol, director of legal advocacy at the Epilepsy Foundation, Melissa Marshall, director of policy and programs at the Partnership for Inclusive Disaster Strategies (PIDS), and Disability Rights California's Litigation Counsel Sarah Gregory and Mental Health Practice Group Attorney Gabby Birog, who will discuss the Department of Justice's (DOJ's) recent legal opinion jeopardizing protections against unnecessary institutionalization for people with disabilities. We will also share updates from Capitol Hill, and more. Register here.

- Welcome & Introductions
    - David Gonzalez Rice, Senior Vice President of Policy, NLIHC
- Findings from NLIHC's National Renters Survey
    - Sarah Abdelhadi, Manager of State and Local Research, NLIHC
- DOJ Olmstead Opinion's Impact on Civil Rights Protections for People with Disabilities
    - Claudia Center, Legal Director, Disability Rights Education and Defense Fund
    - Allison Nichol, Director of Legal Advocacy, Epilepsy Foundation
    - Melissa Marshall, Director of Policy & Programs, The Partnership for Inclusive Disaster Strategies
    - Sarah Gregory, Litigation Counsel, Disability Rights California
    - Gabby Birog, Mental Health Practice Group Attorney, Disability Rights California
- Federal Policy Updates & Take Action
    - David Gonzalez Rice, Senior Vice President of Policy, NLIHC

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

Disaster Housing Recovery

Super Typhoon Bavi Impacts CNMI and Guam with Catastrophic Winds and Heavy Rain

By Amin Sobhani, NLIHC DHR Intern and Noah Patton, NLIHC Director of Disaster Recovery

Keywords: hurricane season, CNMI, Guam, Tinian, Saipan

Super Typhoon Bavi brought catastrophic winds, heavy rainfall, coastal flooding, and dangerous surf to Guam and the Commonwealth of the Northern Mariana Islands (CNMI) on Monday, July 6. Ahead of the storm's arrival, the National Weather Service in Guam issued a Typhoon Warning for Guam and the CNMI islands of Rota, Tinian, and Saipan. As the storm reached the Marianas, the National Weather Service reported maximum sustained winds of 180 miles per hour, with gusts potentially exceeding 215 miles per hour, and Guam Homeland Security/Office of Civil Defense confirmed that Bavi made a direct passage over Rota, where an Extreme Wind Warning was in effect.

The storm also brought damaging winds, heavy rain, flooding threats, power outages, and shelter needs to Guam, Tinian, and Saipan. The American Red Cross reported that disaster teams were assessing impacts on Guam and Saipan and working to reach the hardest-hit areas on Rota and Tinian. Saipan International Airport recorded wind gusts of more than 100 miles per hour, while parts of the region were forecast to receive at least 20 inches of rain.

Initial reports indicate significant infrastructure and lifeline disruptions across CNMI. The CNMI Joint Information Center reported widespread impacts to power, water, wastewater, transportation, and shelter operations after Bavi's passage. Power and water disruptions affected communities across Saipan, Tinian, and Rota, and shelters remained open for residents impacted by the storm.

Guam also prepared for storm-related impacts and shelter needs. Guam Homeland Security/Office of Civil Defense opened emergency shelters ahead of Bavi's arrival as officials urged residents to remain indoors during the height of the storm.

Initial reports also point to serious housing impacts, especially for households already living in vulnerable conditions after earlier storms. The American Red Cross documented damage to homes on Guam and Saipan, including a severely damaged uninsured homeowner's house on Guam and new damage to a Saipan home that still had roof tarps from Super Typhoon Sinlaku. The Red Cross also reported that more than 2,500 people were living in tents or homes with compromised roofs after Sinlaku when Bavi brought additional damage to the region.

Bavi comes less than three months after Super Typhoon Sinlaku struck the same islands, creating a compounding disaster context for residents still working to recover. This overlapping disaster context could increase shelter needs, delay repairs, strain local response capacity, and make it harder for low-income households and uninsured or underinsured homeowners to complete safe and durable repairs.

