

Volume 31, Issue 28
July 27, 2026

Budget and Appropriations

- House Adjourns for August Recess After Sending Continuing Resolution Funding Federal Programs Through December 4 to Senate
- House Republicans Pass Blueprint for \$95 Billion Reconciliation Package

HoUsed

- Tomorrow, July 28, Join the National *HoUsed* Campaign Call for Universal, Stable, Affordable Housing

Our Homes, Our Votes

- 100 Days to Election Day: A Guide to Voting Resources for Low-Income Renters

Disaster Recovery Housing

- NLIHC and Chesapeake Climate Action Network Host Briefing on “FEMA Act” for Congressional Offices
- Flooding Impacts Texas Hill Country as West Virginia Deals with Historic Flooding

Strategic Partnerships

- NLIHC Brings Unblocked Englewood to Baltimore on August 13 – Save The Date

Opportunity Starts at Home

- HUD Releases 3-Year Follow-Up Report for The Housing and Children’s Healthy Development Study

Public Charge

- Public Charge Final Rule Released; Protecting Immigrant Families Coalition Releases Resources

Research

- NLIHC Releases *Out of Reach 2026: The High Cost of Housing*

Fact of the Week

- Two-Bedroom Housing Wages Range from \$11.57 in Puerto Rico to \$52.79 in California

NLIHC Careers

- NLIHC Seeks Senior Vice President, Advancement

NLIHC News

- NLIHC in the News for the Week of July 20
 - Where to Find Us – July 27
-

Budget and Appropriations

House Adjourns for August Recess After Sending Continuing Resolution Funding Federal Programs Through December 4 to Senate

By Kim Johnson, NLIHC Senior Policy Director

Keywords: Budget and Appropriations, THUD, HUD, FY27

On July 23, the House of Representatives passed a continuing resolution (CR) to extend federal program funding through December 4, with a vote of 220-205. The Senate is expected to revise the bill to include “anomalies,” which provide additional short-term funding for specific programs. The Senate will likely pass its version before the August recess, after which the House will consider the Senate-passed extension upon returning in September.

A CR temporarily extends federal program funding at current levels, allowing lawmakers additional time to negotiate and pass final spending bills for the next fiscal year. All 12 appropriations bills, including the Transportation, Housing and Urban Development (THUD) bill that funds HUD programs, are expected to be finalized by October 1, the start of the new fiscal year. Without a final bill or CR, the federal government shuts down, and operations are significantly reduced until funding is restored.

Needed Housing Anomalies for a CR

To ensure vital rental and homelessness assistance continue reaching the people who rely on it, NLIHC urges the Senate to include the following provisions in a CR:

1. **Limit harm to people served by homelessness programs by including language to noncompetitively renew FY2026 Continuum of Care (CoC) funding if HUD does not lawfully award funds by December 1, 2026.** HUD’s most recent Notice of Funding Opportunity (NOFO) for the FY26 CoC program would result in an [estimated 97,000 people](#) who had previously been experiencing homelessness losing the assistance they rely on for a stable home, putting them at risk of being pushed back into homelessness. The requested language would limit funding gaps and service disruptions.
2. **Prevent over 44,000 households from losing assistance by including language explicitly directing HUD to issue Tenant Protection Vouchers (TPVs) for all households with Emergency Housing Vouchers (EHVs) by the end of the calendar year.** The [EHV program](#), created in the [American Rescue Plan Act](#), funded new vouchers targeted to people experiencing or at risk of homelessness, as well as survivors of domestic violence, dating violence, sexual assault, stalking, or human trafficking. More

than 44,000 households still rely on an EHV to afford the cost of rent, but the program is expected to run out of funding by the end of 2026. While [we believe](#) Congress provided a long-term solution in the final FY26 THUD bill, it appears HUD will implement the language in a way that only delays the funding cliff by a few months; the requested language would ensure HUD issues guidance that provides EHV households with longer-term assistance.

