



Memo To Members & Partners

A weekly newsletter from the National Low Income Housing Coalition

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Budget and Appropriations

House Appropriations Committee Releases Draft FY26 Spending Bill Cutting HUD Funding but Sparing Most Programs from Drastic Cuts Proposed by White House

By Alayna Calabro, NLIHC Senior Policy Analyst

Keywords: appropriations, FY26

The U.S. House of Representatives Committee on Appropriations released on July 13 their draft fiscal year (FY) 2026 Transportation, Housing and Urban Development (THUD) [spending bill](#), which provides annual funding for the vital U.S. Department of Housing and Urban Development (HUD) programs and services people and communities rely on for affordable, accessible housing, rental assistance, homelessness services, and community development programs. The proposal would fund HUD at \$67.8 billion, a decrease of \$939 million from the \$74.6 billion provided for HUD programs in FY25.

While this level of funding cannot maintain critical investments in affordable housing programs, the bill also largely rejects the draconian cuts President Trump called for in his FY26 spending request for HUD, which would have a damaging impact on the people and communities HUD programs serve.

With the release of its draft FY26 spending bill, the House Appropriations THUD subcommittee will next review and propose amendments to the bill (a process known as “markup”) [today](#) (July 14), while the full House Appropriations Committee will markup the bill on [July 17](#). The Senate Appropriations Committee has yet to announce its schedule for releasing and reviewing its draft FY26 THUD spending bill.

NLIHC will continue to review this budget and share timely analysis.

Take action TODAY: Urge Congress to expand, not cut, funding for vital affordable housing and homelessness assistance programs!

Use NLIHC's resources to take action on FY26 funding, including:

- **Using NLIHC's advocacy toolkit, "[Opposing Cuts to Federal Investments in Affordable Housing](#),"** to call on Congress to protect and expand affordable housing and homelessness resources, including NLIHC's priorities:
 - Full funding to renew all existing Housing Choice Voucher (HCV) contracts and funding to renew [60,000 Emergency Housing Vouchers \(EHVs\)](#).
 - Increased funding for public housing operations and public housing capital needs.
 - \$4.922 billion for HUD's Homeless Assistance Grants (HAG) program.
 - \$20 million for the Eviction Protection Grant Program (EPGP).
 - At least \$1.3 billion for HUD's Tribal housing programs and \$150 million for competitive funds targeted to Tribes with the greatest needs.
 - The toolkit includes talking points, advocacy materials, engagement ideas, and more resources for advocates to weigh-in with their members of Congress on the importance of these vital resources!
- **Emailing or calling member 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.](#)

National, state, local, Tribal, and territorial organizations can also [join over 2,700 organizations](#) on CHCDF's national letter calling on Congress to support the highest level of funding possible for affordable housing, homelessness, and community development resources in FY26.

Visit [NLIHC's Advocacy Hub](#) for more information and resources that can help you take action and help protect the affordable housing programs people rely on.

Protecting Immigrant Families Coalition Releases Reference Guide on Immigrants' Access to Public Benefits in Recently Passed Reconciliation Bill

By Kayla Blackwell, NLIHC Housing Policy Analyst

Keywords: Protecting Immigrant Families, PIF, budget reconciliation, immigrant, healthcare, benefit cuts

The Protecting Immigrant Families Coalition (PIF) released a new [reference guide](#) to provide advocates with an easy-to-read chart and timeline illustrating the major changes passed in the

“One Big Beautiful Bill Act” (OBBBA), clearly defining the law’s impacts on immigrants’ access to public benefits and economic supports. Though HUD housing assistance was not directly changed, the bill will impact other vital safety net programs that people with low incomes rely on to help make ends meet, including Medicaid and SNAP, with devastating impacts for immigrants and immigrant communities.

The OBBBA passed using a partisan method called budget reconciliation and was signed into law on July 4. The PIF resource clearly breaks down which public benefit programs included immigrant access changes and how immigrant families will be impacted. For example, OBBBA severely limited eligibility among many lawfully present immigrants for nutrition assistance, child tax credit, higher education, and healthcare, including healthcare provided through the “Affordable Care Act” (ACA), Medicare, Medicaid, and Children’s Health Insurance Program (CHIP). Specifically, OBBBA terminated SNAP eligibility for many lawfully present immigrants, including humanitarian immigrants. The new PIF resource lists current policy, the effective date of the new OBBBA policy, and an implementation timeline for the new policies so immigrant communities can see when these changes will take effect.

View the resource [here](#).

NLIHC Joins Sierra Club Letter Opposing Public Land Sale in Reconciliation Bill

By Kayla Blackwell, NLIHC Housing Policy Analyst and San Kwon, NLIHC Policy Intern

Keywords: public lands, budget reconciliation, Bureau of Land Management, Native, Tribal lands

NLIHC joined a letter from the National Housing Law Project and the Sierra Club urging Senate Majority Leader John Thune (R-SD), Minority Leader Chuck Schumer (D-NY), and Senators Mike Lee (R-UT) and Martin Heinrich (D-NM) to oppose the sale of public lands in the budget reconciliation bill, the “One Big Beautiful Bill Act” (OBBBA). The proposal, led by Sen. Lee, would have approved the sale of 0.5% to 0.75% of public land managed by the U.S. Forest Service and Bureau of Land Management—opening an estimate of an unprecedented 250 million acres of public lands for potential sale across Western states. During Senate debate on June 28, Senator Lee [removed](#) the proposal from the budget reconciliation bill, which passed and was signed into law on July 4. NLIHC works closely with Tribal housing leaders to ensure any sale of public lands includes Tribal consultation and accountability to Tribes and local communities.

Proponents of the public lands sale have argued that it would provide a viable way to address the country’s housing affordability crisis. The letter argues forcefully against this rationale, stating that the public lands sale would “have devastating impacts on U.S. efforts to preserve America’s most precious resources without making any meaningful gains to address our affordable housing crisis.”

The letter points out the absurdity of framing a public land sell-off as a housing solution. Affordable housing—whether in rural, suburban, or urban communities—must be built within communities where people can live and work, with resources like schools, hospitals, employment opportunities, and infrastructure. Furthermore, even if developed, housing in areas

like Lake Tahoe or Zion National Park—areas known for their recreational and luxury markets—would certainly be out of reach for working families and thus do nothing to address the country’s housing affordability crisis.

