



Memo To Members & Partners

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Budget & Appropriations

House Appropriations Committee Releases and Approves FY26 THUD Spending Bill—Take Action!

By Alayna Calabro, NLHC Senior Policy Analyst

Keywords: Committee on Appropriations, budget, FY26

The U.S. House of Representatives Committee on Appropriations released, reviewed, and passed out of committee by a 35-28 party-line vote a fiscal year (FY) 2026 spending bill that would provide \$67.8 billion for HUD's vital affordable housing, homelessness, and community development programs in FY26—a decrease of \$939 million from FY25. The full committee vote followed a July 14 vote in the House Appropriations Subcommittee on Transportation, Housing and Urban Development (THUD) to advance the legislation. The Senate Appropriations Committee is expected to consider their THUD draft bill in full committee on [July 24](#).

FY26 THUD Spending Bill

The THUD spending bill provides annual funding for the vital HUD programs and services people and communities rely on for affordable, accessible housing, rental assistance, homelessness services, and community development programs. The House's proposal would fund HUD at \$67.8 billion, a decrease of \$939 million from FY25. While this level of funding cannot maintain critical investments in affordable housing and homelessness programs, it largely rejects the draconian cuts President Trump called for in his FY26 HUD spending request. The White House's FY26 spending request included [historic cuts](#) to HUD programs, as well as proposals to redesign HUD rental and homelessness assistance programs altogether.

Although the House draft bill rejects the Administration's proposals to redesign rental and homelessness assistance, it would reduce funding for critical housing programs. Additionally, the House draft bill includes problematic policy proposals, including one that would provide HUD with broad flexibility to allow public housing authorities (PHAs) to waive or create alternatives to key statutory requirements, which could allow for harmful work requirements, time limits, and rent increases.

For details, see NLIHC's [complete analysis](#) and [updated budget chart](#).

THUD Markup

On July 17, the House Appropriations Committee approved the draft spending bill on a party-line vote. While Republicans praised the bill, Democratic members of the Appropriations Committee expressed opposition during markups to the spending bill's cuts across many of HUD's critical programs, including housing subsidies, fair housing activities, legal assistance for eviction prevention, and supply-side programs. "This bill is a pro-eviction, pro-homelessness, and pro-discrimination platform," remarked Representative Rosa DeLauro (D-CT), ranking member of the House Appropriations Committee.

The bill's elimination of supply-side funding for the HOME Investment Partnerships Program (HOME), a grant program supporting affordable housing production, was of particular concern to many committee members. "Eliminating funding for HOME Investment Partnership Programs is going to make it harder to build more houses, lower the cost of housing, and give more people an opportunity to find affordable housing or rent," noted Representative Pete Aguilar (D-CA). "It does not make sense to take away one of the most effective tools we have for low-income and working-class families."

Several Democratic members highlighted the bill's 67% cut to HUD's fair housing activities, which support the processing of housing discrimination claims and the enforcement of fair housing laws. "Fair housing is not merely something we ought to enforce. It's the law, and it's a civil right," stated Representative Bonnie Watson-Coleman (D-NJ). "We must remember what our history has shown us as it relates to fairness in the access to housing."

In response to claims that the bill would provide fiscal discipline and regulatory relief, many Democratic members of the committee were against shifting burdens onto populations experiencing housing instability. "In this appropriations process, Republicans claim we must responsibly cut federal spending because of deficit concerns. But their definition of 'responsible' is taking housing away from vulnerable Americans and kicking the can down the road on addressing this country's growing housing shortage, homelessness crisis, and crumbling infrastructure problems," stated Representative Jim Clyburn (D-SC).

Representatives Mike Quigley (D-IL), DeLauro, and Clyburn offered amendments that would strike many of the bill's proposed cuts to critical HUD programs, including HOME and other supply-side programs, fair housing activities, legal assistance for eviction prevention, and more. The amendments did not pass.

Take Action!

The Senate Appropriations Committee is expected to consider their THUD draft bill in full committee on [July 24](#). Congress has until October 1—the beginning of the federal fiscal year—to draft, negotiate, and pass final FY26 spending bills. Without a final spending agreement, Congress will need to enact a short-term funding patch known as a continuing resolution (CR) to maintain funding for federal programs and avoid a partial federal government shutdown. While Republicans control both the House and the Senate, any spending bill needs at least 60 votes to pass the Senate, so final appropriations bills will need bipartisan support to be enacted.