3. **Prevent funding shortfalls for housing vouchers by providing additional resources.**

The White House's [list of anomalies](#) includes a request for additional funding authority to allow Public Housing Authorities (PHAs) to “use unobligated carryover funding for the purpose of addressing funding shortfalls and maintaining current services.” Giving PHAs the ability to move resources away from one account to cover another could fail to actually solve the problem – for example, this language would allow PHAs to use TPV funding to help cover shortfalls instead of using that funding to continue serving EHV holders, which would still leave EHV holders without assistance before the end of the year. PHAs should not have to cover shortfalls in one program at the expense of another, when Congress could include additional funding to ensure all programs are adequately covered.

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:

- Providing at least \$45.6 billion for Tenant-Based Rental Assistance (TBRA) programs, which would be enough to ensure all current TBRA contracts are renewed, and that the more than 40,000 households still served by an Emergency Housing Voucher (EHV) continue to receive rental assistance.
- Investing at least \$5.1 billion in HUD's Homeless Assistance Grants (HAG) program and including language in the final FY27 spending bill protecting funding for Continuum of Care (CoC) programs so they are not destabilized by potential changes from the administration.
- Fully funding the Public Housing Operating Fund at the full, formula-determined need, plus \$598 million to address the cumulative shortfall in Public Housing operations reported in FY25, and providing increased funding for the Public Housing Capital Fund to begin addressing the capital needs backlog in Public Housing.
- Investing in accessible, affordable homes for older adults and people with disabilities by fully renewing all existing Project-Based Rental Assistance (PBRA) contracts and Project Rental Assistance Contracts (PRACs) and expanding funding for the Section 202 Housing for the Elderly and Section 811 Housing for Persons with Disabilities programs.

- Providing at least \$15 million for HUD’s Eviction Protection Grant Program (EPGP), which communities grant to establish rights to counsel and other programs that help people avoid eviction and remain housed.
- At least maintaining funding of \$1.1 billion for the Indian Housing Block Grant (IHBG) program and increasing funding for the IHBG-Competitive program to \$150 million, targeted to tribal communities with the most urgent housing needs.
- Establishing guardrails to ensure the administration releases appropriate funding to communities and does not withhold, redirect, limit, 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.

House Republicans Pass Blueprint for \$95 Billion Reconciliation Package

By Kim Johnson, NLIHC Senior Policy Director

Keywords: Budget and Appropriations, THUD, HUD, FY27

On July 22, House Republicans passed a \$95 billion budget reconciliation blueprint by a vote of 216-214. Representatives Thomas Massie (R-KY), Warren Davidson (R-OH), and former Republican Kevin Kiley (I-CA) joined all Democrats in opposing the proposal. The bill allocates approximately \$60 billion for defense, \$13 billion for intelligence operations, \$12 billion for farm relief, and \$10 billion for the administration of the “Safeguard American Vote Eligibility (SAVE) Act.”

The blueprint, or “budget resolution,” must be approved by both the House and Senate before committees can draft the reconciliation package. The timing of Senate consideration remains uncertain. If the Senate amends the resolution, it must return to the House for approval. With the House in recess, consideration of any Senate-passed resolution would be delayed until

September. Lawmakers, including all Senate Democrats and Republican Senators Thom Tillis (R-NC), Lisa Murkowski (R-AK), Susan Collins (R-ME), and Mitch McConnell (R-KY), have consistently voted against the “SAVE Act.” NLIHC and the nonpartisan *Our Homes, Our Votes* campaign [oppose](#) the “SAVE Act” and joined a February 2026 [sign-on letter](#) with over 130 organizations, led by the Leadership Conference on Civil and Human Rights, expressing opposition to the bill.

HoUSed

Tomorrow, July 28, Join the 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, tomorrow, July 28, from 4:00 pm to 5:00 pm ET. We will preview the August recess toolkit, provide an overview of findings from our new report, [Out of Reach 2026](#), and discuss how advocates can use NLIHC resources to advance federal housing priorities during August and beyond. We will also share updates from Capitol Hill. [Register here](#).

[Access](#) NLIHC’s archive of *HoUSed* campaign calls and other webinar recordings.

Our Homes, Our Votes

100 Days to Election Day: A Guide to Voting Resources for Low-Income Renters

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

Keywords: midterm elections, GOTV, voting resources

With 100 days until the 2026 midterm elections, NLIHC’s nonpartisan [Our Homes, Our Votes](#) (OHOV) campaign is actively registering, educating, and mobilizing low-income renters and affordable housing advocates to vote.