The letter condemns the proposal as consistent with the reconciliation bill’s broader pattern of pursuing disinvestment from the public and massive wealth transfers to corporations and the ultra-wealthy. “Public lands are a shared inheritance—irreplaceable, invaluable, and essential to our nation’s future. At a time when access to land, nature, and affordable housing is increasingly limited, selling off public lands is a permanent and misguided step in the wrong direction,” the letter stated.

Read the full letter [here](#).

Read the Sierra Club’s statement on the removal of public lands sale from the reconciliation bill [here](#).

Congress

House Financial Services Subcommittee on Housing to Hold Hearing on “Modern Solutions to the Housing Shortage”

By Kayla Blackwell, NLIHC Housing Policy Analyst

Keywords: House Financial Services, HUD

On Wednesday, July 16, at 2 pm ET, the U.S. House Committee on Financial Services’ Subcommittee on Housing and Insurance will convene a hearing, “[HOME 2.0: Modern Solutions to the Housing Shortage](#).” Witnesses will include Alison George, Director of the Colorado Division of Housing, Department of Local Affairs, on behalf of the Council of State Community Development Agencies (COSCEA); Eric Oberdorfer, Director of Policy and Legislative Affairs at the National Association of Housing and Redevelopment Officials (NAHRO); and Tiffany Bohee, President of Mercy Housing California.

Watch the hearing and find more information [here](#).

Fair Housing

NLIHC Joins Poverty and Race Research Action Council Letter Opposing Rescission of Affirmative Fair Housing Marketing Regulations

By Kayla Blackwell, NLIHC Housing Policy Analyst and San Kwon, NLIHC Policy Intern

Keywords: Affirmative Fair Housing Marketing, fair housing marketing, PRRAC

NLIHC joined a [comment letter](#) led by the Poverty and Race Research Action Council (PRRAC) opposing the proposed rule to rescind the HUD Affirmative Fair Housing Marketing (AFHM) rule (see [Memo, 6/9](#)). HUD developed the AFHM rule not only to end discriminatory practices of segregation and racist policies, but also to take affirmative steps toward ensuring that federally assisted housing would not reproduce discriminatory patterns of the past. If finalized, the proposed rule to rescind AFHM regulations would be a major setback in building equitable and fair housing in federally assisted programs and would further contribute to the fair and affordable housing crisis.

Developed by HUD following passage of the “Civil Rights Act of 1968” (specifically, Title VIII, or the “Fair Housing Act,” “FHA”), AFHM regulations require federally assisted owners to target advertising and outreach regarding their properties to populations that are “least likely to apply” amongst groups that are protected from discrimination by the FHA. This typically involves property owners identifying relevant demographic groups and targeting public advertising and outreach to those communities. The AFHM regulation does not dictate which tenants an owner must select for a unit, nor does it prohibit landlords from advertising their properties through other means that reach different populations.

The PRRAC-led comment letter argues that the proposed AFHM rule is arbitrary, capricious, and inconsistent with HUD’s statutory duty under the FHA to affirmatively further fair housing (AFFH). The letter points out that HUD’s proposed rule completely fails the “arbitrary and capricious” standard by failing to provide reasoned analysis and good reasons for the new policy and its departure from prior policy and by failing to address factual findings that contradict prior policy.

HUD asserts that AFHM regulations reinforce racial stereotypes and are unconstitutional under the Supreme Court’s 2023 decision on affirmative action (*Students for Fair Admissions v. Harvard*). The letter strongly rebuts this claim, arguing that it “grossly misrepresents the nature and purpose of affirmative marketing.” The letter states, “HUD’s claim that the AFHMP [Affirmative Fair Housing Marketing Plan] regulations require favoring some racial groups over others for outreach ignores that outreach and tenant selection are distinct and the fact that targeted marketing efforts are necessary to reach groups historically excluded or unaware of opportunities in certain markets.” The letter emphasizes that AFHM rules are fundamentally a race-neutral strategy informed by an analysis of racial demographic data, making it distinct in nature from race-conscious policies like affirmative action.

Additionally, the letter also points out that existing AFHM requirements do not pose any significant administrative burden on federally assisted property owners. HUD-assisted property owners have developed efficient systems for complying with AFHM requirements with minimal burden. Since being enacted in the 1970s, HUD’s affirmative marketing requirements have never been challenged in court.

If finalized, the proposed AFHM rule would take HUD decades back in civil rights progress. This would be especially ruinous given that since the passing of the Fair Housing Act in 1968, HUD’s efforts for fair housing have fallen far short of what is needed. Neighborhoods today are more racially segregated than they were 100 years ago, and Black homeownership has remained virtually unchanged for 50 years.

“At a time when housing affordability and racial justice are central concerns for millions in the United States, we urge HUD to move in the direction of progress, not retrenchment. The existing AFHMP rules are more than a regulatory requirement; they are a manifestation of HUD’s obligation to dismantle discriminatory barriers to housing. Their rescission would represent a significant step backward in the United States of America’s ongoing struggle for racial, economic, and housing justice. We strongly call on HUD to uphold its duty to fair housing by not finalizing the rescission of the AFHMP rules,” writes the authors of the letter.

Read PRRAC’s letter [here](#).

Read PRRAC’s helpful two-page paper, “What You Need to Know about the Trump Administration’s Attack on Affirmative Marketing,” [here](#).

Read HUD’s proposed rule [here](#).

National Fair Housing Alliance and the Tennessee Fair Housing Council File Federal Class Action Lawsuit for Unconstitutional Withholding of Fair Housing Funds

By Kayla Blackwell, NLIHC Housing Policy Analyst and San Kwon, NLIHC Policy Intern

Keywords: fair housing, National Fair Housing Alliance, lawsuit, class action

On June 24, 2025, law firm Relman Colfax, PLLC filed a federal lawsuit on behalf of the National Fair Housing Alliance (NFHA) and Tennessee Fair Housing Council (TFHC) challenging HUD’s unlawful refusal to administer critical grant funding under the Fair Housing Initiatives Program (FHIP).

FHIP was created in 1992 by Congress to support frontline organizations that defend, enforce, and advance fair housing laws and practices. Fair housing organizations have used FHIP funds to, for instance, stop insurance and lending redlining practices, support the development of housing units accessible for people with disabilities, target sexually abusive landlords, prevent homelessness for families with children, and more.

HUD is now openly defying its FHIP mandate, refusing to spend congressionally appropriated funds. The withheld funds take the form of existing grants, as well as new grants from pending application cycles. All of this comes after more than thirty years of unbroken interdependence between HUD and fair housing organizations.