Federal emergency declarations were approved ahead of the storm for both Guam and CNMI, with incident periods beginning July 2 and continuing. These declarations authorize federal support for emergency protective measures, and direct federal assistance as response and recovery efforts continue.

The housing recovery implications of Bavi could be significant, particularly for Rota where conditions were the worst, and for households across the islands already affected by Sinlaku. Early concerns include roof and structural damage, power and water outages, temporary shelter needs, debris removal, access to damaged neighborhoods, health and medical continuity, and the ability of residents to make urgent repairs. These challenges may be especially difficult for low-income households, renters, older adults, people with disabilities, households with limited insurance coverage, and residents living in older or less resilient housing.

NLIHC and the NLIHC-led Disaster Housing Recovery Coalition will continue monitoring Bavi's impacts on the lowest-income households and other marginalized residents across Guam and CNMI. Particular attention should be paid to whether emergency shelter and recovery resources are accessible, whether households with limited insurance coverage can complete repairs, and whether future recovery resources prioritize the households least able to recover without support.

Along with governmental efforts, nonprofit and community-based organizations are already responding to Typhoon Bavi. You can donate to support the Micronesia Climate Change Alliance, which is providing mutual aid assistance across the archipelago here.

Read FEMA's hurricane and typhoon preparedness guidance at Ready.gov. Download the FEMA app to receive real-time weather and emergency alerts and find disaster preparedness and recovery resources.

Opportunity Starts at Home

Register for July 14 OSAH Webinar with Legal Action Center on Recovery, Mental Health, and Housing

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

Keywords: multi-sector, recovery, mental health, webinar

Tomorrow, Tuesday, July 14, join the *Opportunity Starts at Home* (OSAH) campaign for a webinar, "Recovery, Mental Health, and Housing," in partnership with OSAH Roundtable

Member Legal Action Center. The webinar, held from 2:00 pm to 3:00 pm ET, will outline the connection between access to affordable housing and recovery for individuals with substance use disorders and/or mental health conditions. Experts from the National Alliance on Mental Illness, the Corporation for Supportive Housing, National Homelessness Law Center, and the Virginia Harm Reduction coalition will discuss the current landscape around housing access for people in recovery from a mental health condition or substance use disorder and discuss strategies for advocating for supportive housing models.

Speakers include:

- Julie Walker, *Opportunity Starts at Home* project manager, National Low Income Housing Coalition
- Victoria Palacio Carr, deputy director of state strategy, Legal Action Center
- Anita Burgos, PhD, director of public policy, National Alliance on Mental Illness
- Marcella Maguire, PhD, director of health systems integration, Corporation for Supportive Housing
- Jesse Rabinowitz, campaign and communications director, National Homelessness Law Center
- Ariel Johnson, director of operations, Martinsville, and patient navigation, Virginia Harm Reduction Coalition

A safe, stable, and affordable home is widely recognized as foundational to recovery and long-term health. Yet, individuals with substance use disorders or mental health conditions often face significant barriers to securing housing. As communities continue to respond to overlapping housing and health challenges, there is a growing need for cross-sector solutions that recognize housing as essential to recovery, stability, and overall well-being. Advocates will leave this webinar with an increased understanding of these issues, as well as tangible resources and messaging they can share with their networks.

Register for the webinar here.

To learn more about the connections between Recovery, Mental Health, and Housing, read the OSAH fact sheet here.