OHOV resources make voting more accessible, help ensure every vote is counted, and strengthen our democracy:

- Join the *Our Homes, Our Votes* monthly [webinar series](#) for real-world examples, field insights, and step-by-step guidance to strengthen nonpartisan voter engagement and amplify renters’ voices.

- Share OHOV’s best practices report, [Turning Renters into Voters: Lessons in Engaging Low-Income Communities](#). This report highlights OHOV’s Pilot Community partners and provides actionable voter engagement strategies for housing and homelessness organizations nationwide.
- Become an [affiliate](#) and join a network of nonpartisan organizations committed to increasing voter turnout among low-income renters and raising housing as an election issue.
- [Purchase](#) OHOV-branded apparel, accessories, stickers, buttons, and more. The collection includes brand-new TurboVote magnets, which direct voters to NLIHC’s online voter registration and information platform. All swag is available in both English and Spanish.

Additional Resources

- The nonpartisan Election Protection Coalition manages Election Protection Hotlines in multiple languages. If you have questions about voting or if your right to vote is being challenged, call 866-OUR-VOTE (English), 888-VE-Y-VOTA (Spanish), 844-YALLA-US (Arabic), or 1-888-API-VOTE (English, Mandarin, Cantonese, Korean, Vietnamese, Tagalog, Urdu, Hindi, and Bengali/Bangla). Visit 866ourvote.org for more information.
- Access the [social media toolkit](#) for sample language and posts to help promote voter protection.
- If you need transportation to the polls, a nonpartisan civic organization in your community may be able to help. Rideshare2Vote AWARE, an *Our Homes, Our Votes* affiliate, offers barrier-free rides to the polls in 13 states and growing. Visit rideshare2voteaware.org or call 888-858-3421 to request a ride.
- If you already have transportation, consider volunteering with Rideshare2Vote AWARE to support other voters in your community. Click [here](#) to learn more about volunteer opportunities.

Subscribe to the [OHOV Monthly Newsletter](#) for updates on voting rights, civic engagement resources, upcoming webinars, and opportunities to take action at the intersection of housing justice and democracy.

On August 10, OHOV will host its next webinar on “[Voter Registration 2026: Tools, Rules & Strategies for Low-Income Renters](#).” Speakers will share compliance reminders and renter-specific best practices.

For more information about NLIHC’s nonpartisan *Our Homes, Our Votes* campaign, visit ourhomes-ourvotes.org or [email ourhomes@nlihc.org](mailto:ourhomes@nlihc.org).

Follow OHOV on Instagram [here](#).

Disaster Recovery Housing

NLIHC and Chesapeake Climate Action Network Host Briefing on “FEMA Act” for Congressional Offices

By Noah Patton, NLIHC Director of Disaster Recovery

Keywords: Chesapeake, FEMA

On July 21, NLIHC and the Chesapeake Climate Action Network hosted a congressional briefing to support the “[Fixing Emergency Management for Americans](#) (FEMA) Act.” More than 60 Congressional staffers and advocates attended to hear remarks and a panel discussion on the bipartisan bill, which aims to reform the Federal Emergency Management Agency (FEMA) by restoring its independence and improving access to disaster assistance and mitigation funding. Sponsored by Committee Chairman Sam Graves (R-MO), Ranking Member Rick Larsen (D-WA), Rep. Daniel Webster (R-FL), and Rep. Dean Stanton (D-AZ), the bill passed the House Transportation and Infrastructure Committee earlier this year and was recently discussed in a committee hearing.



NLIHC and Chesapeake Climate Action Network cohosted Congressional Briefing on the “FEMA Act”
Photo credit: NLIHC staff

The hearing included remarks from Democratic Transportation and Infrastructure Committee staff, NLIHC, and the Chesapeake Climate Action Network, followed by a panel of national advocacy organizations supporting the bill. Panelists represented the League of United Latin American Citizens, the Coalition on Human Needs, the Southern Environmental Law Center, and the Hispanic Federation. They discussed the need to remove FEMA from the Department of Homeland Security, improve FEMA’s application system, and restructure disaster mitigation funding.