“Fair housing organizations around the country are being forced to lay off staff, close investigations, and turn away people experiencing discrimination,” said Reed Colfax, Co-Managing Partner at Relman Colfax in a [statement](#). “This is a civil rights emergency, and the government is standing by when it should be taking action.”

The plaintiffs NFHA and TFHC allege that HUD’s refusal to administer FHIP grants violates the “Administrative Procedure Act” and the U.S. Constitution. Without FHIP funds, NFHA will no longer be able to launch a new fair housing organization in North Carolina to assist victims of

the most recent natural disaster, as well as to educate communities about fair housing. TFHC has already ceased systemic investigations and begun staff terminations because HUD will not award grant funding. The loss of new grant funding threatens 85% of its operating budget, and the organization may be forced to close if funding is not restored. Many other fair housing organizations face a similar fate.

“As Dr. Martin Luther King stated, ‘justice delayed is justice denied.’ The Trump Administration has been intentional in its efforts to chip away at, delay, and deny critical civil rights that are codified into law. Fair Housing has always enjoyed strong bipartisan support but now, the Trump Administration is refusing to abide by the budget appropriations decisions taken by Congress, which it is required to do. Allowing these actions to go unchecked is dangerous for our country and disastrous for the thousands of vulnerable individuals and families, including disabled veterans, seniors, survivors of domestic violence, families with children, people of color, and others throughout the nation, who are left without key fair housing protections,” said Lisa Rice, President and CEO of NFHA, in a [statement](#).

The harms from HUD’s refusal to administer FHIP funds are especially grave given the Trump Administration’s proposal to eliminate FHIP funding entirely from its FY26 budget.

Read NFHA’s press release [here](#).

Read the full complaint [here](#).

Disaster Housing Recovery

Severe Flooding Devastates Communities Across the Texas Hill Country

By Noah Patton, NLIHC Director of Disaster Recovery

Keywords: Tropical Storm Barry, Texas, flooding, FEMA

Moisture from the remnants of [Tropical Storm Barry](#) collided with atmospheric conditions over central Texas during the July 4th weekend triggering a series of devastating flash floods that swept across the region. The [storms](#), which intensified rapidly, delivered unprecedented rainfall and overwhelmed rivers, creeks, and stormwater systems, particularly in the Texas Hill Country. With search and rescue operations now entering their seventh day, the disaster has already claimed the lives of [at least 120 people](#), with at least 160 more still missing. Subdivisions, summer camps, and RV parks have been submerged or destroyed. Damage assessments are ongoing, and the full impact on housing is unknown across the region.

One of the most harrowing impacts occurred in Kerr County, northwest of San Antonio, where over 10 inches of rain fell in less than an hour. The Guadalupe River rose [26 feet in just 45 minutes](#), inundating nearby communities and facilities. Among the most tragic sites was Camp Mystic, a Christian summer camp for children located within a FEMA-designated floodway, where at least [27 campers](#) and counselors died. Many more remain unaccounted for. Nearby residential subdivisions also experienced catastrophic flooding, though the total number of homes impacted is still being assessed. In response, President Trump issued a [major disaster](#)

[declaration](#), which as of this writing only covers Kerr County. Flooding deaths have occurred in Burnet, Kendall, Kerr, Tom Green, and Travis Counties.

Allegations have surfaced that recent staffing cuts at the federal level may have contributed to a delay in warning systems. While the National Weather Service (NWS) issued 22 alerts for the area, a [key position](#) responsible for direct communication with local officials in the San Antonio forecast office was reportedly vacant. NWS personnel had been targeted for dismissal and buyouts by the Trump Administration earlier this year.

FEMA has deployed an Incident Management Team to the area, and a [Disaster Recovery Center](#) is open at First Baptist Church in Kerrville. A FEMA search and rescue team was also deployed several days after the flooding. The acting FEMA administrator has not made a statement with Department of Homeland Security Secretary Noem speaking for the Administration. The Customs and Border Patrol (CBP) Border Search Trauma and Rescue Team (BORSTAR) has also been deployed to the area. [HUD's Disaster Technical Assistance Team](#) is also providing support. Shelters are operating across the region, housing hundreds of displaced residents, with the American Red Cross managing operations.

Impacts range across the region. As of this writing, in [Burnet County](#), northwest of Austin, five fatalities occurred with more than 62 water rescues performed, including at [Hamilton Creek Manor](#), a subsidized housing complex. [Williamson County](#) has reported three deaths, evacuations of an [apartment building and RV parks](#) in Georgetown, and one person is still missing. Downstream in [Kendall County](#), eight fatalities have been confirmed. Farther west, [Tom Green County](#) experienced 14 inches of rain on July 4, leading to one confirmed death and damage to approximately 12,000 structures in the San Angelo area. In [Travis County](#), which includes Austin, seven lives have been lost and 10 people are still missing. Significant housing damage is expected across these areas.

[Governor Abbott](#) emphasized that Texas is deploying all necessary resources to the Hill Country, including rescue boats, helicopters, and National Guard support, while urging residents to follow local guidance. He called for a state-led investigation focused on solutions, declared July 6 a [“Day of Prayer”](#) for flood victims, and ordered the [State Operations Center](#) to stay in an elevated response mode due to ongoing rain risks.

NLIHC and members of our Disaster Housing Recovery Coalition (DHRC) are closely monitoring the devastating floods in Texas and will work to support impacted low-income households and local advocates as part of our ongoing Disaster Housing Recovery, Research, and Resilience (DHR) efforts. The NLIHC-led DHRC is a nationwide network of over 900 national, state, and local organizations committed to ensuring that federal disaster recovery efforts prioritize the communities most affected and historically marginalized, especially households with the lowest incomes and those experiencing homelessness.

[Here](#) is a list of federal safety, health, and recovery resources. Federal assistance applications can be found at [DisasterAssistance.gov](#), by calling 800-621-3362, or via the [FEMA app](#).

Read FEMA's hurricane preparation advice at: <https://www.ready.gov/hurricanes>

Download the [FEMA app](#) to receive updates and sign up for [emergency alerts](#).

Tropical Storm Chantal Brings Catastrophic Flooding to the Carolinas

By Alyssa Kemp, NLIHC Disaster Housing Recovery Intern

Keywords: Tropical Storm Chantal, North Carolina, South Carolina, flooding

Tropical Storm Chantal made [landfall](#) near Litchfield Beach, South Carolina, on July 6, 2025 before stalling over central North Carolina and unleashing record-setting rainfall. Some areas, including near Moncure in Chatham County, received more than [11 inches](#) of rain. [Widespread flooding](#) affected the region, particularly Chapel Hill, Durham, Chatham, Alamance, Moore, and Orange counties, resulting in multiple dam breaches, power outages, water rescues, and closed roads. The National Weather Service also confirmed [four EF-1 tornadoes](#) accompanying the storm. Chantal's [rapid intensification](#) and extreme rainfall are consistent with broader trends in climate-driven tropical weather systems.

