



Memo To Members & Partners

A weekly newsletter from the National Low Income Housing Coalition

Volume 31, Issue 24
June 29, 2026

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HUD

Take Action to Oppose HUD's Proposed Rollback of LGBTQ+ Protections in HUD Programs by 11:59 pm ET TODAY, June 29

By NLIHC Policy Team

Keywords: LGBTQ+, HUD, Equal Access Rule, rules, homelessness, proposed rule

Today, June 29, is the last day for advocates to oppose HUD's recent Notice of Proposed Rulemaking (NPRM), “[Equal Access to Housing in HUD Programs Revisions](#)” (see *Memo*, [5/4](#)), which seeks to roll back HUD regulations that protect access to HUD programs for LGBTQ+ people. Among the proposed changes, HUD would require that access to HUD-funded shelters be made in accordance with a person's sex (as defined by HUD), removing the requirement that shelters serve individuals consistent with their gender identity. NLIHC encourages advocates to comment in opposition to the proposal using [Advocates for Trans Equality's comment portal](#) or directly on [Regulations.gov](#) and encourage LGBTQ+ people and allies to take action by 11:59 pm ET!

Background on Equal Access

When [one in three](#) transgender people experience homelessness in their lives, LGBTQ+ youth [make up 40%](#) of the homeless youth population, and transgender people report [feeling unsafe](#) in emergency shelters, these realities demand an intentional commitment to creating

pathways to safe, decent, affordable housing that addresses inequities. New [research](#) from NAEH and A4TE extended upon the 2022 U.S. Transgender Survey to show further impacts of housing discrimination on the lives of transgender people, including increased likelihood of facing verbal and physical violence, experiencing homelessness, and considering suicide (see *Memo*, [6/8](#)).

HUD's [2012 Equal Access Rule](#) required that access to HUD-assisted or -insured programs be made regardless of one's actual or perceived sexual orientation, gender identity, or marital status. HUD [updated the rule](#) in 2016. The updates largely focused on the barriers transgender and gender nonconforming people face in securing equal access to shelter. The 2016 Rule required that all housing/services funded by CPD ensure equal access to programs for individuals consistent with their gender identity. The 2016 amendments prohibited intrusive questioning as well as asking for anatomical information or for physical, medical, or documentary evidence of one's gender identity.

Trump Administration Targets LGBTQ+ People, Fails to Enforce Equal Access to Housing

However, in 2020, the Trump administration attempted to weaken protections for transgender and gender nonconforming individuals seeking emergency shelter through [proposed changes](#) to the Equal Access Rule. The 2020 proposal received over 66,000 comments, an overwhelming response signifying public resistance to the then-proposed changes. In 2021, then-President Biden's [Executive Order 13998](#) reinforced laws that prohibited sex discrimination, and the 2020 proposed rule was withdrawn.

Yet in 2025, President Trump's [EO 14168](#) expressed the administration's intent to roll back civil rights protections for transgender and gender nonconforming individuals and named the 2016 Rule specifically. In February, HUD Secretary Scott Turner announced the halting of ongoing or future enforcement actions for the 2016 Rule (see *Memo*, [2/10/25](#)). The current Proposed Rule continues in this effort, while also removing language from HUD regulations (beyond CPD regulations) offering protection from discrimination based on sexual orientation or gender identity. Importantly, the current Proposed Rule goes much farther to roll back LGBTQ+ protections in HUD programmatic regulations than the 2020 proposed rulemaking did. NLIHC strongly opposes this latest attempt by the administration to roll back critical protections for the LGBTQ+ community.

While HUD's messaging around the rulemaking focuses on shelter access, HUD's proposal is much broader than that. The Proposed Rule would eliminate LGBTQ+ protections across a range of HUD programs. Components of the rule include:

- Removing all references to "gender," "gender identity," and "sexual orientation," and replacing them with "sex," eliminating protections for LGBTQ+ individuals' nondiscriminatory access to shelter and HUD programs, including Section 8 housing/other housing programs, fair housing enforcement and administration, mortgage programs, homelessness and domestic violence programs, and community development programs.
- Allowing facilities, like single-sex shelters, to "require reasonable assurances or evidence to establish a person's sex," and removing a prohibition on intrusive inquiries.