Keep the pressure on your representatives by contacting your members of Congress and urging them to protect and expand investments in vital affordable housing and homelessness programs!

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

- **Using NLIHC’s advocacy toolkit, “[Opposing Cuts to Federal Investments in Affordable Housing](#),”** to call on Congress to protect and expand affordable housing and homelessness resources, including NLIHC’s priorities:
 - Full funding to renew all existing 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 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.](#)

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.

NLIHC Signs On to Letter Urging Appropriators to Fully Fund Housing Choice Voucher, Project-Based Rental Assistance, and Emergency Housing Voucher Programs

By Alayna Calabro, NLIHC Senior Policy Analyst

Keywords: sign on, letter, Congress, HUD, EHV, PBRA, THUD

NLIHC signed on to a [letter](#) urging appropriators to provide full funding for the Housing Choice Voucher (HCV) Program, Project-Based Rental Assistance (PBRA), and continued assistance for Emergency Housing Voucher (EHV) households. The letter expresses concerns about the Administration’s FY26 budget proposal’s State Rental Assistance Program. The letter is signed by over 700 national, state, and local organizations.

The letter urges the Senate Appropriations Subcommittee for Transportation, Housing and Urban Development (THUD) to reject the president’s proposals to redesign and slash funding for HUD’s rental assistance programs. The Administration proposed combining HUD’s five largest

rental assistance programs—HCV, PBRA, Section 202 Housing for the Elderly, Section 811 Housing for People with Disabilities, and public housing—into a state-run block grant, which would then be cut by an additional 43%. In addition to the devastating impact a 43% cut to rental assistance programs would have on households that currently rely on HUD assistance, over time, block-granting anti-poverty programs has been shown to lead to [significant funding decreases](#) for those programs.

In addition to rejecting the Administration’s structural recommendations and proposed reductions in funding for rental assistance programs, the letter urges appropriators to fully fund the HCV program, including the Administrative Fee Account and the EHV program. The EHV program has been extremely successful, helping nearly 60,000 people and families—in particular families with children—find and maintain stable housing. Absent additional funding, the approximately [59,000 families](#) that currently receive an EHV may slip into homelessness as they lose rental assistance. Finally, the organizations urge Congress to fully fund the PBRA program, which serves 1.3 million families.

Read the letter [here](#).

Congress

Reps. Jayapal and Meng Reintroduce “Housing is a Human Right Act”

By Alayna Calabro, NLIHC Senior Policy Analyst

Keywords: homelessness, Housing First, affordable housing, criminalization, Continuum of Care, Emergency Solutions Grants, Housing is a Human Right Act, Pramila Jayapal, Grace Meng

Representatives Pramila Jayapal (D-WA) and Grace Meng (D-NY) reintroduced the “Housing is a Human Right Act” ([H.R.4457](#)) on July 16. The NLIHC-endorsed bill would provide more than \$300 billion for essential affordable and accessible housing infrastructure to reduce homelessness. The bill would invest more than \$200 billion in affordable housing and support services, \$27 billion annually in homelessness services, and \$100 million annually in community-driven alternatives to criminalization of people experiencing homelessness. The bill would also make targeted investments in communities whose members experience a disproportionate risk of homelessness.

“Homelessness is not a personal failure, it’s a policy failure,” said Representative Jayapal in a [press release](#) announcing the bill. “As rents skyrocket across the country and homeownership is out of reach for millions of Americans, we can and must invest in proven solutions to build more affordable housing. Housing is a human right—and every person deserves to have a safe place to call home.”

“Housing is a human right, and no one should be without a safe, stable place to call home,” said Representative Meng. “That’s why I’m proud to reintroduce this landmark legislation, which dedicates billions of dollars toward ending homelessness nationwide. This bill tackles the root causes by funding affordable housing, expanding supportive services, and investing in

communities that face the greatest risk. Together, we can build a future where everyone has a place to belong.”

Learn more about the Housing is a Human Right Act [here](#).