Natural Resources Defense Council Shares Perspectives Article Highlighting Staff Member Experiences Pursuing Housing Justice and Energy Affordability

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

Keywords: multi-sector, energy affordability, LIHEAP, WAP, ESA

Natural Resources Defense Council (NRDC), an *Opportunity Starts at Home* (OSAH) Steering Committee member, shared a recent perspectives article, “My Quest for Energy Affordability and Housing Justice is Both Personal and Professional,” that details the experiences of Jasmine Valdovinos, NRDC Climate & Energy Advocacy associate, navigating housing and energy assistance programs with her family in Oakland, California. As renters with low-income, her family faced barriers to accessing complicated energy affordability, housing, and weatherization assistance programs. Jasmine connects these experiences to the national issue of exclusion of the most vulnerable families from programs meant to serve them, and recommends program reforms to make them more flexible, accessible to renters, and trauma informed. She also recommends the creation of community-based navigation and advocacy systems to support residents in completing applications and communicating with government agencies.

Jasmine describes her family's rental home in Oakland, California as one that holds generations of family traditions and memories but also comes with an array of structural issues. The author describes her family's challenges with unfinished repairs, mold, electrical issues, pests, insufficient insulation, no ventilation, minimal weatherproofing, and unsafe temperatures without central heating and cooling. These physical conditions impact her family's health and daily functioning. Energy bills for the house are consistently high, and information about energy assistance programs was not readily available. Programs also did not provide sufficient support in Spanish for her family. The programs they did receive assistance from did not offer enough relief, so Jasmine pursued additional options, including Low Income Home Energy Assistance Program (LIHEAP), the Weatherization Assistance Program (WAP), and the Energy Savings Assistance Program (ESA), to further reduce the home's energy bills and improve structural conditions. Researching these programs revealed barriers including requiring landlord permission, turning many applicants away due to limited funding, or promising long delays. Barriers faced by Jasmine's family reflect a larger system that does not adequately provide for families with the lowest incomes, particularly immigrant and multi-generational households.

In her role at NRDC, Jasmine draws from her research on energy burdens and housing resilience and her personal experiences to advocate for housing justice and climate equity. While this brings a personal drive to her work, it also means addressing family crises in the moment and comes with emotional costs. As her family's challenges are shared by many families with low-incomes, Jasmine recommends two key shifts to increase households' access to housing and energy assistance programs. The first, creating community-based navigation and advocacy systems, would fund community organizations to provide direct and sustained support to residents to complete applications in their preferred language, advocate with landlords, and interface with government agencies. The second recommendation is to make assistance programs more accessible to renters by not requiring landlord approval, making the application process more streamlined and easier to understand, and accounting for the emotional and material hardships that households with low incomes face.

Read the article here.

Research

JCHS's 2026 *State of the Nation's Housing* Report Finds Cost Burdens for Renters Continue to Rise Amid Cooling Demand and Housing Market Uncertainty

By Raquel Harati, NLIHC Research Analyst

Keywords: housing affordability, renters, increasing costs, housing market, federal policies

The Joint Center for Housing Studies (JCHS) of Harvard University released its annual *The State of the Nation's Housing* report on June 17. The report highlights a national landscape of increasing affordability challenges, weakening job markets, and growing economic uncertainty amidst rising housing cost burdens for both renters and homeowners, despite vacancies rising and housing demand weakening. The authors highlight that federal housing assistance remains deeply inadequate in comparison to the needs of low-income households across the U.S., who are simultaneously facing a shrinking supply of lower-cost homes. Existing federal inadequacies paired with recent policy changes by the Trump administration to further scale back funding run the risk of deepening existing inequities and furthering housing instability for millions of households across the country. The report recognizes different innovative tools being utilized at the state and local levels to expand housing supply and assist low-income households, but without coordinated policy solutions and funding support from the federal government, attempts to alleviate these severe housing challenges will remain patchwork at best.