At least [six storm-related deaths](#) have been confirmed in North Carolina, with fatalities reported in Chatham (three), Alamance (two), and Orange (one) Counties. Victims included individuals swept away in vehicles and two missing boaters later found deceased on Jordan Lake. [Four](#) central North Carolina counties, Alamance, Orange, Chatham, and Moore, declared states of emergency, with [two local emergency operation centers](#) activated. [Mebane](#) also declared a state of emergency following flood-related damage to the Graham-Mebane water treatment plant, which caused local water shortages. The [North Carolina Emergency Management Division \(NCEM\)](#) continues to coordinate response efforts, resource deployment, rescue teams, and personnel to support affected communities.

Tropical Storm Chantal caused extensive damage across both North and South Carolina, with preliminary loss estimates reaching [\\$6 billion](#). Housing damage accounts for a portion of the loss. For example, in North Carolina, [dozens](#) of Chapel Hill residents were forced from their homes and apartments in areas such as Camelot Village, Airport Gardens, Willow Drive, Bolinwood Condominiums, and Booker Creek Townhouse Apartments. In response, the [Red Cross](#) opened emergency shelters in Durham to assist displaced residents. The [full extent](#) of the damage is still being assessed in the state.

The nonprofit [Crisis Cleanup](#) has activated its helpline, (910) 218-1569, to connect impacted households with volunteer organizations able to assist in cleanup efforts. Community member-run Mutual aid groups like [Triangle Mutual Aid](#) have also activated and are working to support impacted individuals.

In the aftermath of Tropical Storm Chantal, NLIHC and the Disaster Housing Recovery Coalition (DHRC) are monitoring housing impacts and advocating for an equitable recovery. Through our DHR work, we focus on low-income renters, people experiencing homelessness, and communities historically marginalized in disaster responses. The NLIHC-led DHRC, over 900 local, state, and national organizations, works to ensure recovery efforts prioritize those with the greatest needs.

Read FEMA's hurricane preparation advice at: <https://www.ready.gov/hurricanes>

Download the [FEMA app](#) to receive updates and sign up for [emergency alerts](#).

From the Field

Texas Advocates Thwart Harmful Eviction Bill in Legislature This 2025 Legislative Session

By Nada Hussein, NLIHC State and Local Research Analyst and Saatvik Amravathi, NLIHC State and Local Innovation Intern

Keywords: eviction, tenant protections, Texas

This 2025 legislative session, at the behest of Texas lawmakers, including Lieutenant Governor Dan Patrick and House Speaker Dustin Burrows (District 83), harmful eviction reform was front and center in the Texas legislature as lawmakers introduced legislation that would have had significant implications for renters' rights in the state. One of the key bills introduced this 2025 session came from Senator Paul Bettencourt (District 7) who introduced "[Senate Bill 38](#)" to make it easier for property owners to target "[squatters](#)" and ultimately renter households in a broader platform. Senator Bettencourt's bill sought to "streamline" the eviction process, substantially expanding the use of summary evictions and stripping tenants of some mechanisms to legally challenge their eviction. However, the bill faced substantial revisions during the legislative process due to opposition from a bipartisan group of legislators. As a result of negotiation and amendments to the bill, tenant advocates worked to stop a substantial erosion of tenants' rights embedded in the bill this session.

Historically, the Texas legislature has passed reforms that have been overwhelmingly landlord-friendly including [multiple state-level pre-emptions](#). As a result, statewide tenant protections are comparatively weak, and the state maintains a speedy and landlord-friendly eviction process. [Under current Texas law](#), landlords are required to provide three-days' notice to tenants about their intent to file an eviction, which can be contracted to occur under a shorter timeframe if documented in a tenant's lease. A judicial hearing is scheduled ten days after, and a judgment is delivered. Once the judgment is delivered, tenants have a five-day window to submit an appeal, or a writ of possession is issued. This issuance allows local law enforcement to provide a 24-hour notice of removal. In its current form, the Texas eviction process already affords tenants limited due process and provides landlords the ability to expeditiously remove tenants from their property.

Texas' landlord-friendly eviction system has facilitated a substantial increase in the number of evictions with over 164,000 evictions being filed in Texas's four largest cities according to [data from Princeton University's Eviction Lab](#). The state has seen a sharp rise in evictions post-pandemic a product of the states' growing affordability crisis which has left 91% and 86% of the state's extremely low income (0-30% AMI) and very low income (31-50% AMI) tenants rent burdened according to the [NLIHC's 2025 The GAP: A Shortage of Affordable and Available Homes Report](#). The high rates of eviction filings in Texas are especially troubling since research has shown that eviction exacerbates negative health, behavioral, and economic outcomes for

tenants. Furthermore, eviction also serves as a significant cause for homelessness, which has been on the rise in Texas and has been met with criminalization efforts by the state legislature.

In its introduced form, Senate Bill 38 would have further shortened the eviction timeline for all renters, not just “squatters.” The primary change was the introduction of a “summary disposition” process which allowed landlords to secure eviction judgments in as little as four days and without a hearing (which was later amended to five days in a later iteration proposed in the legislature). The bill also provided substantial leeway to landlords during the eviction process, which allows for landlords to “forum shop” for eviction-friendly judges that allow for a tenant to be displaced from their residence with impunity. Under the proposed law, landlords would be allowed to remove tenants from their properties within 24 hours with hired off-duty police officers. Beyond tenants, the bill also targeted legal aid organizations, effectively hampering them by requiring jurisdictions to spend an equal amount on relocation assistance.

Of the original bill’s many provisions, tenant advocates and opponents of the bill were most concerned about the [usage of summary disposition in eviction cases altogether, which included provisions targeting renters’ rights and squatters](#). Tenant advocates in Texas characterized the bill as “the most anti-tenant bill ever proposed in the Texas Legislature,” highlighting the severity of the changes it would make to the eviction process.