HUD

NLIHC Summarizes Key Changes to Updated PHA Plan Templates

By Ed Gramlich, NLIHC Senior Advisor

Keywords: PHA Plan, template, AFFH, affirmatively further fair housing, PIH, HUD, public housing agency

NLIHC combed through each of the five updated PHA Plan templates that public housing agencies (PHAs) must use when submitting Annual PHA Plans and a 5-Year PHA Plan. HUD’s Office of Public and Indian Housing (PIH) posted [Notice PIH 2025-18](#) on June 3 announcing revisions to those templates but did not indicate what those revisions are (see *Memo*, [6/16](#)). There was one very significant change—all references to Affirmatively Furthering Fair Housing (AFFH) were removed from the template and from the detailed instructions for completing the PHA Plan templates.

Removing all references to AFFH is not surprising given the second Trump Administration’s attack on fair housing and Diversity, Equity, and Inclusion (DEI). As reported in *Memo*, the Trump Administration published an Interim Final Rule (see *Memo*, [3/3](#)) terminating the placeholder AFFH rule published by the Biden Administration as the Biden Administration prepared a more thorough AFFH rule (see *Memo*, [2/13/23](#), [2/21/23](#), and [3/13/23](#)), which the latter failed to publish before leaving office. The Trump Administration interim “AFFH” rule merely requires HUD grantees to self-attest their commitment to fair housing—effectively eliminating genuine affirmatively furthering fair housing. More recently, the current HUD has proposed rescinding the Affirmative Fair Housing Marketing regulations (see *Memo*, [6/9](#)). NLIHC signed on to a detailed [comment letter](#) drafted by the Policy & Race Research Action Council opposing the rescission.

Part D of all previous PHA Plan templates directed PHAs to provide a statement of their strategies and actions to achieve fair housing goals through affirmatively furthering fair housing. Past PHA Plan template instructions for Part D added that PHAs had to comply with the PHA Plan regulations from 2015; specifically, one of the 19 PHA Plan components—Civil Rights certification at [24 CFR 903.7\(o\)\(3\)](#). This regulation calls for PHAs to examine their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available, and work with local jurisdictions to implement any of the jurisdiction’s initiatives to affirmatively further fair housing that require PHA involvement. Part C of the previous instructions pertaining to the Civil Rights Certification document also quoted Section 903.7(o)(3).

The new template instructions no longer have these references. Removing reference to the regulation Section 903.7(o)(3) from the PHA Plan template does not eliminate that regulatory requirement.

Focusing on the PHA Plan for “Standard PHAs,” there is one additional deletion. At the beginning of the PHA Plan template, PIH explains its “purpose” as “providing a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services.” The revised template deleted, “including changes to these policies...” The statement of purpose should continue to remind “interested parties” that one of the purposes of an Annual PHA Plan is to present changes to policies, even though the template does later ask whether any of the 19 PHA Plan elements have changed and whether a PHA intends to carry out any new activities, listing 13 possible key changes (such as demolition, conversion to vouchers, or project-basing vouchers).

Another problem with the updated templates is that the instructions provide non-functional hyperlinks. The second Trump Administration drastically reduced the amount of information on HUD’s webpages (see *Memo*, [4/7](#)); consequently, the information referred to by hyperlink in the updated templates is no longer available.

There are a number of positive additions and word changes.

- At Part A “PHA Information” regarding “Public Availability of Information,” the new template indicates that a PHA “should make documents available electronically...”
- The instructions for Part A also add the word “public” to “Availability of Information” and add, “Note: The number of HCVs should include all special purpose vouchers (e.g., Mainstream Vouchers, etc.).”
- The Part B Plan Elements instructions pertaining to B.1, “Revision of Existing PHA Plan Elements,” for “Safety and Crime Prevention (VAWA)” add, “Note: All coordination and activities must be consistent with federal civil rights obligations.”
- At B.2, “New Activities,” the instructions for “Conversion of Public Housing under the Rental Assistance Demonstration (RAD) program including Faircloth to RAD,” add “Note that all PHAs shall be required to provide the information listed in Attachment 1D of [Notice PIH 2019-23](#) as a significant amendment.” Attachment 1D has a list of 12 items that a PHA must address in a request for a RAD-Specific PHA Plan Submission, Significant Amendment to the PHA Plan, MTW Plan, or MTW revision to the MTW plan.
- Also at B.2, “Other Capital Grant Programs” adds the Capital Fund Lead-Based Paint Program, Housing-Related Hazards Program, and the High Risk/Receivership/Substandard/Troubled Program.