The FEMA Act was drafted via an extensive, bipartisan outreach process with stakeholders and disaster survivors, including members of NLIHC’s Disaster Housing Recovery Coalition. The FEMA Act was developed through a bipartisan outreach process involving stakeholders and disaster survivors, including members of NLIHC’s Disaster Housing Recovery Coalition. The

bill has 90 cosponsors: 52 Republicans and 41 Democrats. Supporters are now seeking a vote by the full House of Representatives.

Flooding Impacts Texas Hill Country as West Virginia Deals with Historic Flooding

By Noah Patton, NLIHC Director of Disaster Recovery

Keyword: Texas, rain, flooding

A year after catastrophic flooding impacted the Texas Hill Country, killing over 100 people, days of heavy rain again brought [flash flood emergencies](#) to Kerrville, Hunt, Uvalde, and Knippa, Texas. Officials confirmed that at least two people have died as a result of the current flooding, with emergency responders performing rescues for 230 people.

Up to 20 inches of rain fell in two days over the Uvalde area – more than six months’ worth of rain for the area. Other areas of the region received between 6 and 16 inches of rainfall in 24 hours. Rivers rapidly rose in hours to record flood levels, cutting off bridges and flooding towns and neighborhoods across the area. Much of the region, West of San Antonio within the Colorado and Guadalupe River basins, remains highly vulnerable to flood events, with steep terrain, shallow soil, and recurring high rainfall events brought by moist air from the Gulf of Mexico.

Unlike last year's flooding event, where authorities were challenged by the failure of the region's flash flood warning systems, sirens and alerts were effectively issued. In addition, this most recent flood event occurred during daylight hours, allowing for an easier and quicker evacuation of residents from the impacted area. The President has approved an emergency declaration for the region, allowing federal assistance to impacted state and local governments. Further damage assessments are ongoing.

Elsewhere, all 55 counties of West Virginia remained under a [state of emergency](#) after severe thunderstorms brought 5 to 7 inches of rainfall to central and northern parts of the state. Floods killed two and damaged homes and businesses throughout the region as rivers rose to record levels. The National Guard was deployed, and first responders said they received hundreds of calls for assistance. Lewis, Randolph, and Upshur counties were the hardest hit, receiving rare “Particularly Dangerous Situation” warnings from the National Weather Service on Tuesday, July 21.

On Thursday, July 23, officials were continuing to wait for the waters to recede before setting up supply distribution areas to serve evacuated residents and those in areas where utility service had been knocked out by the storm.

NLIHC's Disaster Housing Recovery, Research, and Resilience team will continue to work with community-based partners in these and other impacted areas to support recovery efforts. [Learn more](#) about our work.

Strategic Partnerships

NLIHC Brings Unblocked Englewood to Baltimore on August 13 – Save The Date

By Haadia Hyder, NLIHC Strategic Partnerships & Campaigns Intern

Keywords: Unblocked Englewood, Tonika Lewis Johnson, Amber Hedley, in-person event

NLIHC's next Summer of IDEAs event will take place on August 13 from 6:00 pm to 9:00 pm ET at [Unity Hall in Baltimore, MD](#). "Unblocked Screening/Community Conversation on Affordable Housing & Advocacy" is a documentary by MacArthur Grant Award Winner Tonika Lewis Johnson and Chicago Bungalow Association researcher Amber Hendley. This documentary explores how predatory land contracts extracted millions of dollars from aspiring Black homeowners in Chicago, particularly in Englewood. The film follows Tonika Johnson and the Chicago Bungalow Association as they repair homes in Englewood through a public art initiative. Housing discrimination affects communities nationwide, from Chicago and Los Angeles to Baltimore.

[Summer of IDEAS](#) is a monthly film series featuring documentaries on the realities of the modern housing crisis. By bringing together community members, service providers, activists, artists, and leaders, the series aims to inspire meaningful change through film and discussion.

[Register](#) for the August 13 in-person event in Baltimore, MD, today!

[Learn more](#) about the Summer of IDEAS and *Strategic Partnerships* at NLIHC.