In this case, tenant advocates including coalition members such as [Texas Housers](#), an NLIHC state partner, successfully organized, made their voices heard, and stripped out all of the bill’s most harmful provisions or focused them on squatters instead of introducing a sweeping landlord-friendly eviction process. Advocates and the bill’s opponents were able to successfully highlight the anti-tenant nature of the bill, overcoming the perception that the bill was only targeting squatters. Drawing attention to the bill’s overt landlord tilt helped develop opposition across partisan lines, building a coalition that even included the legislature’s largest landlord. This opposition pushed the powerful Texas Apartment Association and the bill’s authors into negotiating a final bill which removed or amended all the most harmful provisions before passage.

Through concerted and targeted advocacy, advocates were able to successfully remove many anti-tenant provisions and even secure some favorable provisions. Specifically, the amended bill eliminated some overtly pro-landlord provisions such as the ability for landlords to venue shop or expedite post-judgment removal of tenants from their property. Beyond reshaping the use and mechanics of summary dispositions, advocates were also able to secure a modest “right to cure.” For the first time in Texas, this allowed tenants missing one rent payment the ability to make up back rent to avoid eviction.

While tenant advocates view the enacted version of Senate Bill 38 as a marked improvement from its original form, [the bill still contains troubling provisions](#) such as stripping the Governor and Supreme Court of Texas of the power to modify eviction proceedings in times of emergency. Moreover, the enacted text also includes a harmful provision targeting tenants who are entitled to longer notice to vacate protections (such as through federally declared mandates noted under the 30-day “Coronavirus Aid, Relief, and Economic Security Act,” CARES Act, mandate or for tenants residing in certain properties managed by the United States Department of Housing and Urban Development), which creates conflict between state law and federal eviction protections as the courts can evict tenants from their residences up until execution of writ of possession.

Moreover, the law also limits electronic hearings unless both parties agree; potentially limits appeals judges' flexibility in granting continuance in eviction cases for good cause; and requires payments for appeals in cases other than nonpayment of rent cases, which could lead tenants to pay arbitrary costs to landlords.

Speaking to the passage of Senate Bill 38, Research Director of Texas Housers Ben Martin noted: "Our fear was that if the Texas Apartment Association was able to rewrite eviction law under the guise of 'stopping squatting,' that would serve as a model for other apartment associations in other states to do the same thing. Our hope is that by stopping the worst outcomes of this bill, the landlord lobby in other states will think twice about attempting something similar, and advocates will now have a playbook to fight back if their landlord lobby does try it. While no version of this bill passing is a good thing, Texas advocates and a bipartisan group of legislators achieved the impossible by removing all of the most harmful provisions from the bill before it passed. Tenants and advocates worked tirelessly to educate legislators that the bill they were considering was not about squatters but was rather intended to rewrite Texas' eviction process from top to bottom in favor of landlords at the expense of renters. Lawmakers listened, and even ones that aren't typically tenant champions grew to understand just how cruel and harmful this bill would be."

To learn more about the advocacy effort around Senate Bill 38, please visit the Texas Housers' website [here](#).

To read the bill's text, please visit the Texas State Legislature's website [here](#).

To learn more about the shortage of affordable and available homes in Texas, as outlined through NLIHC's *The Gap: A Shortage of Affordable and Available Homes*, please visit NLIHC's Texas Housing Profile [here](#).

Opportunity Starts at Home

Journal of Affordable Housing Article Highlights Department of Justice Study and the National Issue of Sexual Harassment in Housing

By Julie Walker, NLIHC National Campaign Coordinator

Keywords: Opportunity Starts at Home, multi-sectors

An [article](#) in volume 33 of the *Journal of Affordable Housing & Community Development*, "Housing Sexual Harassment: A Department of Justice Case Study," provides background on sexual harassment in housing in legal cases and existing research, followed by a Department of Justice analysis of 76 cases filed in courts across the U.S. over several decades and an interpretation of the findings. The study reveals that most alleged perpetrators are the owner-operators of rental properties. The findings indicate a lack of effective oversight and professional management in housing, which contributes to the frequency of harassment. Victims frequently initiated a complaint by contacting law enforcement, but the response was often inadequate. The

findings support the need for improvements in regulatory measures and tenant protections to support tenants and prevent harassment.

Title VIII of the “Civil Rights Act of 1968,” also known as the Fair Housing Act (FHA), prohibits sex discrimination in housing. Although there are no specific prohibitions against sexual harassment in the FHA, in 1986 the Supreme Court recognized sexual harassment as a form of illegal sex discrimination in employment and courts have applied this to the FHA’s prohibition on sex discrimination. Sexual harassment claims can be brought to courts under two theories—*quid pro quo* and hostile environment. *Quid pro quo* involves a housing-related benefit that is conditioned on coercion of sexual activity or retaliation if the victim does not comply. If arguing hostile environment, the complainant must prove that conduct was sufficiently “severe or pervasive” to create a hostile or abusive living situation. While existing empirical data on sexual harassment in housing is limited, prior research indicates that most housing sexual harassment cases involve demands or requests for sexual activity in place of rent, which can be argued using either or both theories depending on the facts of the cases.

Every case alleging sexual harassment in housing filed by the DOJ’s Civil Rights Division, Housing and Civil Enforcement (HCE) Section was reviewed for the DOJ study. The DOJ has authority to enforce the FHA, specifically with the authority to prosecute fair housing cases in federal court when there is evidence in a defendant’s pattern or practice of discrimination, or if any group of people have been denied fair housing rights and this raises an issue of “general public importance.” Filed cases are posted on the HCE Section website along with additional case-related documents, and as of January 2024 there were 76 housing sexual harassment cases. Complaints and related documents were reviewed with a focus on four factors: identity of the alleged perpetrator and their relationship to the property owner; the type of housing; the conduct alleged; and the circumstances surrounding the complaint and subsequent actions taken. The cases span 30 years, with the earliest filed in 1993 and most recent in 2023.

Major findings from the case analysis include:

- 73% of the alleged perpetrators were the owners-operators of housing.
- The most common form of harassment, found in 93% of cases, was the perpetrator’s offer or attempt to obtain sex in exchange for tenancy, reductions on rent, or repairs.
- In 66% of cases, the perpetrator allegedly evicted, threatened to evict, or refused to rent to people who refused the offer.
- The most common way that victims made a complaint was to call law enforcement, which in some cases appeared to have jeopardized their housing stability with some victims being evicted or given notices to vacate after making the complaint.
- 92% of cases involved private landlords operating rental properties.

These findings indicate that perpetrators of housing sexual harassment are more likely to be owner-operators of private rental housing who are often operating with little oversight or monitoring of their actions. While professional infrastructure has been developed to address sexual harassment in employment, no similar infrastructure exists in the context of housing. Employers have a strong incentive to develop and implement anti-harassment policies under Title VII of the “Civil Rights Act of 1964,” which prohibits sex-based discrimination in employment, but housing providers do not have the same legal incentives as employers to create similar policies. HUD provides recommendations for owners and property managers to develop

and implement policies against sexual harassment, and the author calls for future research on potential policy levers that could further incentivize this.