Numerous topics are explored in the report that impact the housing market, including unaffordable rents while homeownership remains inaccessible for many, slowing housing construction amidst decreasing household growth, and more frequent climate risks raising insurance costs for both single family and multifamily homes. The authors found that a record-high 22.7 million renter households (or 49%) were cost-burdened in 2024, meaning these households spend more than 30% of their income on housing costs. The growth in the number of cost-burdened renters appears to be driven by rising rents and a shrinking supply of low-cost rental units. The report shares that the number of units in the U.S. renting for under $1,000 per month fell by 30% between 2014 and 2024, from 8.3 million to 5.8 million. Meanwhile, the number of units renting for $1,000 or more per month increased by 46%; the number of luxury units, or those renting for more than $2,000 per month, doubled. Although rents nationwide decreased by 0.5% on an annual basis in the first quarter of 2026, the authors note that they are still considerably elevated compared to pre-pandemic levels. For example, average asking rents for professionally managed apartments were found to be 29% higher in the first quarter of 2026 than they were in 2020. Furthermore, recent declining rents were not evenly distributed across geographies—while most rental markets in the South and West saw decreases likely tied to substantial new construction of housing units in recent years, rents increased in the majority of rental markets in the Midwest and Northeast.

The authors found evidence of slowing housing demand in recent years, reflecting economic uncertainty and making it unlikely to ease affordability challenges for many low-income renters. Household growth, as measured by the number of new households formed, slowed for a third consecutive year, falling by 16% in 2025 from 2024. This slowdown reflects the reality of many young adults being unable to afford to rent on their own, leading many to live with roommates or family members. Severely restrictive immigration policies and increased deportations also impacted housing demand and new household formation, with immigration to the U.S. plummeting by approximately 50% in 2025. Housing demand is also expected to be affected by the growing number of older adults moving out of their homes to live with family or in managed care facilities.

Changes in household formation and housing demand were accompanied by slowing construction. Across the country, total new housing construction declined by 1%, due in part to slowing demand and high construction prices from materials and labor shortages. However, by analyzing the markets separately, the authors found that new single-family home construction fell by 7%, while new multifamily home construction increased slightly in 2025 but remained below the peak of construction in 2022. Even within the single-family market, differences appeared with the build-to-rent single-family market making up 11% of the total new single-family homes in 2025, almost three times the historical average showcasing growing demand within this area.

The report emphasizes that the increasing frequency and cost of climate-related disasters puts existing housing units at greater risk of being damaged or destroyed. Utilizing FEMA's National Risk Index, the authors found that 72 million homes across the country face at least a moderate risk of being lost due to a climate-related disaster. These risks are contributing to rising insurance costs for single-family and multi-family homes alike, especially in disaster-prone states like Texas and Florida. Average monthly home insurance premiums have risen 72% between 2019 and 2025 as disasters increased—costs that are often passed on to renter households through rent increases and sometimes make it difficult for landlords to afford the costs of maintaining and operating their properties.

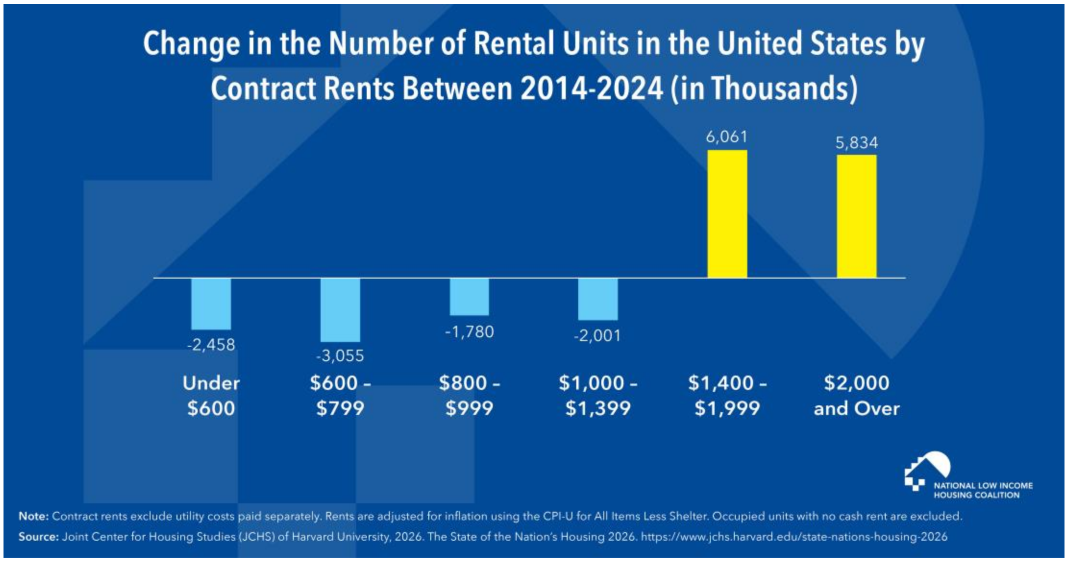
The report concludes that expanding federal rental assistance, supporting state and local initiatives, and climate mitigation efforts are all concrete steps to solving the housing crisis, but that no single option will solve it alone—a coordinated approach at all levels of government and across multiple sectors is essential. The authors reference the recently passed bipartisan "21st Century ROAD Act," which includes priorities endorsed and long advocated for by NLIHC, as evidence of growing recognition from federal legislators of the housing issues being faced across the nation and a meaningful step toward making affordable, accessible housing a reality for more renter households.

