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## Budget and Appropriations

### President Trump Signs Sweeping Reconciliation Bill into Law; House Appropriators Aim to Review HUD Funding Bill on July 14—Take Action!

By Kim Johnson, NLIHC Senior Policy Director

*Keywords: Reconciliation, Medicaid, SNAP, appropriations, FY26*

#### ***Reconciliation updates***

President Donald Trump signed the “One Big Beautiful Bill Act” ([OBBBA](#)) into law on July 4. In addition to a \$5 trillion extension of the federal debt limit, the bill carries much of President Trump’s and congressional Republicans’ legislative agenda, including extending tax cuts and an additional \$325 billion in spending on immigration enforcement and defense. To pay for these provisions, the bill cuts over \$1 trillion in funding for vital safety net programs, including Medicaid and the Supplemental Nutrition Assistance Program (SNAP). Even with these “cost-saving” cuts, the nonpartisan Congressional Budget Office (CBO) [estimates](#) the bill will add over \$3.9 trillion to the federal deficit over the next decade.

Senate Republicans passed the bill on July 1 by a vote of 51-50, with Vice President JD Vance casting the tie-breaking vote after three Senate Republicans—Senators Susan Collins (R-ME), Thom Tillis (R-NC), and Rand Paul (R-KY)—voted with their Democratic and Independent colleagues against the bill. Senators Collins and Tillis both voiced concerns about the bill’s negative impact on Medicaid recipients in their states, with Senator Tillis [stating](#) the bill would put nearly 663,000 of his constituents at risk of losing their health coverage.

The bill then went back to the House and passed on July 3 by a final vote of 218-214. Representatives Brian Fitzpatrick (R-PA) and Thomas Massie (R-KY) were the only Republicans to vote against the bill. Members of the ultra-conservative House Freedom Caucus initially opposed the bill for adding over \$3.9 trillion to the federal deficit but agreed to vote in favor after receiving assurances from the Trump Administration and House leadership that they would pursue additional cuts, including through the appropriations process. Republicans also have the opportunity to enact another reconciliation bill this year.

*Tax breaks for higher-income households, slashed safety net programs*

Because of the complicated rules governing the reconciliation process, HUD [housing assistance is not directly impacted](#) by the reconciliation package. However, the bill will impact other vital safety net programs that people and families with low incomes rely on to help make ends meet, including Medicaid and SNAP. In its [analysis](#) of the House-passed OBBBA, CBO estimates that the 10% of households with the lowest incomes will lose an average of \$1,600 per year because of cuts to assistance programs. For households with low incomes already struggling to make ends meet, the additional strain these cuts will put on their budgets will have a devastating impact on their ability to put food on the table, afford medical care, and keep a roof over their heads. In contrast, the bill's tax breaks will provide the 10% of households with the highest incomes an additional \$12,000 per year on average. CBO will likely release an updated analysis of the final bill in the coming weeks.

Among other tax provisions, the bill makes permanent the tax deductions enacted in the 2017 “Tax Cuts and Jobs Act” and permanently expands [two provisions](#) of the Low-Income Housing Tax Credit (LIHTC) program, as well as the Opportunity Zone (OZ) incentive. LIHTC is the primary way in which affordable housing construction is financed in the United States; however, while an important program, LIHTC units are rarely affordable enough for households with the lowest incomes. While the LIHTC provisions are estimated to result in the construction of an additional 1.22 million affordable homes over the next decade, the additional financial strain put on low-income households because of the other provisions of this bill means that housing will continue to be out of reach for those with the most urgent affordable housing needs.

The bill cuts over \$1 trillion in federal spending on safety net programs that provide people with low incomes the assistance they need to help make ends meet, including Medicaid and SNAP. The majority of “savings” in Medicaid are expected to come from harmful expanded work reporting requirements and other provisions that will limit Medicaid access and cut funding for the program. As a result of these provisions, an estimated [12 million people](#) are expected to lose their healthcare coverage over the next decade. Requirements around work reporting, address and citizenship verification, and increased eligibility redeterminations will also have [a profound impact](#) on healthcare access for people experiencing homelessness. In SNAP, increased state cost-sharing provisions, caps on future increases in assistance, expanded work reporting requirements, and limiting eligibility for certain noncitizens will result in an estimated [22.3 million](#) families losing some or all of their SNAP assistance. The bill also contains a number of [anti-immigrant provisions](#) that will limit access to assistance for previously eligible noncitizens and citizen children with an undocumented or noncitizen parent. Advocates can learn about the potential impact of the reconciliation bill with [research and analysis](#) from the Center on Budget and Policy Priorities.

### ***Appropriations updates***

With the reconciliation bill finalized, Congress will turn its attention to funding the federal government in the coming fiscal year, which begins October 1. Appropriators in the House are expected to begin reviewing their fiscal year (FY) 2026 Transportation, Housing and Urban Development (THUD) bill as soon as [July 14](#), although Appropriations leaders have yet to reach an agreement on topline funding for any of the 12 appropriations bills, and the text of the THUD bill has not been released.

In exchange for voting for the reconciliation bill, the White House promised members of the House Freedom Caucus they would pursue cuts to discretionary programs in the FY26

appropriations process. The White House's FY26 spending request includes [historic cuts](#) to HUD programs, including proposals to redesign HUD rental and homelessness assistance programs altogether; however, only Congress has the power to decide how much funding to provide federal programs, including HUD's vital affordable housing and homelessness assistance programs. Unlike the reconciliation process, any FY26 appropriations bill needs at least 60 votes to pass the Senate, so enacting a final spending bill will require bipartisan support.