The data available on housing sexual harassment also suggests that women with low incomes are most likely to be victims. While some commentators have speculated that sexual harassment in housing is more likely to occur in public housing or the Housing Choice Voucher (HCV) program, existing data suggests that there is no increased likelihood of being victimized while living in subsidized housing compared to the private rental market. However, the DOJ study does reveal that a significant amount of housing sexual harassment is perpetrated by landlords participating in the HCV program or by Housing Authority employees. The author recommends that HUD continue to expand efforts to protect tenants in HUD-assisted housing.

Read the article [here](#).

HoUsed

Join July 22 National HoUsed Campaign Call for Universal, Stable, Affordable Housing!

By Kim Johnson, NLIHC Senior Director of Policy

Keywords: HoUsed, campaign call, The Gap

[Join](#) our July 22 national HoUsed campaign call from 4:00 to 5:00 pm ET. The call will feature an overview of findings from NLIHC's annual research reports, *The Gap: A Shortage of Affordable Homes*, and *Out of Reach: The High Cost of Housing* and discuss how advocates can use NLIHC's research and resources to make the case for affordable housing investments in their communities. We will also hear from our partners in the field, provide the latest updates from Capitol Hill, and more. [Register here](#).

Access NLIHC's archive of HoUsed Campaign calls and other webinar recordings [here](#).

Our Homes, Our Votes

HUD Rescinds Guidance on Promoting Voter Registration

By Tia Turner, NLIHC *Our Homes, Our Votes* Project Manager and Lena O'Rourke, NLIHC Consultant

Keywords: HUD, Voter Registration, PHA, PIH, rescission

Policy Updates

On July 2, 2025, the Trump Administration and the Department of Housing and Urban Development (HUD) rescinded [a March 7, 1996, Federal Register notice](#) that provided guidance

to promote voter registration in Public and Indian Housing. HUD announced the decision to rescind the guidance in a Federal Register [notice](#) with no rationale or description, saying that effective July 2, 2025, the 1996 notice is no longer in effect.

The rescission of this guidance does not change PHA’s ability to participate in non-partisan voter registration efforts; it does not prohibit these activities nor change the underlying federal and state voting laws.

However, it certainly signals a deprioritization of voter registration by HUD officials and puts at risk efforts to engage renters in civic engagement.

It also makes clear and transparent nonpartisan voter registration efforts more important than ever. Over the years, PHAs and other housing providers have successfully operationalized non-partisan voter registration. A key best practice is to incorporate registration into day-to-day processes, like intake processes, training sessions, and resident association meetings. Placement of posters in public spaces, like elevators, with key voter registration deadlines and election dates, requires few resources but can be extremely impactful. Our Homes Our Votes has the materials, resources, and strategies needed to promote voter registration in public and Indian housing communities.

Our Home, Our Votes will continue to monitor this situation and share information if and when it becomes available. If you have questions or if you see anything happening on the ground, we’d like to hear about it. For example, if you hear any conflicting advice about the implications of this rescission or if your state puts out new guidance, let us know. Please email ourhomes@nlihc.org with any questions, reports, or needs so we can help track and answer questions.

Background

The 1996 Federal Register notice provides voter registration guidance to public house agencies, Indian housing authorities, and Resident Management Corporations. It specifically promotes voter registration consistent with the provisions of the “National Voter Registration Act” in Public and Indian Housing, including in the Section 8 Voucher Program, and can be included as part of the normal application process, the annual recertification process, or when tenants come into the management office to pay rent.

In the 1996 guidance, PHA are:

- Encouraged to include voter-registration applications in their program applications and recertification materials;
- Encouraged to become voter registration agencies;
- Encouraged to permit non-profit, nonpartisan voter registration agencies on the property;
- Permitted to use nonpartisan posters to inform residents of their rights to register to vote; and more.

The guidance also includes important tenant protections, including that PHAs cannot intimidate people into voting or registering to vote or give the appearance that voter registration and voting are not voluntary.

HUD doubled down on this guidance when it circulated announcements to its email lists on February 9, 2022, clarifying that PHAs and recipients of HUD funding are permitted—and actively encouraged!—to facilitate nonpartisan voter engagement activities. The [announcement](#) from the Office of Multifamily Housing Programs encourages owners of HUD-assisted housing to share voter and election resources, such as those available via Vote.gov, with residents. The Office of Public and Indian Housing (PIH) also [encourages](#) PHA directors to share this information with residents and PHA staff. NLIHC summarized these announcements in the factsheet, "[The Do's and Don'ts of Voter Engagement in HUD-Assisted Properties](#)."

Building on the success of these nonpartisan efforts, the [Our Homes, Our Votes Act \(H.R. 10215 in the 118th Congress\)](#), introduced by Representatives Garcia (D-IL), Scanlon (D-PA), and Williams (D-GA) would facilitate voter registration for residents of public and federally subsidized housing by adding public housing agencies (PHAs) and HUD-assisted housing providers to the “National Voter Registration Act,” commonly known as the “Motor Voter Law.” This has not yet been reintroduced in the 119th Congress.

Passaic NJ Tenants Push Rent Cap Reduction on November Ballot

By Tia Turner, NLIHC Project Manager of *Our Homes, Our Votes* Campaign and Brendan McKalip, NLIHC *Our Homes, Our Votes* Intern

Keywords: Our Homes, Our Votes Campaign, voter engagement

On June 17, members of Make the Road New Jersey submitted a petition with more than 500 signatures to place a rent stabilization referendum on the November ballot in Passaic. The initiative would lower the city's current rent increase cap from 6% to 3%. Passaic is one of New Jersey's most rent-heavy cities, with 73% of units rented and 81% of renter households cost-burdened. Corporate landlords have increasingly acquired more properties, particularly in Passaic's Black and Brown neighborhoods, while simultaneously filing evictions at higher rates than smaller landlords, typically for nonpayment of rent. Now the city is facing a deepening eviction crisis, with filings rising from 2,652 in 2021 to 5,168 in 2022 and 6,745 in 2024. If approved, the measure would help slow displacement and predatory speculation in the city.