How to Find the New PHA Plan Templates

Go to [HUD.gov](#), choose “[HUD Partners](#),” scroll down to “Affordable Place to Live,” and under “**Rental Housing**” on the right column under “**Where to Get Help**,” you will see “Housing Choice Vouchers (HCV)/Section “Program.” Below it, click on “[HCV Guidance and Notices](#).” Scroll down to “**Notices and Guidance for PHAs**.” Click on [HUDCLIPS](#). Under “**Forms Library**,” choose [HUD Forms](#). Then select [HUD-1 thru HUD-9](#) and scroll down to [HUD-5](#). From there, scroll down to the HUD-50075 series, which are the forms relating to the PHA Plan templates.

Read Notice PIH 2025-18 [here](#).

More information about PHA Plans is on [page 8-34](#) of NLIHC's *2025 Advocates' Guide*.

More information about AFFH prior to the second Trump Administration is on [page 8-14](#) of NLIHC's *2025 Advocates' Guide*, and on [NLIHC's website](#).

Fair Housing

NLIHC Joins National Fair Housing Alliance Letter Urging Congress Fund Fair Housing Enforcement; Take Action for Fair Housing Funding Today

By Kayla Blackwell, NLIHC Housing Policy Analyst and Kayla Springer, NLIHC Policy Analyst

Keywords: fair housing, budget, budget cuts

NLIHC signed on to a [letter](#) led by the National Fair Housing Alliance (NFHA) urging Congress to fully fund fair housing programs for fiscal year 2026 (FY26). The Trump Administration's proposed FY26 budget cuts critical fair housing programs, and the House's proposed Transportation, Housing and Urban Development (THUD) appropriations bill largely adopted these cuts (see NLIHC's latest budget analysis [here](#)). If finalized, the threat to fair housing funding means that the fair and affordable housing crisis will worsen—racial disparities in homelessness and housing insecurity will increase, and renters will have fewer avenues to address housing discrimination. Today, July 21, is the last day to join NFHA's [organizational sign-on letter](#) in support of fair housing funding.

The Trump Administration's proposed cuts to fair housing programs outlined in the letter include:

1. Eliminating the local Fair Housing Initiatives Program (FHIP);
2. Cutting \$31 million from HUD's Office of Fair Housing and Equal Opportunity (FHEO), and;
3. Allocating only \$26 million for the state and local Fair Housing Assistance Program (FHAP)

FHIP funds cost-efficient, local nonprofits to protect housing opportunities for seniors, families with children, and people with disabilities. Collectively, FHIP grantees processed around 75% of all housing discrimination complaints in 2023. FHEO is already an underfunded and understaffed office that enforces and establishes federal fair housing policies. The proposed cuts reduce funding for FHEO to only \$55 million, reducing FHEO's ability to respond to housing discrimination complaints at a time when such complaints are at an all-time high. FHAP programs fund state and local agencies that administer substantive local fair housing protections. FHAP agencies processed 19% of all housing discrimination complaints in 2023, but 12 states and many localities still do not have FHAP-funded agencies. "Without local fair housing organizations on the ground serving their communities, everyday people will be unfairly denied

housing opportunities, resulting in more people becoming homeless and/or facing housing insecurity,” the letter states.

Take action to support fair housing funding!

Advocates can use NFHA’s tools to take action in support of fair housing funding.

- Join NFHA’s [organizational sign-on letter](#) in support of Congress fully funding fair housing programs by TODAY, July 21!
- Urge your members of Congress to fully fund essential fair housing programs using NFHA’s [Call to Action](#).
- Circulate NFHA’s [Change.org petition](#) in support of full funding for FHIP.

As housing discrimination complaints reach an [all-time high](#), NLIHC joins NFHA in calling on Congress to protect the fundamental right to fair access to quality, accessible, and affordable housing, and to prevent the proposed FY26 budget’s deep cuts to HUD fair housing programs.