**Take action TODAY: Urge Congress to expand, not cut, funding for vital affordable housing and homelessness assistance 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:
  - o Full funding to renew all existing Housing Choice Voucher (HCV) contracts and funding to renew [60,000 Emergency Housing Vouchers \(EHVs\)](#).
  - o Increased funding for public housing operations and public housing capital needs.
  - o \$4.922 billion for HUD's Homeless Assistance Grants (HAG) program.
  - o \$20 million for the Eviction Protection Grant Program (EPGP).
  - o 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 congressional 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.

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## Congress

### **Representative Maxine Waters' Amendments to Protect Emergency Vouchers and Housing Investments in Republican Reconciliation Bill Introduced but Not Adopted**

By Kayla Blackwell, NLIHC Housing Policy Analyst & Kayla Springer, NLIHC Policy Intern

*Keywords: Budget reconciliation, Maxine Waters, benefits cuts, energy-efficient upgrades, emergency housing vouchers.*

On July 2, Representative Maxine Waters (D-CA), House Financial Services Committee Ranking Member, introduced six amendments to the budget reconciliation bill, the “One Big Beautiful Bill Act” (H.R. 1, “OBBBA”), including two amendments that would have protected emergency vouchers and expanded affordable housing funding nationwide. The reconciliation bill, which President Trump signed into law on July 4, makes massive cuts to critical funding for the Supplemental Nutrition Assistance Program (SNAP) and Medicaid. Both SNAP and Medicaid play a crucial role in economic stability for people and families with low incomes, helping them put food on the table and receive needed medical care.

Representative Waters attempted to incorporate two amendments into the bill that would protect funding for energy-efficient upgrades in multifamily housing. In addition to the energy-efficiency funding, the amendments included provisions to fund emergency vouchers and expanded investments in affordable housing. Specifically:

- One amendment would have maintained funding for the nearly 60,000 expiring Emergency Housing Vouchers (EHVs). The EHV program, created as part of the COVID-19 relief bill, the “American Rescue Plan Act of 2021,” provides emergency vouchers for housing-unstable households, including people at risk of or experiencing homelessness and people fleeing intimate partner violence or human trafficking. Without additional funding, the EHV program is set to run out of funds.
- The other amendment would have inserted Representative Waters’ “Housing Crisis Response Act” (H.R.4233) into the reconciliation bill, which would provide over \$150 billion in new housing investment. NLIHC endorsed the “Housing Crisis Response Act,” which would allocate \$15 billion to the National Housing Trust Fund.

The other four amendments would have prevented presidential abuse of power, prohibiting government officials from profiting from federal defense funding. The Waters amendments proposed removing provisions of the reconciliation bill that would reduce funding for the Consumer Financial Protection Bureau (CFPB) by 46%. None of Representative Waters’ amendments were approved by the Republican-led House Rules Committee and therefore, the amendments will not be subject to further debate.

Read the press release on Representative Waters’ amendments [here](#).

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## State and Local Innovation

## NLIHC Releases Report on the State of Housing Trust Funds Across the Country

By Tori Bourret, NLIHC State and Local Innovation Manager

*Keywords: Housing trust funds, state and local policy*

NLIHC released the 2025 [State & Local Housing Trust Fund](#) report on June 26. The report summarizes survey responses from 133 state and local housing trust fund administrators in February and March 2025. The report highlights common practices in the Administration, funding, and operation of housing trust funds and describes how they can serve the most marginalized renters in need of safe, decent, affordable, and accessible housing. Additionally, NLIHC updated a virtual hub of information about best practices and key elements of housing trust funds, available [here](#).

The Housing Trust Fund Project was initiated by Mary Brooks at the Center for Community Change in 1986 and has served as a comprehensive resource on housing trust funds across the country for nearly four decades. In 2024, NLIHC assumed stewardship of the Housing Trust Fund Project to support state and local efforts in advancing housing trust fund initiatives.

Housing trust funds are established by elected government bodies—at the city, county, or state level—when public revenue sources are dedicated, by ordinance or law, to a distinct fund with the express and limited purpose of providing affordable housing. Housing trust funds can be flexible and used to support innovative approaches to addressing various housing needs. The trust fund model is highly adaptable to a wide range of situations and serves a diverse range of states and localities. Housing trust funds are also efficient, reporting highly successful track records addressing a multitude of critical housing needs.

Key findings from the report include:

- More than 50% of housing trust funds surveyed are managed by one to three staff members, and approximately one-third of these projects reported an annual administrative budget of less than \$50,000.
- Many housing trust funds are required to follow accountability measures. More than three-quarters of survey respondents reported that their housing trust fund is guided by an oversight board, an advisory committee, or both. Among these, 71% reported that tenants and individuals with lived experience of housing insecurity are represented on the board and/or committee.
- More than 843 housing trust funds exist across the country, and 90% have dedicated revenue sources, meaning these funds receive dependable funding streams they can rely on to support a variety of affordable housing goals.
- Housing trust funds support a wide variety of activities, including place-based and tenant-based rental assistance, helping to bridge the gap between incomes and housing costs.
- More than 57% of housing trust funds surveyed target resources to households with incomes at or below 50% of area median income (AMI) or people experiencing homelessness through specific set-asides, funding mandates, and points awarded during the application process.



The report is complemented by the [Housing Trust Fund Project virtual hub](#), which provides an overview of current and state-specific efforts to advance the housing trust fund initiative. The Hub offers comprehensive resources related to best practices, including information on the distribution of funds, oversight and reporting, eligible uses and applicants, and more.