Opportunity Starts at Home

HUD Releases 3-Year Follow-Up Report for The Housing and Children's Healthy Development Study

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

Keywords: HCHD, PHAs, Ohio, Texas

On July 16, HUD's Office of Policy Development and Research (PD&R) released "[The Housing and Children's Healthy Development Study 3-year Follow-up Report](#)" for the Housing and Children's Healthy Development (HCHD) study. Serving as a companion to the original Baseline Report, the report conveys findings from a randomized controlled trial (RCT) investigating the impacts of housing choice vouchers (HCVs) on children's healthy development, and possible ways that voucher access might affect child and family outcomes. The report finds strong evidence that voucher access is associated with improvements in housing conditions, housing

affordability, neighborhood safety, and reduced parental stress and hypertension among primary caregivers.

Using random assignments within the HCV program at two Public Housing Authorities (PHAs), the study analyzed survey data from a sample of 895 families with 1,231 children in Cleveland, Ohio, and Dallas, Texas. The University of Michigan's Survey Research Center (SRC) conducted the survey, with baseline data collected in person in 2017 and 2018 and follow-up data collected by phone in 2020 and 2021. The baseline sample included 461 households that received vouchers and 434 that did not, and researchers gathered data about 1-2 children in the home. The follow-up survey reached 86% of the baseline sample and gathered data about primary caregivers and children.

The report finds that voucher access improved housing affordability, household financial stability, housing and neighborhood conditions, and the physical and mental health of family members. The 3-year follow-up data suggest that the effect of vouchers on family stress may be an important mechanism impacting health and wellbeing, with the lowest levels of financial stress associated with paying about 30% of income toward rent.

The study also found that each additional month of leasing a unit with a voucher was associated with increased positive outcomes. Along with increased affordability and decreased likelihood of missed rent payments, an additional month of lease-up was associated with a decreased likelihood of having a hypertension diagnosis, increased feelings of neighborhood safety, and decreased levels of parenting stress.

The study's research team is currently seeking funding for a third wave of data collection to examine longer-term impacts on physical health, cognitive development, and socioemotional adjustment of participating families and their children. The report's authors emphasize that the COVID-19 pandemic confounded results of the 3-year follow-up survey, and an additional round of data collection under different circumstances is necessary to understand the real potential of the HCHD study.

[Read](#) the report.

To learn more about the connections between housing and child wellbeing, [read](#) the OSAH fact sheet.

Public Charge

Public Charge Final Rule Released; Protecting Immigrant Families Coalition Releases Resources

By Sarita Kelkar, NLIHC Policy Intern

Keywords: DHS, public charge, immigrants, PIF, resources, test, benefits, health and social services, housing assistance, green card, chilling effects

On July 16, the U.S. Department of Homeland Security (DHS) released a [final "public charge" rule](#) rescinding the 2022 regulatory provisions, effective September 18, 2026. Confusion around public charge is expected to 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. NLIHC has released a [public charge digital toolkit](#) to update advocates with resources related to public charge and its impacts on housing, including resources from the Protecting Immigrant Families Coalition (PIF) such as community [talking points](#) (available in English and Spanish); a community-facing fact sheet, "[Does this apply to me?](#)" in 9 languages; a template [training presentation](#); a [guide](#) comparing the 2026 final rule to the 2022 rule and more.

Background on Public Charge

DHS has used the "public charge" test to determine admission into the United States or approval for a green card for over a century. The public charge inadmissibility test can negatively impact a person's admission and application for a Lawful Permanent Residence or "green card" or a visa. Many immigrants are exempt from public charge by laws that cannot be changed by regulations.

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).

As of September 18, 2026, the 2026 final public charge rule will allow DHS officials to consider public benefits when reviewing a green card application, and the 2022 public charge rule will no longer be in effect. It is not clear which benefits programs, or government services would be considered. Public benefits of use would be one of many factors that officials could consider during a public charge determination. See PIF's "[What changed with public charge?](#)" for a side-by-side comparison.