Recent tenant organizing has already prompted local policy changes. Passaic expanded the number of tenants protected by rent stabilization and capped rent increases at 8% for older multifamily units, later lowering the cap to 6% plus a pass-through fee. The ordinance also allows increases of up to 20% for “below-market” units. Advocates argue that the 6% cap is too high and that these loopholes fail to protect low-income tenants and immigrant families from displacement.

Make the Road NJ argues that lowering the cap to 3% would better protect renters who are already stretched thin. Their report with Popular Democracy in Action found that doing so could protect more than 40,000 households from homelessness and return \$4 million annually to renters, supporting local businesses and municipal revenues. As tenants push to lower permitted increases to 3%, they are also calling for additional reforms to improve Passaic's rent regulations including vacancy control, closing loopholes like “below market rate” increases, expanding coverage, and strengthening infrastructure for oversight and enforcement.

As communities across the nation lose their existing affordable housing stock to rent hikes, rent stabilization is both vital for those most harmed by rising rents and displacement and a pragmatic policy choice to safeguard existing lower-income housing amid expected FY26 housing cuts. This initiative in Passaic, New Jersey, highlights how civic action at the local level can put housing directly on the ballot. We encourage partners to uplift this story as a model for connecting voter mobilization efforts with tenant-led campaigns. To learn more about organizing a successful ballot measure campaign for affordable homes, see our report [here](#).

NLIHC's *Our Homes, Our Votes* campaign tracks, reports on, and analyzes housing and homelessness ballot measures. For an archive of *Our Homes, Our Votes* ballot measures summaries and analyses, visit: www.ourhomes-ourvotes.org/ballot-measures.

Research

Study Explores How Housing Choice Voucher Recipients Navigate Negative Stereotypes During their Housing Search

By Mackenzie Pish, NLIHC Research Analyst

Keywords: Housing Choice Voucher; rental assistance; source of income; renter protections; section 8

A recently published article in *Social Service Review*, “[‘I Don’t Fit the Stereotypes’: Housing Choice Voucher Recipients and the Navigation of a Voucher Identity](#),” examines how Housing Choice Voucher (HCV, or Section 8) Program participants experienced and navigated stigma during their search for rental housing in Honolulu, Hawaii. The authors found that as voucher holders struggled to find suitable rental units that would accept their vouchers, they tended to adopt the negative stereotypes about voucher holders as a group while describing themselves as exceptions. They suggest that this phenomenon results from the hyper-competitive nature of finding a rental home with a voucher, as well as the lack of opportunities to build solidarity movements among voucher-holding renters.

HCVs are a critical resource for helping lower-income renter households become stably housed in neighborhoods of their choice. However, federal funding for housing subsidies is woefully inadequate to meet the demand for assistance, and as a result, many HCV applicants remain on a waitlist for years. The authors note that even after being awarded a voucher, an estimated 40% of households struggle to secure a lease for a rental home (also known as “leasing up”) within the allotted time frame and ultimately lose their voucher, largely due to an [ongoing deficit](#) of affordable, available rental housing and landlord refusal to rent to voucher holders.

The authors sought to understand how individuals pulled from the HCV waitlist navigate the stigma and challenges associated with leasing up. They conducted a series of semi-structured interviews with 47 individuals who were issued a voucher from the City and County of Honolulu Department of Community Services (DCS) in early 2020. The initial interviews were conducted as soon as possible after the required HCV program orientation led by DCS. Follow-up

interviews focused on participants' housing searches were conducted biweekly, and a final exit interview was conducted after participants either secured a lease or forfeited their vouchers because they were unable to lease up in the allotted time. Ultimately, 28 participants successfully used their voucher to secure housing and six lost their vouchers; the authors lost contact with the 13 remaining participants before the end of the study.

The interviews revealed that, upon being pulled from the waitlist, HCV participants initially expressed confidence in their ability to lease up and hope that the voucher would provide “an opportunity to shed the negative valuations of their worth associated with...identities like ‘homeless’ or ‘public housing resident.’” The authors referred to this period as the “opportunity stage,” and found that participants rarely spoke about negative stigmas related to the program or participants.

However, within 60 to 120 days after being pulled from the HCV waitlist, participants entered into what the authors refer to as the “rejection stage” as they struggled to lease up and were subjected to the stigmas associated with voucher holders. In follow-up interviews focused on their housing search, participants shared how disheartening and frustrating it was to encounter repeated rejections from landlords, property managers, and even advertisements for rental homes that explicitly stated that voucher holders would not be accepted. For example, one participant who ultimately leased up shared that she likely sent “more than 100 inquires” to find a unit that would accept her voucher.

The authors found that in interviews conducted during the rejection stage, participants continued to emphasize their deservingness of a voucher. However, rather than describing the negative stereotypes associated with voucher holders as inaccurate, nearly all participants generally expressed acceptance of the stereotypes as true for *most* voucher recipients while describing themselves as an exception. Participants frequently described themselves as clean, educated, upstanding tenants—in sharp contrast to “others” in the program who were dirty, “illiterate,” and irresponsible. The authors note that, by distinguishing themselves from “other” voucher recipients, the participants legitimized these negative stereotypes.