View the complete State & Local Housing Trust Fund report and the Housing Trust Fund Project at: <https://nlihc.org/housing-trust-fund-project>

For questions, please contact Tori Bourret, at [tbourret@nlihc.org](mailto:tbourret@nlihc.org) or the state and local innovation team at [sli@nlihc.org](mailto:sli@nlihc.org)

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## Opportunity Starts at Home

### New America Releases Issue Brief on the Impact of Eviction Threats on Parenting Students

By Julie Walker, NLIHC National Campaign Coordinator

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

New America, an Opportunity Starts at Home (OSAH) campaign Roundtable member, released a new issue brief, [“Ousted from Opportunity: Eviction’s Adverse Impact on Parenting College Students,”](#) analyzing Eviction Lab data to understand the impact of eviction on parents attending college while caring for children. This demographic represents one out of every five undergraduate students in the U.S. While obtaining a post-secondary degree often leads to long-term economic security, parenting students face significant challenges achieving this while meeting basic food and housing needs for their families. The brief provides an overview of the unique challenges faced by parenting students, and data analysis reveals that the threat of eviction can have devastating consequences on these students, impacting their likelihood to complete their degree and their life expectancy. The brief concludes with policy and practice recommendations and ideas for future research.

Parenting students often come from historically underserved populations and face additional challenges to attaining a college degree compared to non-parenting students. Parenting students tend to be older than non-parenting students and are more likely to be women, especially women of color. They are also more likely to have low incomes, be first generation college students, and be veterans. Parenting students face higher rates of food insecurity and are more likely to work full-time. They tend to pay more in housing costs, in addition to expenses like childcare, compared to non-parenting students. While parenting students tend to have similar or slightly better GPAs than non-parenting students, they are significantly less likely to complete a degree, more likely to face financial barriers, and generally do not receive more financial aid than non-parenting students with similar financial profiles. While higher education institutions have increased their focus on meeting students’ basic needs to support their academic success, addressing food insecurity has seen greater policy attention among institutions compared to housing insecurity and homelessness.

The brief builds on existing research demonstrating that housing insecurity leads to a reduced likelihood of credential attainment and lower GPAs, along with negative impacts on mental and physical health. The authors used data from the “Post-Secondary Employment Outcomes” database to link 12 million student records from 2001-2022 with eviction court records compiled by Eviction Lab from 2000-2018, supplemented by survey and administrative records from the Internal Revenue Service and Social Security Administration, to determine individual demographics, income, marital status, and parenting status. The analysis considers students threatened with evictions as those who receive an eviction filing in court.

The analysis reveals seven key findings:

1. Parenting students threatened by eviction tend to be younger than parenting students not threatened with eviction, with 44% of parenting students threatened with eviction under age 24.
2. Those threatened with eviction also tend to have parents with lower incomes.
3. Regardless of if they are parents or not, Black students are significantly more likely to receive a threat of eviction. Black parenting students are most at risk, representing 57% of all parenting students threatened with eviction while only representing 20% of parenting students in the sample.
4. Parenting students threatened with eviction are also much more likely to identify as women and represent 81% of those threatened with eviction.
5. The rate of bachelor’s degree completion among parenting students who never receive an eviction threat is 38%. For parenting students who do receive a threat of eviction, the rate drops to 15%-- a 23-point difference.
6. Those threatened with eviction also have much lower annual income five years post-enrollment, with post-enrollment household income for parenting students threatened with eviction less than half the income of those who did not face eviction.
7. Finally, the analysis finds that parenting students threatened with eviction die at higher rates ten years post-enrollment. Parenting students who received a threat of eviction were more than twice as likely to die over the ten years following enrollment than parenting students who were not threatened, and they have significantly higher mortality rates than those of non-parenting students threatened with eviction.

These findings demonstrate a need for additional support to prevent housing instability among parents pursuing higher education. The authors conclude that reducing the threat of eviction for both parenting and non-parenting students would increase college completion rates overall, and addressing housing insecurity among students threatened with eviction expands the impact of federal investment in higher education. While many colleges are responding to students’ needs, including housing, support must be complemented by state and federal investments as well as policy reforms to improve affordability in higher education.

Read the brief [here](#).

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## **ICYMI: Congressional Briefing on Aging Adults and Homelessness**

By Julie Walker, NLIHC National Campaign Coordinator



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

The Opportunity Starts at Home (OSAH) campaign and the National Alliance to End Homelessness, an OSAH Steering Committee member organization, hosted a congressional [briefing](#) (streamed live on OSAH's Instagram) on June 25 to discuss the rising number of older Americans experiencing homelessness. The event featured a screening of the acclaimed documentary [No Place to Grow Old](#), which follows the lives of older adults navigating the harsh realities of housing instability. The screening was followed by a panel discussion about the affordable housing crisis for aging adults and how health challenges, unforeseen circumstances, and rising housing costs converge to create this urgent issue. The briefing concluded with remarks from Senator Ron Wyden (D-OR).

Read the full briefing recap [here](#).

Watch the trailer for *No Place to Grow Old* and learn about hosting a screening [here](#).

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## Research

### Historic Redlining Practices Continue to Negatively Impact Community Health Risks

By Katie Renzi, NLIHC Research Intern

*Keywords: Redlining, pollution, public health, structural racism, health outcomes*

A [recent article](#) published in the *International Journal of Justice and Sustainability* examines the enduring impact of historic redlining practices on present-day life expectancy across the United States. Redlining, a discriminatory practice stemming from the 1930s, involved color-grading neighborhoods based on factors like socioeconomic status and racial makeup, leading to the denial of loans and resources in predominantly nonwhite communities. The authors found a significant negative association between historic redlining and modern-day life expectancy, with each increase in neighborhood grade (from 1 to 4, where 4 is the worst) corresponding to a 1.7-year decrease in life expectancy.