The full report and accompanying data can be found here.

Fact of the Week

The U.S. Lost Thousands of Low-Cost Rental Homes While the Supply of High-Cost Homes Grew

Keywords: housing affordability, rental housing, rental costs, affordable housing



Note: Contract rents exclude utility costs paid separately. Rents are adjusted for inflation using the CPI-U for All Items Less Shelter. Occupied units with no cash rent are excluded.

Source: Joint Center for Housing Studies (JCHS) of Harvard University, 2026. *The State of the Nation's Housing 2026*. https://www.jchs.harvard.edu/state-nations-housing-2026

NLIHC Careers

NLIHC Seeks Senior Vice President, Advancement

The Senior Vice President, Advancement will report to the President and Chief Executive Officer of the National Low Income Housing Coalition (NLIHC) and will lead the organization's comprehensive advancement strategy, overseeing all philanthropic revenue and donor engagement efforts to sustain and grow NLIHC's impact.

This position is responsible for designing and executing a multi-year resource development strategy aligned with NLIHC's strategic priorities. The role will lead all aspects of development, including major gifts, planned giving, institutional fundraising, sponsorships, and fund development campaigns. The SVP will serve as a key member of the senior leadership team, contributing to organization-wide strategy and ensuring alignment between revenue generation and programmatic goals.

The salary range for this position is contingent upon experience and is from $165,000 - $175,000. This is a remote position with regular travel to Washington, DC required. Regular travel to Washington, DC is required for senior leadership retreats, board meetings, and key organizational events. The nature of the role also requires a proactive communication style to maintain a deep integration with the DC-based staff and the organizational culture.

Core Responsibilities

Executive Leadership & Organizational Strategy

- Serve as a senior advisor to the president and CEO and a core member of the senior leadership team, helping shape and execute the organization's strategic vision, growth trajectory, and long-term sustainability.
- Lead the development and implementation of an integrated advancement strategy aligned with organizational priorities, including policy impact, field building, and systems change.
- Lead the development and execution of a comprehensive, multi-year fundraising strategy aligned with organizational priorities.
- Identify and pursue new revenue and partnership models that support scale, innovation, and long-term impact.
- Define and implement a structured donor tiering system and portfolio management framework to formalize the organization's engagement across all levels of giving.
- Provide the board and CEO with high-level forecasting, trend analysis, and risk mitigation strategies.
- Ensure revenue strategies are integrated with programmatic goals and racial equity commitments.