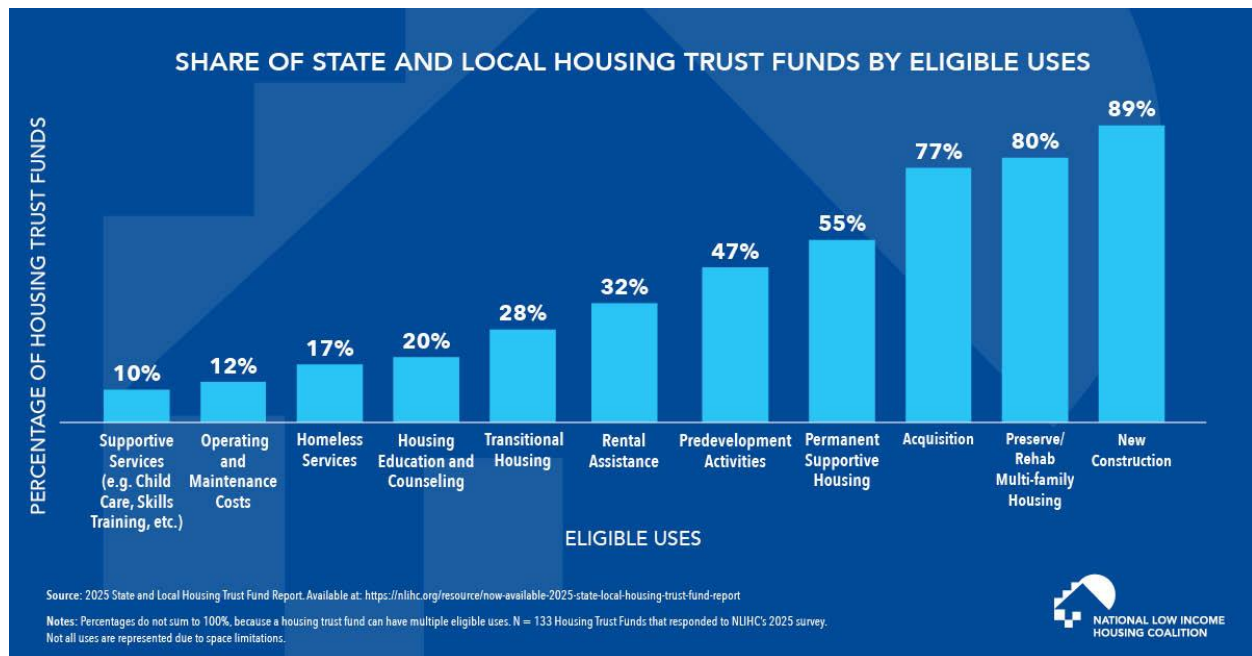
The authors hypothesize that the exceptionalism and perpetuation of negative stereotypes seen among the study participants are a result of the extreme shortage of affordable, available housing units that will accept voucher-holding tenants. This shortage pits voucher holders against one another in a highly competitive and deeply demoralizing housing search. They also emphasize that the nature of the HCV program itself, as compared to other forms of assistance like public housing, makes it difficult for voucher holders to organize solidarity movements and build power through collective action. According to the authors, policy interventions should focus “first and foremost” on increasing the supply of safe, affordable rental units. They also propose bureaucratic reforms to the HCV program to help make vouchers more palatable to landlords, as well as the implementation of source-of-income discrimination protections that prohibit landlords from rejecting otherwise qualified renters simply for being voucher holders.

Read the article at: <https://bit.ly/40GS3ow>

Fact of the Week

Housing Trust Funds Used in Variety of Ways for Affordable Housing

Keywords: Housing Trust Funds, state and local



Source: 2025 State and Local Housing Trust Fund Report. Available at:

<https://nlihc.org/resource/now-available-2025-state-local-housing-trust-fund-report>

Notes: Percentages do not sum to 100% because a housing trust fund can have multiple eligible uses. N = 133 Housing Trust Funds that responded to NLIHC's 2025 survey. Not all uses are represented due to space limitations.

NLIHC

NLIHC Welcomes Ramina Davidson, Vice President of Field Strategy and Innovation

By Ramina Davidson, NLIHC Vice President of Field Strategy and Innovation

Keywords: new staff, welcome

-NLIHC is pleased to welcome Ramina Davidson as Vice President of Field Strategy and Innovation. In this role, Ramina will lead and support NLIHC's federal, state, and local organizing and advocacy, member engagement, and training efforts. Ramina has extensive experience in organizing, legislative advocacy, and legal strategy. She also brings deep expertise in using data and technology to achieve advocacy goals and systems change.

Most recently, Ramina led multi-disciplinary advocacy efforts at the Shriver Center on Poverty Law and the National Coalition for the Homeless. Prior to that, she designed a variety of metrics

and data scorecards for the Built for Zero initiative at Community Solutions, where she coached several communities toward creating stronger cross-sector homelessness response and prevention systems. Ramina holds a BS in mathematics from UCLA and a JD from Georgetown University. She is a member of the Virginia State Bar.

Please join us in welcoming Ramina to NLIHC!

NLIHC Welcomes Zenayah Roache, Housing Advocacy Organizer of Field Strategy and Innovation

By Zenayah Roache, NLIHC Housing Advocacy Organizer

Keywords: new staff, welcome

NLIHC is excited to welcome Zenayah Roache, MPA as a housing advocacy organizer on the field team. In her role, she helps expand the Coalition’s network of advocates and engages them in strategic efforts to advance federal policy priorities. Prior to joining NLIHC, Zenayah spent seven years in national, state, and local justice spaces, ranging from restorative to housing justice. Some of her former work spans operational leadership and streamlining processes at New York City Housing Authority (NYCHA), research and development at the Corporation for Supportive Housing (CSH) and the Center on Budget and Policy Priorities (CBPP), equity-centered program design at A Way Home America (AWHA), and systems-level advocacy at the National Coalition for Housing Justice (NCHJ). While engaging in these works, Zenayah obtained a master’s degree in housing policy from the School of International and Public Affairs at Columbia University, as well as a bachelor’s degree in urban studies and political science from Columbia University.

Driven by her own lived experience of homelessness, she is passionate about improving the lives of individuals and families experiencing housing insecurity. Through her unique blend of technical skills and lived experience, she aims to drive scalable, innovative, and impactful solutions to the field.

Please join us in welcoming Zenayah to NLIHC!

NLIHC News

NLIHC in the News for the Week of July 7

The following are some of the news stories to which NLIHC contributed during the week of July 7:

- “How Trump’s HUD Budget Proposal Would Harm Homelessness Response,” *Shelterforce*, June 27, at: <https://tr.ee/APIj4E>
- “Squatting in Maryland is not a crime epidemic — it’s a housing crisis,” *Maryland Matters*, July 5, at: <https://tr.ee/mQ0Fuh>

- “Where Do We Need Affordable Housing the Most?” *Propmodo*, July 6, at: <https://tr.ee/fVWjwM>
 - “A vacant former hospital in Florida is being transformed into 71 affordable housing units for seniors — here’s how this ‘huge asset’ will help address a critical need in the Sunshine State,” *Moneywise*, July 8, at: <https://tr.ee/syAq8t>
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Where to Find Us – July 14

- YIMBY Action GA – virtual, Atlanta, GA, July 14 (Billy Cerullo)
 - University of Texas at Austin Steve Hicks School of Social Work, "Social Policy Analysis & Social Problems" – virtual, July 15 (Kayla Blackwell)
 - [Housing Partnership Network](#)’s Reimagining the Affordable Housing System Symposium, Emergency Rental Assistance 2.0 and Local Eviction Policies breakout – Washington D.C., July 17 (Tori Bourret)
 - Alaska Coalition on Housing and Homelessness, [--Alaska Housing Summit 2025](#) – Anchorage, AK, August 19-20 (Kayla Blackwell)
 - [Dutchess County Continuum of Care](#) meeting – Poughkeepsie, NY, September 23 (Lindsay Duvall)
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