The study used a statistical model to explore how historic redlining might affect modern-day life expectancy, directly or indirectly, through other factors. These factors included air quality (measured through PM2.5 levels) and community sociodemographic characteristics, like educational attainment, homeownership rates, income, and racial composition. The authors also examined how specific health conditions, such as asthma, high blood pressure, and COPD, were associated with redlining, and their relationship to life expectancy. The model used the grades of neighborhoods scored in the 1930's by the Home Owners' Loan Corporation (HOLC) to test pathways between redlining and poor life expectancy. HOLC assigned neighborhoods a score from A (or 1; best) to D (or 4; worst or "hazardous") based on perceived creditworthiness. Loan requests for D-scored neighborhoods, which were primarily nonwhite, were often denied and investment discouraged. The color code for neighborhoods with a D score was typically red, resulting in the term "redlining."

The researchers observed significant differences in sociodemographic indicators and PM2.5 levels across neighborhood grades. Non-Hispanic Black residents accounted for 36% of the population in census tracts with a HOLC grade of 4, but only 15% of the population in grade 1 tracts. Grade 1 tracts had a significantly higher percentage of residents with a bachelor's degree (28.9%) compared to grade 4 tracts (14.9%) and double the median household income (\$81,491 vs. \$40,130). PM2.5 levels were also significantly lower in grades 1 and 2 tracts compared to grades 3 and 4.

The study found a significant negative association between HOLC grade and life expectancy. Life expectancy decreased by an average of 4.8 years when comparing census tracts with a HOLC grade of 1 (80.5 years) to those with the worst grade of 4 (75.7 years). The study also revealed significant associations between HOLC grade and health conditions. COPD prevalence increased from 5.0% in grade 1 tracts to 7.4% in grade 4 tracts, while asthma prevalence increased from 8.6% to 10.7%. High blood pressure prevalence displayed a similar relationship, increasing from 29.3% in grade 1 tracts to 34.1% in grade 4 tracts. The study quantified the years of modern-day life expectancy lost due to historic redlining via specific health conditions: 0.531 years due to COPD, accounting for 31% of lowered life expectancy; 0.300 years due to asthma, accounting for 17.5%; and 0.233 years due to high blood pressure, accounting for 13.6%.

These findings indicate the lasting and continuing impact of historic redlining on health outcomes and life expectancy through various environmental, social, and health-related pathways. To address these factors, the authors recommend interventions and strategies like stricter environmental regulations, improving filtration systems in homes and schools, amending local zoning laws to reduce residential racial segregation, increasing educational opportunities, and implementing preventative health programs in historically redlined neighborhoods.

The full article, "[The mediating effects of particulate matter 2.5 \(PM2.5\) and sociodemographic indicators and health conditions on the relationship between historic redlining and modern-day life expectancy](http://bit.ly/44Aan58)", is available at: <http://bit.ly/44Aan58>

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## Disaster Housing Recovery

### NLIHC and Hispanic Federation to Host Joint Webinar on Disaster Recovery Citizen Advisory Committees on July 8

By Noah Patton, NLIHC Director of Disaster Recovery

*Keywords: Disaster recovery, Hispanic Federation, webinar, citizen advisory committees*

[Join](#) NLIHC and the [Hispanic Federation](#) tomorrow, Tuesday, July 8, from 2 – 3:30 pm ET for the “Lessons Learned: Citizen Advisory Committees” webinar.

Earlier this year, HUD published the long-awaited Universal Notice outlining the new requirements and recommendations for their long-term disaster recovery program, the [Community Development Block Grant-Disaster Recovery](#) (CDBG-DR) program. Among these was the recommendation that states and territories create and facilitate a Citizen Advisory

Committee (CAC) as they carry out their CDBG-DR programs, a process that has been utilized in Puerto Rico.

In 2017, Hurricane Maria displaced thousands as it made landfall in Puerto Rico. Then came the “storm after the storm”—the long-lasting financial, emotional, and health impacts of falling through the cracks of the broken disaster recovery system.

Puerto Ricans worked to stand together and fight for a fair recovery. They got to work and developed the Citizen Advisory Committee, a joint effort between the Puerto Rico Housing Department and community organizations to ensure disaster survivors have a voice in the recovery decision-making process.

Building on their success, the creation of Citizen Advisory Committees is an official recommendation for all states and territories responsible for administering long-term recovery funds. Join us to learn more about Puerto Rico’s experiences, wins, and challenges as they paved the way in this first-of-its-kind partnership!

This call will be closed to the press.

Attendees can register [here](#).

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## Tenant Talk Live

### Join Today’s (7/7) “Tenant Talk Live” on Leveraging Local Elections to Advance Housing Justice

By NLIHC IDEAS Team

*Keywords: Tenant Talk Live, local elections, rent freeze, housing justice*

[Join](#) today’s “Tenant Talk Live,” a virtual meeting focused on tenant and resident leaders, at 6 pm ET (5 pm CT, 4 pm MT, and 3 pm PT). This month, organizers Divya Sundaram, Lex Rountree, and Joanne Grell from the New York State (NYS) Tenant Bloc’s [Freeze the Rent](#) Campaign will discuss how tenant leaders and advocates used local elections to advance housing justice. They will also share lessons learned from the New York City mayoral primary and strategies for building local political power nationwide.

Register for today’s webinar [here](#).

Divya Sundaram (she/her), Freeze the Rent’s campaign manager, joined the team in January to launch the initiative and has coordinated the collection of 20,000 signatures in support of a rent freeze, built a tenant-led field program, and strategized around activating the tenant vote. Previously, she worked as the Director of Intergovernmental & Legislative Affairs in the NYC Comptroller’s Office, the NYC Organizing Director of the NY Working Families Party, and as Deputy Campaign Manager for Tiffany Cabán’s Queens District Attorney campaign. Her experience blends electoral and issue organizing.

Lex Rountree (she/her) is a tenant organizer and data strategist based in Flatbush, Brooklyn. She has been a volunteer field lead for the NYS Tenant Bloc's Freeze the Rent Campaign since March, organizing weekly canvasses in the neighborhood to activate tenants around electing a rent freeze mayor. She has carved out a niche at the intersection of digital organizing, data infrastructure, electoral politics, and housing justice through her various roles at the Right to the City Alliance, Florida Rising, the New Georgia Project, Brand New Congress, and Bernie Sanders' 2016 presidential campaign.