Find the full text of the letter [here](#).

HoUsed

Join Tomorrow's (July 22) National HoUsed Campaign Call, Featuring Congressman Emanuel Cleaver!

By Alayna Calabro, NLIHC Senior Policy Analyst

Keywords: HoUsed call, The Gap, Out of Reach

[Join](#) tomorrow's (July 22) national HoUsed campaign call from 4:00 pm to 5:00 pm ET. The call will feature remarks from *Out of Reach* 2025 preface author, Congressman Emanuel Cleaver (D-MO), and provide overviews of findings from NLIHC’s annual research report, [Out of Reach: The High Cost of Housing](#), and [State & Local Housing Trust Fund](#) report. NLIHC President and CEO Renee Willis will moderate the call.

The panelists will 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](#).

NLIHC’s national calls will now take place on the second and last Tuesdays of every month, from 4:00 pm to 5:00 pm ET. [Register for the series here](#).

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

Homelessness & Housing First

Senators Introduce Bipartisan Bill to Streamline and Improve Homelessness Assistance and Voucher Programs

By Alayna Calabro, NLIHC Senior Policy Analyst and San Kwon, NLIHC Policy Intern

Keywords: Homelessness, Vouchers, HCV, ESG, CoC, Tina Smith, Mike Rounds, Jack Reed, Mike Crapo, legislation

Senators Mike Rounds (R-SD), Tina Smith (D-MN), Jack Reed (D-RI), and Mike Crapo (R-ID) introduced the “Reducing Homelessness Through Program Reform Act” ([S.2234](#)) in the U.S. Senate on July 10. The NLIHC-endorsed bipartisan bill would help streamline and improve HUD’s homelessness assistance and prevention programs and would cut red tape and reduce administrative burdens within the Continuum of Care (CoC), Emergency Solution Grants, and Housing Choice Voucher (HCV) Programs, and foster better coordination between government agencies and the private sector.

The following are key provisions outlined in the bill:

- Ease administrative burden for CoCs by moving the time-intensive annual application process for funding to every other year.
- Increase local flexibility and capacity by cutting red tape for homeless service providers.
- Reduce barriers to accessing housing and homelessness resources.
- Streamline the HCV program by making common-sense reforms to housing unit inspections, income verification, and allowable uses of funds.
- Study the hiring, retention, and compensation of staff at homeless service organizations.
- Authorize specific and targeted funding to upgrade the outdated software used for applications and grant management of the CoC program.
- Improve coordination and collaboration between healthcare systems, supportive services, criminal justice systems, Department of Veterans Affairs, job service agencies, and homeless service providers to better coordinate services and reduce recidivism back to homelessness or the criminal justice system.
- Enhance data collection and coordination and make data available to academic researchers to explore the use of artificial intelligence models to best target resources.
- Establish more feedback mechanisms for service providers and people with lived experience of homelessness to advise HUD on the effectiveness of federal homelessness policies and programs.
- Continue the work of the U.S. Interagency Council on Homelessness and increase congressional oversight of the council.

“At a time when more Americans are facing homelessness and there are fewer federal resources available, we must do everything we can to make programs more effective and assist people by connecting them to housing, local health systems, and behavioral health programs that can offer the ongoing, community-based support they need,” said Senator Reed.

NLIHC has endorsed the bill along with the Bipartisan Policy Center, the Council of State Community Development Agencies, the National Alliance to End Homelessness, Enterprise Community Partners, Catholic Charities USA, and the Mayors and CEOs for U.S. Housing Investment.

“Streamlining systems isn’t just good governance—it’s what’s needed to meet the urgent housing needs of people across the country,” [said NLIHC President and CEO Renee Willis](#). “The bipartisan Reducing Homelessness Through Program Reform Act enacts common-sense reforms to improve coordination between government agencies and the private sector, ensuring programs more effectively serve people with the most urgent housing needs.”

Read a press release about the introduction of the bill [here](#).

Read a one-pager on the bill [here](#).

Read the full text of the bill [here](#).