One in four children in the U.S. is in an immigrant family. Most (90%) children in immigrant families are U.S. citizens, yet many go without crucial nutrition, healthcare, and other supports because of fear and confusion caused by policies such as the public charge rule. See PIF's "[Research documents the harm of past public charge policies](#)" to learn more.

PIF Resources

PIF's [new resources](#) capture essential pieces of the new public charge rule, emphasizing how:

- Many immigrants are not subject to public charge, where the rule only applies to immigrants applying for a family-based green card, a visa to enter the United States, or people with a green card who leave the U.S. for more than 6 months.

- Deviating from the 2022 rule, where only the use of cash assistance and long-term institutionalization were considered in a public charge test, the new rule opens the door to consideration of a much broader range of programs.
- Under the new rule, officials can consider a family member's use of benefits as evidence of an applicant's income and resources, among many other considerations.
- The confusion and uncertainty the new rule will spread is by design. Immigrant families are likely to experience chilling effects, where the ensuing harm is part of a larger attack on immigrant communities right now.

[Read](#) the final rule.

[Access](#) PIF's toolkit and resources.

Learn more about the history of public charge through [Chapter 6](#) of NLIHC's *2026 Advocates' Guide*.

Research

NLIHC Releases *Out of Reach 2026: The High Cost of Housing*

By Esther Colon-Bermudez, NLIHC Research Analyst

Keywords: Out of Reach, Housing Wage, fair market rent

NLIHC released [Out of Reach 2026: The High Cost of Housing](#) on July 23. Published annually, *Out of Reach* highlights the mismatch between the wages people earn and the price of decent rental housing in every state, metropolitan area, and county in the U.S. This year's *Out of Reach* report highlights that, amid ongoing economic uncertainty and federal cuts to assistance, the lowest-income renters continue to struggle to afford housing.

The report's central statistic, the Housing Wage, is an estimate of the hourly wage a full-time worker must earn to afford a modest rental home at HUD's FMR without spending more than 30% of their income on rent. Nationally, a full-time worker must earn a Housing Wage of \$34.73 per hour to afford a two-bedroom rental home at FMR and a Housing Wage of \$29.19 to afford a modest one-bedroom rental home. For this year, the average hourly wage earned by renters is \$24.84, which is \$9.89 less than the national two-bedroom Housing Wage, and \$4.35 less than the one-bedroom Housing Wage. In 49 states, the District of Columbia, and Puerto Rico, renters earning the average renter wage must work more than 40 hours per week to afford a modest two-bedroom rental home.

The rental affordability crisis affects millions of low-wage workers. More than half of all wage earners cannot afford a modest one-bedroom while working full-time, and at least 60% cannot afford a modest one-bedroom rental home. The median hourly wage for 18 of the 25 most common occupations in the country is lower than the two-bedroom Housing Wage. Workers in

these 18 occupations make up 48% of the total U.S. workforce and include occupations like service industry workers, home health aides, and nursing assistants.

The report also highlights significant racial, ethnic, and gender disparities. Nationally, the median wage of a full-time white worker is enough to afford a one-bedroom apartment at FMR, but it falls short for Black and Latino workers by \$6.97 and \$6.90, respectively. Women earn less than their male counterparts, especially Black and Latina women. Black women earning the median wage for their race and gender make \$21.94 per hour, which is \$1.70 less than Black men and \$10.17 less than white men. Latina women earn \$3.12 less than Latino men and \$11.40 less than white men.

The significant gap between what renters earn and housing costs demands greater federal investment in affordable housing. Yet federal rental assistance has long been chronically underfunded, forced to compete with other discretionary programs in the appropriations process. *Out of Reach 2026* highlights a longstanding trend of federal spending priorities that favor military spending over basic needs. Annual budget authority for the Department of Defense (DoD) has ranged from 2.8% to 6.8% of gross domestic product (GDP) since 1980, compared to housing assistance, which has ranged between just 0.2% and 1.2%. The President's budget for FY2027 would deepen this imbalance further, calling for an overall 10% cut to non-defense discretionary spending while increasing military spending by approximately 23%.