Joanne Grell (she/her) is a Bronx-based housing justice organizer and co-chair of the Freeze the Rent campaign with the New York State Tenant Bloc. She is also a Member Leader at CASA (Community Action for Safe Apartments). She began organizing during the pandemic, moved by the urgency of the housing crisis and the strength of her community's response. At CASA, she leads strategic planning, grassroots campaigns, and educational workshops that center on tenant leadership. Joanne also serves on Bronx Community Board 10, where she sits on the Housing & Zoning and Municipal Services Committees, helping to shape local policy from the ground up. As a member of the Right to Counsel Coalition, she has spoken on panels about movement lawyering at both Brooklyn Law School and New York Law School, bringing her lived experience and organizing perspective to future legal advocates. As a single mother who raised two children in a rent-stabilized apartment, Joanne fights for a New York where all tenants can live with dignity, stability, and power.

[Register](#) for **today's** "Tenant Talk Live" to learn more from these speakers.

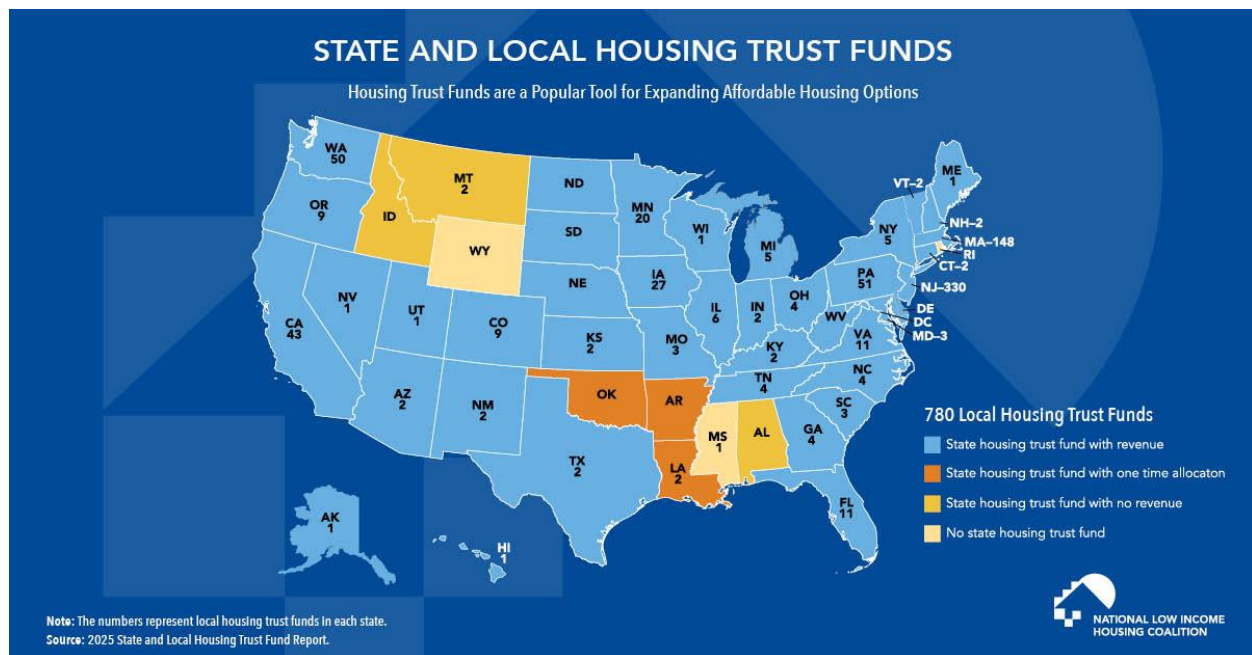
"Tenant Talk Live" would not be possible without tenants! We strive to connect and engage with tenants and tenant leaders through our webinars. If you are a low-income tenant and have a topic you would like to propose for an upcoming "Tenant Talk Live," or if you would like to participate as a speaker on an upcoming call or webinar, please email: [sbetancourt@nlihc.org](mailto:sbetancourt@nlihc.org)

Stay up to date on "Tenant Talk Live" events via the [Facebook group](#).

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## **Fact of the Week**

### **Housing Trust Funds are a Popular Tool for Expanding Affordable Housing Options**



**Note:** The numbers represent local housing trust funds in each state.  
**Source:** NLIHC (2025). *State and Local Housing Trust Fund Report*.

## From the Field

### Maryland Department of Housing and Community Development Releases Statewide Tenants' Bill of Rights

By Nada Hussein, NLIHC State and Local Research Analyst, Billy Cerullo, NLIHC Housing Advocacy Organizer, and Sasha Legagneur, NLIHC State and Local Innovation Intern

*Keywords: Maryland, Tenant Bill of Rights, tenant protections*

In June, the [Maryland Department of Housing and Community Development \(DHCD\)](#) published a comprehensive “Tenants’ Bill of Rights” for renter households across the State of Maryland. Passed through a legal mandate under the “Renters’ Rights and Stabilization Act of 2024”/“House Bill 0693,” the new state-level Tenants’ Bill of Rights, which also established the creation of an “Office of Tenant and Landlord Affairs” under the Department of Housing and Community Development, seeks to ensure tenants are aware of their rights and protections over the duration of their lease terms. Starting July 1, 2025, landlords and property owners must provide tenants with the 8-page Bill of Rights document alongside their lease agreement. With the new Tenants’ Bill of Rights taking effect, Maryland becomes the only state-level jurisdiction to have mandated the creation of a bill of rights document be made available to tenants, ensuring in perpetuity that renter households have a clear understanding of their rights and responsibilities.