Join NLIHC, The Alliance, and CBPP Advancing Homelessness Solutions Webinar on July 23

By Alayna Calabro, NLIHC Senior Policy Analyst

Keywords: homelessness solutions, webinar

NLIHC, the National Alliance to End Homelessness, and the Center on Budget and Policy Priorities invite advocates nationwide to [register](#) for a webinar on advancing and protecting proven solutions to homelessness on Wednesday, July 23.

Join us for the latest webinar in the series, “Learning from and Protecting Emergency Housing Vouchers,” on Wednesday, July 23 from 1 to 2 pm ET. Urban Institute will discuss recent [research](#) on how local leaders and communities used Emergency Housing Vouchers (EHVs) to prevent and end homelessness. Our panelists will discuss lessons learned from EHVs that can inform local homelessness solutions and public policy.

The webinar panel will also highlight opportunities to help prevent the nearly 60,000 households currently using EHVs from losing their assistance as program funding [begins to run out](#). Communities cannot afford to lose this critical resource, and individuals and families relying on EHVs should not have to face eviction or homelessness.

Homelessness demands urgent action from all levels of government. We know what works to end homelessness: providing individuals with safe, accessible, and affordable housing and voluntary supportive services.

We hope you will join us in building the political will and congressional support necessary to do so!

Please note that this webinar is not a training course, and webinar attendees will not receive a certificate of completion.

Opportunity Starts at Home

Opportunity Starts at Home Campaign Joins American Institute of Architects Webinar on The Role of Architects in Housing Equity

By Julie Walker, NLIHC National Campaign Coordinator

Keywords: Opportunity Starts at Home, multi-sectors

The *Opportunity Starts at Home* campaign joined a [webinar](#) on July 14 hosted by the American Institute of Architects (AIA) Right-to-Housing Working Group to discuss the campaign and how architects can participate in affordable housing advocacy. The webinar, “The Role of Architects in Housing Equity: A Multi-sector Perspective,” is part of a series produced by the AIA Right-to-Housing Working Group and nearly 90 architects attended the online event. Each episode asks the questions, “What does the right to housing mean in practice?” and “How can architects contribute?”

Sabrina Herrell, Attorney and Architect of LOGIK Legal LLC, kicked off the event by sharing the important work of the AIA Right-to-Housing Working Group. In 2017, AIA declared access to housing a fundamental right. Through the webinar series and other engagement activities, the working group calls for design practitioners, academics, researchers, and advocates to advocate for affordable housing.

Chantelle Wilkinson, NLIHC Vice President of Strategic Partnerships and Campaigns, provided an overview of the state of America’s affordable housing crisis. Wilkinson followed by introducing the OSAH campaign, along with best practices for building multi-sector coalitions. She highlighted NLIHC’s [Gap](#) report, which measures the availability of rental housing affordable to extremely low-income households, and [Out of Reach](#), a report that calls attention to the disparity between wages and the cost of rental housing.

Wilkinson discussed OSAH’s mission, key partners, and long-term goal to expand federal housing resources and correct longstanding structural and racial inequities to ensure that people with the lowest incomes can afford a good home, which adds to their quality of life through better health, greater educational attainment, and stronger earnings.

In addition, Wilkinson shared recommendations for building multi-sector partnerships, including bridging sector connections with intersectional research, emphasizing mutual interdependencies, learning sector-specific terminology, and having flexible “entry points” for coalition participation. Common challenges seen in building these partnerships include partner capacity, lack of common terminology in policy language, different perspectives within a sector, and building coalition in sectors where no relationships currently exist.

Wilkinson highlighted OSAH’s resources that illustrate housing’s intersection with other sectors, including the campaign’s [policy agenda](#) and [fact sheets](#). Wilkinson also reflected on AIA’s role in the Opportunity Roundtable and the recent five-part podcast series co-produced with the AIA Right-to-Housing Working Group, which explores how architects can support housing advocacy. The series is available on [Spotify](#), [Apple](#), and [SoundCloud](#).

In closing, Wilkinson encouraged attendees to get involved through OSAH's [Take Action](#) page, where individuals can contact their members of Congress in support of key housing legislation.

Register [here](#) to watch a recording of the webinar.

Research

NLIHC Releases *Out of Reach 2025: The High Cost of Housing*

By Esther Y. Colon-Bermudez, NLIHC Research Analyst

Keywords: Out of Reach, Housing Wage, Fair Market Rent

NLIHC released [Out of Reach 2025: The High Cost of Housing](#) on July 17. 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 increasing economic uncertainty and cuts to federal rental assistance, the lowest-income renters continue to struggle to afford housing.