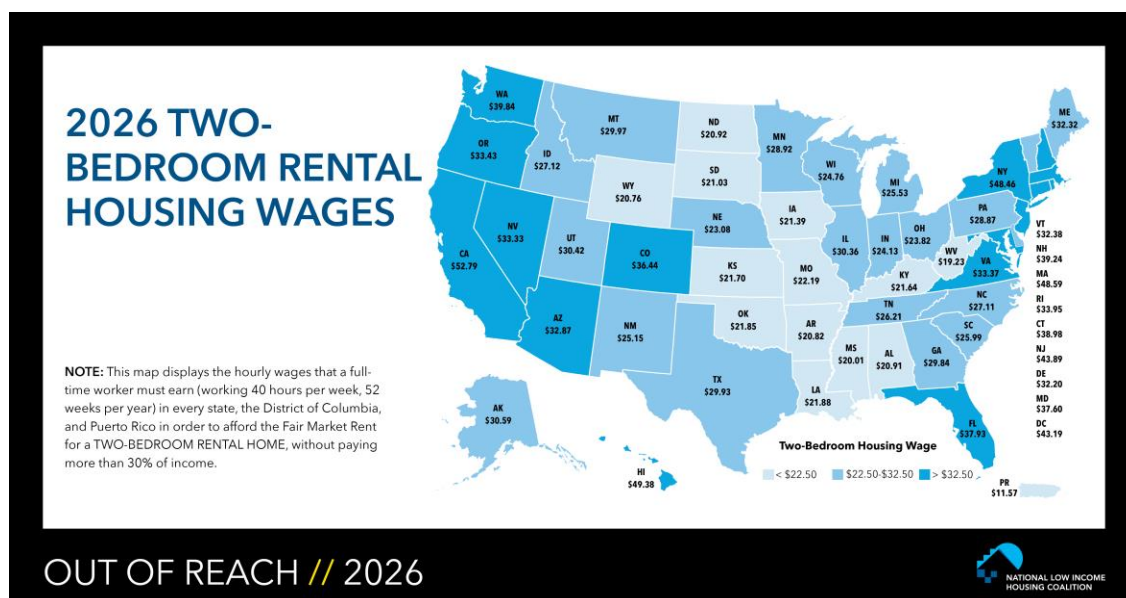
NLIHC interviewed renters and other housing stakeholders to better understand the everyday realities of the housing crisis. Their messages were clear: a job no longer guarantees housing stability, renters are making impossible choices between paying for rent and other essentials, housing providers are overwhelmed and struggling to meet demand, and the current administration's actions have only made things worse. To address the challenges identified in *Out of Reach 2026*, Congress must make substantial, long-term investments to expand rental assistance, subsidize the production and preservation of affordable housing, reduce regulatory barriers, and ensure disaster recovery efforts reach the lowest-income renters.

The *Out of Reach 2026* interactive website includes data for each state, county, and metropolitan area, and an easy-to-use search function for identifying data by metropolitan area ZIP code. Visit the website at <https://nlihc.org/oor>.

Fact of the Week

Two-Bedroom Housing Wages Range from \$11.57 in Puerto Rico to \$52.79 in California

Keywords: Out of Reach, housing wages, housing costs, housing affordability



Source: NLIHC [Out of Reach 2026](#)

Note: This map displays the hourly wages that a full-time worker must earn (working 40 hours per week, 52 weeks per year) in every state, the District of Columbia, and Puerto Rico in order to afford Fair Market Rent for a two-bedroom rental home without paying more than 30% of income.

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.

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.

For more information about this opportunity, visit: <https://nlihc.org/about/opportunities>

NLIHC News

NLIHC in the News for the Week of July 20

The following are some of the news stories to which NLIHC contributed during the week of July 20:

- “In DFW, housing affordability slips even as builders report strength,” *HousingWire*, July 22, at: <https://tr.ee/ShOu7V>
 - “Florida residents face massive gap in rental affordability,” *USA Today*, July 23 at: <https://tr.ee/EiHdTV>
 - “Affordable rent remains out of reach for millions of low-wage workers,” *Scotsman Guide*, July 23, at: <https://tr.ee/ACqCz8>
-

Where to Find Us – July 27

- [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 Partnerships*, x201
Lisa Marlow, Senior Director of Communications, x813
Meghan Mertyr, 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