As mandated by “House Bill 0693,” the newly enacted Office of Tenant and Landlord Affairs will oversee enforcement of the Tenants’ Bill of Rights, including providing tenants with educational materials and support accessing assistance related to their rental terms. Alyce Thompson will oversee the department. Thompson worked with the U.S. Department of Housing and Urban Development (HUD) for 12 years, overseeing attorneys who provided counsel on HUD grant programs. The support that the newly created office will provide includes providing landlords and tenants with information on the state’s “Right of First Refusal” law, which was also passed as a provision under “House Bill 0693” and took effect in October 2024.

During the 2024 legislative session, state lawmakers passed primary sponsor Delegate Nick Allen’s (HD-008) “House Bill 0693” to require landlords and property owners to provide tenants with the “right of first refusal” or chance to purchase a property before the landlord or property owner lists it for sale to a third party. Under the law, a landlord or property owner who has received an offer to purchase property from a third party must provide the tenant residing in the unit with a first-chance opportunity to make a purchase offer. The law stipulates that a landlord cannot accept an outside offer until the tenant is provided notice of their right of first refusal and that the tenant is given thirty days to respond to the sale notice. [As detailed by Local Housing Solutions in 2021](#), right of first refusal protections benefit renter households in two distinct ways, including by (1) preserving housing availability by allowing a tenant to purchase the property when listed for sale and (2) ensuring that the rental housing market is spared from predatory actors, including large corporations, institutional investors, and third parties seeking to monetize on the private rental market.

Through the new state-level Tenants’ Bill of Rights, there are nine distinct categories applicable to renter households, including information on: (1) rental applications, (2) leases and tenancies, (3) rent, (4) security deposits, (5) condition of rental units, (6) eviction, (7) constructive evictions, (8) tenants’ “Right of First Refusal,” and (9) prohibited acts by landlords. One of the key components of the bill as a whole is to emphasize that tenants have a right to a peaceful existence in their units. To that degree, the law mandates that units meet reasonable habitability standards and offers tenants options if landlords fail to comply, such as filing in the District Court and requesting a lower rent or filing for rent escrow.

The new statewide Tenants’ Bill of Rights also aims to limit predatory landlord behavior and unnecessary fees. Provisions include limiting late fees to 5% or less of the rent amount, standardizing the amount of money landlords can request when a tenant signs a lease to one month’s worth of rent and the security deposit, and prohibiting landlords who manage five or more rental units from charging more than \$25 in application fees, not including the security deposit.

Furthermore, the document emphasizes the importance of landlords and tenants having knowledge of their rights, which is vital in closing information gaps and protecting renters. It confirms that leases cannot include language that relinquishes tenants’ legal rights, mandates landlords tell renters about their security deposit rights, and guarantees the right to be present and represented in any eviction case in which the tenant is the defendant—commonly known under laws that support access to counsel or legal representation in matters applicable to rental agreements. The new bill document is available in 18 languages and must be provided to tenants in the language of their preference.



Finally, the new Tenants' Bill of Rights document also offers several additional resources that tenants can access for support, including contact information for the newly created Office of Tenant and Landlord Affairs, as well as the state's "Access to Counsel in Evictions Program," which provides legal representation and advice to renter households at risk of eviction who meet the program's income eligibility requirement of being at or below 50% of the state's Area Median Income (AMI), [which is \\$40,070 for a family size of 1](#).

With Maryland becoming the first state-level jurisdiction to mandate the inclusion of a Tenants' Bill of Rights document alongside a tenant's lease agreement, housing and tenant advocacy efforts in Minnesota led legal services providers in 2024 to publish a [Tenant Bill of Rights](#) as an advocacy tool for informing tenants of their rights (see [Memo](#) 7/1/2024). Both states have made groundbreaking progress in ensuring renters are protected and are setting the foundation for strengthening renters' rights in a concerted, actionable manner, with Minnesota's advocacy tool building off NLIHC's 2024 National Tenants Bill of Rights platform.

In 2024, NLIHC, alongside the National Housing Law Project and Tenant Union Federation, released a comprehensive "National Tenants' Bill of Rights" outlining the rights that should be enshrined to tenants at the federal level to protect against arbitrary, discriminatory, and retaliatory rental practices that put renters at a heightened risk of eviction and housing instability. [NLIHC's Tenant Bill of Rights](#) (TBOR) provides a model for federal implementation of a comprehensive set of tenant protections. The pillars of NLIHC's Tenant Bill of Rights include the right to a fair application, fair lease, freedom from discrimination and harassment, a habitable home, reasonable rent and costs, organizing, and safeguards against eviction. To endorse NLIHC's TBOR, please click [here](#).

In Maryland, the Office of Tenant and Landlord Affairs will release an updated version of the Tenant Bill of Rights by September 1 of each year, to be implemented on the first day of October. The newer version will reflect any updates in state or federal laws, as well as input from housing professionals and renters.

More information on Maryland's new Tenants' Bill of Rights can be found [here](#).

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## **NLIHC Careers**

### **NLIHC Seeks Senior Vice President, Public Policy**

The Senior Vice President of Public Policy reports to the President and Chief Executive Officer of the National Low Income Housing Coalition (NLIHC) and oversees the policy team. Direct reports include NLIHC's Senior Director of Policy and Director of Disaster Recovery. The salary range for this position is contingent upon experience and is from \$148,000 - \$185,000. This position requires physical time in the office, and the candidate must be in the metropolitan Washington D.C. area or be able to commute to our office located in D.C. for a hybrid work schedule.