Fundraising and Strategic Partnerships

- Lead strategy and relationships for foundation, philanthropic, and institutional funders, including national foundations and aligned grantmaking entities.
- Oversee the development of compelling, forward-looking proposals that position the organization for large, multi-year, and strategic investments, partnering with the Director of Fund Development and team to guide proposal strategy and complex grant narratives.
- Anticipate and respond to shifts in philanthropic trends, aligning organizational opportunities with funder priorities.
- Ensure strong stewardship, reporting, and long-term partnership development with institutional funders.
- Set ambitious revenue goals and ensure strong forecasting, pipeline development, and performance tracking across all funding streams.
- Oversee and coordinate with events and communications teams to elevate the organization's brand, visibility, and donor experience through events, including the Leadership Awards Reception.
- Identify opportunities to innovate event models (e.g., curated salons, donor briefings, strategic roundtables).
- Ensure events are designed not only as revenue drivers but as platforms for influence, storytelling, partnership-building, and member engagement.
- Partner with the president and CEO and senior leadership to deepen relationships with key donors and expand funding aligned with strategic priorities.

Major Gifts, Donor Engagement, and Stewardship

- Design the organizational road map for prospect identification, cultivation, and stewardship and personally manage a select portfolio of high-capacity principal and major donors.
- Oversee organizational major gifts strategy, including prospect identification and stewardship.
- Lead expansion of planned giving initiatives and long-term donor engagement.
- Ensure consistent donor recognition and stewardship practices.

Board & Senior Leadership Collaboration

- Partner with the Board of Directors, especially fund development leadership, to strengthen board engagement in fundraising, relationship-building, and strategic growth.
- Support and coach board members and senior staff in donor engagement, cultivation, and solicitation strategies.
- Collaborate across teams to ensure alignment between programmatic priorities and advancement efforts.
- Participate actively in senior leadership meetings, contributing to organizational strategy, decision-making, and resource allocation.
- Advise on emerging opportunities, potential risks, and innovative approaches to strengthen NLIHC's influence and reach.

Team Leadership and Management

- Lead, mentor, and manage a high-performing advancement/fund development team, fostering a culture of collaboration, accountability, and innovation.
- Ensure the development team operates with clarity, accountability, and high performance through clear goals, metrics, and processes.
- Support professional development and capacity building.
- Partner closely with the Director of Fund Development to translate strategy into execution.

Development Operations and Systems

- Oversee advancement operations, including CRM systems, data integrity, reporting, and analytics.
- Build and maintain systems for pipeline management, donor tracking, and revenue forecasting.
- Partner with the finance team on gift processing, reconciliation, and financial reporting.
- Monitor fundraising pipelines and revenue projections.

Organizational and Team Support

- Participate in staff meetings, retreats, trainings, and Coalition events.
- Promote a culture of philanthropy across the organization, ensuring all staff understand their role in advancing relationships and impact.

- Champion equity and inclusion in advancement strategy, ensuring fundraising approaches reflect and support the org

Position Requirements

- Bachelor’s degree required; advanced degree preferred, along with 10-15 years of progressive, senior-level experience in advancement, fundraising, or external affairs, ideally within a national nonprofit or advocacy organization.
- Unwavering commitment to racial and social equity in all aspects of work and a demonstrated ability to develop strategies and tactics to create equitable and inclusive outcomes.
- Excellent communication skills, both written and verbal, with the ability to engage diverse stakeholders, including the media, policymakers, funders, and supporters.
- Demonstrated success in securing major gifts and leading multi-million-dollar fundraising strategies.
- Strong proficiency with Salesforce or comparable CRM systems.
- Proven ability to lead and manage complex fundraising portfolios and teams.
- Strategic thinker with the ability to translate vision into execution and results.
- Familiarity with housing policy, social justice, or advocacy landscapes is strongly preferred.
- Highly adaptable, proactive, and strategic, with the ability to thrive in fast-paced, high-pressure environments.