According to the report, in no state, metropolitan area, or county can a worker earning the federal or prevailing state or local minimum wage afford a modest two-bedroom rental home at HUD's Fair Market Rent (FMR) by working a standard 40-hour work week. Even after accounting for state and county minimum wages that are higher than the federal minimum wage, the average minimum-wage worker must work nearly 116 hours per week, nearly three full-time jobs, to afford a two-bedroom rental home at FMR, or 97 hours per week/2.4 full-time jobs, to afford a one-bedroom rental home at FMR.

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 housing costs—the accepted standard of affordability. Nationally, a full-time worker must earn \$33.63 per hour to afford a modest two-bedroom rental home and \$28.17 to afford a modest one-bedroom rental home at Fair Market Rent.

Even when we look beyond minimum wage and consider the broader workforce, affordable housing remains out of reach for many. More than half of all wage earners cannot afford a modest one-bedroom rental apartment, and more than 60% cannot afford a modest two-bedroom rental home while working full time. 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 50% of the total U.S. workforce and include occupations like service industry workers, home health aides, and nursing assistants.

The report also highlights the huge pay disparities between Black and Latino households and white households, which poses a barrier to affording housing. The median wage for white workers is nearly enough to afford a one-bedroom apartment at Fair Market Rent. In contrast, the median wage for Black workers is 22% less than that of white workers, and the median wage for Latino workers is 26% less than that of white workers. The inequities are even greater for women of color. Black women earning the median wage for their race and gender earn \$1.35 less than

Black men, and Latina women earn \$2.28 less than Latino men. While a white man earning the median wage can nearly afford a one-bedroom apartment at Fair Market Rent, Black and Latina women fall short of the one-bedroom housing wage by \$6.92 and \$8.22 per hour, respectively.

Amid widespread concerns about a potential recession and economic uncertainty on the rise, this year's [*Out of Reach*](#) report includes a section on how renters, particularly low-income renters, are impacted by economic downturns. It examines how previous economic downturns, including the Great Recession and the COVID-19 recession, have deepened cost burdens for low-income renters by looking at cost burden data for extremely low-income (ELI) renters since 2007. This rise in cost burden leaves ELI renters increasingly vulnerable to housing and financial instability.

This year's [*Out of Reach*](#) report shows clearly that what is out of reach is not just housing, but security and dignity for the nation's lowest-income renters. In an uncertain economic climate, renters with the fewest resources too often struggle to pay rent, live in unsafe or substandard housing, and are forced to make impossible choices between housing and other basic needs. People can work hard and still fall behind, knowing that one unexpected expense or missed paycheck could leave them homeless. Federal housing assistance would be a lifeline for all of these renters, yet it remains deeply underfunded and increasingly under threat. The American public must reject the harmful budget cuts proposed by the president and demand that Congress protect HUD and the programs it administers. Long-term investments in deeply targeted federal housing programs are needed to ensure the lowest-income renters have stable, safe, accessible, and affordable homes.

The [*Out of Reach 2025 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

In 18 States, Renters Must Earn More Than \$30 an Hour to Afford a Two-Bedroom Apartment at Fair Market Rent

Keywords: Out of Reach, Housing Wage, housing costs, housing affordability



Source: NLIHC *Out of Reach* 2025

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 News

NLIHC in the News for the Week of July 14

The following are some of the news stories to which NLIHC contributed during the week of July 14:

- “How to find housing and rebuild your home after a disaster,” *Yahoo*, July 16, at: <https://tr.ee/8E38up>
- “Rent Remains Unaffordable for Low-Wage Workers.” *Affordable Housing Finance*, July 17, at: <https://tr.ee/4a2BpQ>
- “Rhode Island’s rental market among priciest in the country, according to a new affordable housing report,” *The Boston Globe*, July 18, at: <https://tr.ee/pxk14i>

Where to Find Us – July 21

- NLIHC Southeast Tenant Protections Cohort Convening – Atlanta, GA, July 24-25 (Billy Cerullo)
- 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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