#### **Responsibilities/Duties**

*Team Management & Development*

- Supervise and provide leadership to diverse, high-performing teams, including policy and disaster housing recovery, resilience, and research.
- Foster a collaborative, high-energy work environment where team members are encouraged to innovate, take initiative, and thrive.
- Provide regular coaching, mentorship, and professional development opportunities to ensure team members grow and succeed.
- Promote a culture of inclusion, transparency, and accountability among teams.

#### *Cross-functional Collaboration*

- Facilitate collaboration within the organization to ensure alignment with NLIHC's broader objectives.
- Leverage the full range of organizational resources—including policy expertise, compelling research, media relations, field engagement, cross-sector partners, and more—to build effective, integrated advocacy efforts to advance housing justice.
- Collaborate with external partners, coalitions, and stakeholders to strengthen campaigns and amplify national messages.

#### *Policy Development, Analysis, Monitoring, and Influencing*

- Oversee and provide strategic direction and support for policy team efforts to advocate, educate and influence federal policymakers in Congress and the Administration to support affordable housing and homelessness investments, programs, and policies and an equitable federal disaster response and recovery.
- Establish the vision and strategy for NLIHC's federal policy efforts, aligning them with our strategic plan and mission to serve the nation's lowest-income households.
- Develop and maintain relationships with legislative and executive branch offices, and with other organizations and coalitions.
- Track, analyze, influence, and report on policy developments.

#### *Board & Senior Leadership Collaboration*

- Provide updates and strategic insights to the board of directors.
- Participate actively in senior leadership meetings, contributing to organizational strategy, decision-making, and resource allocation.
- Advise on emerging opportunities, potential risks, and innovative approaches to strengthen NLIHC's influence and reach.

#### *Organizational Support*

- Participate in staff meetings, retreats, trainings, and NLIHC events; convene and lead staff meetings in the absence of the President/CEO, as needed.
- Coordinate planning and implementation of aspects of annual conference.
- Represent NLIHC on boards, committees, task forces and work groups, and with media. Engage in public speaking on NLIHC priorities at meetings and conferences, and on Capitol Hill.
- Other duties as assigned.

## Qualifications

- 10-15 years of experience in policy, legislative, and/or advocacy campaigns, with a demonstrated record of success at the national level.
- Ability to identify and strategize around shifting political climates to advance housing justice legislatively and administratively.
- Strong understanding of the political, legal, and cultural landscape affecting the lowest-income and most marginalized households and their housing needs.
- Proven ability to lead and motivate diverse teams, with experience managing cross-functional and geographically dispersed staff.
- Excellent strategic thinking, problem-solving, and decision-making abilities, with a knack for balancing long-term vision with short-term operational needs.
- Experience working in or alongside advocacy, grassroots, and coalition-building organizations.
- Unwavering commitment to racial and social equity in all aspects of work, and a demonstrated ability to develop strategies and tactics to create equitable and inclusive outcomes.
- Highly adaptable, initiative-taking, and strategic, with the ability to thrive in fast-paced, high-pressure environments.
- Persuasive communication skills, both written and verbal, with the ability to engage diverse stakeholders, including the media, policymakers, funders, and supporters.

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and benefits package. Interested candidates should submit a resume, cover letter with salary requirement, and a writing sample to Jamaal Gilani, Director of People and Culture, via email at [jgilani@nlihc.org](mailto:jgilani@nlihc.org)

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## NLIHC Seeks Housing Advocacy Coordinator

The Housing Advocacy Coordinator reports to the Senior Director of Field Strategy & Innovation of the National Low Income Housing Coalition (NLIHC) and will be responsible for growing NLIHC's network and mobilizing advocates on federal policy priorities to advance the Coalition's mission. The salary range for this position is contingent upon experience and is from \$67,000 - \$78,000. This position requires physical time in the office, and the candidate must be located in the metropolitan Washington D.C. area or be able to commute to our office located in D.C. for a hybrid work schedule.

## Responsibilities/Duties

- Build and maintain relationships with NLIHC state and tribal partners, members, people directly impacted by housing instability and homelessness, service providers, and other housing and homelessness advocates.
- Mobilize NLIHC's network of advocates to take action on federal affordable housing policy issues.

- Support NLIHC members' and partners' advocacy through trainings, information sharing, and technical assistance.
- Present at meetings and conferences in DC and around the country to share NLIHC's research, policy priorities, and how advocates can get engaged in NLIHC's work.
- Track field activity in assigned region and promote the activities of NLIHC's network, especially state and tribal partners and members, through NLIHC's communication platforms.
- Respond to requests for information from NLIHC state and tribal partners, members, the media, and the public.
- Create and maintain advocacy tools in collaboration with the Policy Team, such as NLIHC's Advocacy Hub, advocacy toolkits, trainings, sample emails and phone call scripts, and sign-on letters.
- Contribute to field communications, including NLIHC's weekly e-newsletters *Memo to Members and Partners* and *The Connection*, calls to action and other eblasts, webpages and materials, blog posts, social media, and NLIHC's *Tenant Talk* publication.
- Maintain contact database in Salesforce and other platforms in collaboration with other teams. Produce lists of advocates as needed to support the work of NLIHC.
- Identify and cultivate potential new state and tribal partners in places where NLIHC seeks to build a stronger base of advocates.
- Support planning and implementation of NLIHC's annual Housing Policy Forum, including special events for state and tribal partners and resident leaders, speaker recruitment, and organizing participants of Capitol Hill Day.
- Participate in NLIHC staff meetings, staff trainings, monthly state and tribal partner Zoom meetings, twice annual state and tribal partner convenings in DC, and other meetings as assigned.
- Support outreach efforts to maintain and grow NLIHC's member network of individuals and organizations.
- Other duties as assigned.