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and benefits package. **Interested candidates should submit a resume, cover letter (including salary requirements), writing sample, and a portfolio of advancement accomplishments to Jamaal Gilani, Director of People and Culture, via email at jgilani@nlihc.org.**

NLIHC News

NLIHC in the News for the Week of July 6

The following are some of the news stories to which NLIHC contributed during the week of July 6:

- "Vacant offices are being converted into affordable housing units, but it’s not enough to fix America's silent real estate crisis," *Moneywise*, July 6, at: https://tr.ee/fHaxMR
- "Indiana sees significant drop in number of homeless veterans," *WRTV*, July 6, at: https://tr.ee/JJqIqm
- "4 takeaways from the NLIHC national renter survey," *Smart Cities Dive*, July 7, at: https://tr.ee/oxW4aZ

Where to Find Us – July 13

- AASC Conference – Austin, TX, August 23-24 (Tia Turner)

NLIHC Staff

Sarah Abdelhadi, Manager, State and Local Research
Andrew Aurand, Senior Vice President for Research, x245
Bridgette Barbosa, Graphic Design Intern
Sidney Betancourt, Manager, Inclusive Community Engagement, x200
Kayla Blackwell, Senior Housing Policy Analyst, x231
Victoria Bourret, Manager, State and Local Research Outreach, x244
Alayna Calabro, Senior Policy Analyst, x252
Billy Cerullo, Manager, Training and Innovation
Adelle Chenier, Senior Director of Events
Esther Colón-Bermúdez, Research Analyst
Lakesha Dawson, Director of Operations and Accounting
Neha Darisi, Field Intern
Lindsay Duvall, Manager, Member Engagement, x206
Thaddaeus Elliott, Housing Advocacy Organizer
Dan Emmanuel, Director, Research, x316
Treasure Evans, IDEAS Intern
Janelle Flowers, Operations Coordinator
Jamaal Gilani, Director of People and Culture
Kayla Gilchrist, Senior Housing Advocacy Organizer
David Gonzalez Rice, Senior Vice President of Public Policy
Raquel Harati, Research Analyst
Nathan Hertzberg, Research Intern
Danita Humphries, Executive Operations Manager, x226
Nada Hussein, Research Analyst, x264
Haadia Hyder, Strategic Partnerships & Campaigns Intern
Kenza Idrissi Janati, Housing Advocacy Coordinator
Kim Johnson, Senior Director of Policy, x243
Sarita Kelkar, Policy Intern
Mayerline Louis-Juste, Project Manager, *Strategic Partnership*s, x201
Lisa Marlow, Senior Director of Communications, x813
Meghan Mertyris, Senior Disaster Housing Recovery Analyst
Julian Mura-Kröger, Research Intern
Khara Norris, Senior Vice President of Operations and Finance, x242
Naiya Oden, Housing Trust Fund Research Intern
Libby O'Neill, Senior Policy Analyst
Noah Patton, Director, Disaster Recovery, x227
Mackenzie Pish, Research Analyst

Benja Reilly, Development Coordinator, x234
Zenayah Roache, Housing Advocacy Organizer
Dee Ross, Tenant Leader Fellow
Gabrielle Ross, Manager, IDEAS, x208
Craig Schaar, Data Systems Analyst
Brooke Schipporeit, Senior Director, Field Organizing and Innovation, x233
Amin Sobhani, DHR Intern
Kristen Stehling, Fund Development Director
Carlton Taylor, Jr., Senior Graphic Communications Coordinator
Hawa Tallo Sow, Development Intern
Cecily Thomas, Development Coordinator, x810
Tia Turner, Project Manager, *Our Homes, Our Votes*
Julie Walker, Project Manager, *Opportunity Starts at Home*
Brandon Weil, Graphic Communications Manager
Chantelle Wilkinson, Vice President, Strategic Partnerships & Campaigns, x230
Renee Williams, Senior Advisor for Public Policy
Renee M. Willis, President and CEO, x247
Tiara Wood, Communications Coordinator