## Qualifications

- A housing advocacy coordinator will have a bachelor's degree (master's degree preferred) and up to 2 years of experience in policy advocacy, community or macro organizing, membership coordination, or direct assistance to low-income communities. People with lived experience of housing instability or homelessness who want to shape housing policy at a national level, with experience in lieu of a degree, are encouraged to apply.
- Ability to work in a diverse, fast-paced environment and have strong organizational skills, oral and interpersonal communication skills, networking skills, writing skills, and attention to detail.
- Strong commitment to social, racial, and housing justice and knowledge of the fundamentals of affordable housing or homelessness.
- Demonstrated ability to cultivate positive relationships with marginalized individuals, including those with lived experiences with housing insecurity and homelessness.
- Demonstrated experience and ability to recognize and respond to the ways race, ethnicity, sexual orientation, and gender identity intersect to further promote racial equity and social justice.
- Ability to travel to speaking engagements several times a year.

- Proficiency in the Microsoft Office suite and Zoom. Familiarity with Salesforce, Mailchimp, GiveSmart, or Quorum a plus.

## **Compensation & Benefits**

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and a generous benefits package.

The salary range for this position is contingent upon experience and is from \$67,000- \$78,000. This position requires physical time in the office, and the candidate must be in the metropolitan Washington D.C. area or be able to commute to our office located in D.C. for a hybrid work schedule.

*The National Low Income Housing Coalition is an Equal Opportunity, affirmative action employer that values and welcomes diversity in the workplace and strongly encourages all qualified persons to apply regardless of any protected status under federal or local law, including minorities, women, people with disabilities, veterans, and others.*

Interested candidates should submit a resume, cover letter with salary requirement, and one writing sample to Jamaal Gilani, Director of People and Culture, via email at [jgilani@nlihc.org](mailto:jgilani@nlihc.org)

## **NLIHC News**

### **NLIHC in the News for the Week of June 30**

The following are some of the news stories to which NLIHC contributed during the week of June 30:

- “How Trump’s HUD Budget Proposal Would Harm Homelessness Response,” *Shelterforce*, June 27, at: <https://tr.ee/APlj4E>
- “Reforming Fannie and Freddie is Just the First Step,” *The Hill*, June 29, at: <https://tr.ee/dwvPPx>
- “Housing Advocates Worry States Can’t Fill Rental Aid Gaps if Trump Cuts Go Through,” *The Columbian*, June 30, at: <https://tr.ee/k3dRoj>

## **Where to Find Us – July 7**

- Housing & Community Development Network of NJ, Community Scholars Program – virtual, July 11 (Carlton Taylor)
- University of Texas at Austin Steve Hicks School of Social Work, "Social Policy Analysis & Social Problems" – virtual, July 15 (Kayla Blackwell)
- [Dutchess County Continuum of Care](#) meeting – Poughkeepsie, NY, September 23 (Lindsay Duvall)

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## NLIHC Staff

Sarah Abdelhadi, Manager, State and Local Research  
Saatvik Amravathi, State and Local Innovation Intern  
Andrew Aurand, Senior Vice President for Research, x245  
Sidney Betancourt, Manager, Inclusive Community Engagement, x200  
Kayla Blackwell, Housing Policy Analyst, x231  
Victoria Bourret, Manager, State and Local Innovation Outreach, x244  
Jen Butler, Senior Vice President, External Affairs, x239  
Alayna Calabro, Senior Policy Analyst, x252  
Billy Cerullo, Housing Advocacy Organizer  
Adelle Chenier, Director of Events  
Esther Colón-Bermúdez, Research Analyst  
Lakesha Dawson, Director of Operations and Accounting  
Ramina Davidson, Vice President of Field Strategy & Innovation  
Lindsay Duvall, Manager, Member Engagement, x206  
Thaddaeus Elliott, Housing Advocacy Organizer  
Dan Emmanuel, Director, Research, x316  
Jamaal Gilani, Director of People and Culture  
Ed Gramlich, Senior Advisor, x314  
Raquel Harati, Research Analyst  
Danita Humphries, Executive Operations Manager, x226  
Nada Hussein, Research Analyst, State and Local Innovation, x264  
Kenza Idrissi Janati, Tenant Leader Intern  
Kim Johnson, Senior Director of Policy, x243  
Alyssa Kemp, DHR Intern  
San Kwon, Policy Intern  
Sasha Legagneur, State and Local Innovation Intern  
Ramon Suzuki Lopez, Field Intern  
Mayerline Louis-Juste, Program Manager, Strategic Partnerships, x201  
Lisa Marlow, Director of Communications, x813  
Brendan McKalip, *Our Homes, Our Votes* Intern  
Meghan Mertyris, Disaster Housing Recovery Analyst  
Khara Norris, Senior Vice President of Operations and Finance, x242  
Libby O'Neill, Senior Policy Analyst  
Noah Patton, Director, Disaster Recovery, x227  
Mackenzie Pish, Research Analyst  
Benja Reilly, Development Coordinator, x234  
Katie Renzi, Research Intern  
Zenayah Roaché, Housing Advocacy Organizer  
Dee Ross, Tenant Leader Fellow  
Gabrielle Ross, Manager, IDEAS, x208  
Craig Schaar, Data Systems Analyst  
Brooke Schipporeit, Senior Director, Field Organizing and Innovation, x233  
Kristen Stehling, Fund Development Director  
Carlton Taylor, Jr., Senior Graphic Communications Coordinator



Tejas Telkar, Homelessness and Housing First Policy Intern  
Cecily Thomas, Development Coordinator  
Tia Turner, Project Manager, *Our Homes, Our Votes*  
Julie Walker, National Campaign Coordinator  
Brandon Weil, Graphic Communications Manager  
Cierra White, IDEAS Intern  
Chantelle Wilkinson, Vice President, Strategic Partnerships & Campaigns, x230  
Renee Willis, President and CEO, x247  
Tiara Wood, Communications Coordinator