- Attempting to preempt any conflicting state or local laws (i.e., laws that offer protections based on sexual orientation and gender identity) within the context of HUD Office of Community Planning and Development (CPD) programs.

NLIHC encourages advocates to oppose the proposal using [Advocates for Trans Equality's comment portal](#) or directly on [Regulations.gov](#)!

Take action to oppose HUD's Equal Access Rule Rollback!

- **Submit your own comment urging HUD to withdraw the Proposed Rule by June 29 at 11:59 pm ET!**
 - Advocates for Trans Equality has fact sheets, social media toolkit, and commenting tips [here](#).
 - Find comment drafting guidance and templates [here](#).
 - Submit a public comment using A4TE's comment portal [here](#).
- **Educate your networks about the HUD proposal and urge them to comment by June 29 at 11:59 pm ET!**
 - NHLP has a detailed legal analysis of the Proposed Rule [here](#).
 - Use the Housing with Dignity Campaign's [Pride Month Toolkit](#) to encourage LGBTQ+ people and allies to oppose the HUD proposal!

Use NLIHC's EAR Digital Toolkit [here](#).

Explore [Chapter 6](#) of NLIHC's *Advocates' Guide 2026* to learn about LGBTQ+ access to housing assistance.

White House

Trump Cancels Signing of Bipartisan “21st Century ROAD to Housing Act” Following Passage in Senate and House

By Libby O'Neill, NLIHC Senior Policy Analyst

Keywords: 21st Century ROAD to Housing Act, RDRA

President Trump unexpectedly canceled the signing of the “21st Century ROAD to Housing Act” ([H.R.6644](#)) on Wednesday, June 23. The bill passed with broad support from both chambers, passing in the Senate on June 21 with a vote of 85-5, and in the House on June 22 with a vote of 358-32. A signing ceremony was scheduled at the Capitol on Wednesday, but late Wednesday morning, the president announced via a post to Truth Social that he was canceling the signing until Congress passes the SAVE Act.

In a [statement](#), NLIHC President and CEO Renee M. Willis expressed disappointment, calling Trump's action “...a tremendous setback to efforts needed to truly address housing supply constraints and reduce barriers to renting a home.”

The “21st Century ROAD to Housing Act” contains 59 provisions related to housing supply, disaster recovery, manufactured housing, mortgage financing, rural housing, veteran housing, and community banking. It includes provisions that have been priorities for NLIHC for several years: the “Reforming Disaster Recovery [Act](#),” the “Rural Housing Service Reform Act,” and provisions from the “Choice in Affordable Housing Act.”

The future of the bill is uncertain. Speaker of the House Mike Johnson sent the bill to the president on June 25, starting a 10-day time limit (excluding Sundays, but not holidays) for the president to take action. The 10-day time limit runs out on July 7. Several possible outcomes are:

- The president could sign the bill into law;
- The president could veto the bill;
 - If the president vetoes the bill, Congress could override the veto. Both chambers must pass the bill with a two-thirds majority to override the veto. Congress overriding a presidential veto is rare and could have political consequences for those who vote against the president.
- If the president neither signs nor vetoes the bill within 10 days (Sundays excepted) and Congress remains in session, the bill becomes law;
- If the president neither signs nor vetoes the bill within 10 days (Sundays excepted) and Congress adjourns, the bill is considered vetoed (known as a “pocket veto”). During a recess, Congress can avoid attempted pocket vetoes by staying in a “pro forma” session during which no legislative business or voting takes place.

President Trump is holding up the signing of this bill strategically to put pressure on Congress to pass the SAVE Act ([H.R.22/S.128](#)), which [continues to fail in the Senate](#). NLIHC’s nonpartisan [Our Homes, Our Votes](#) (OHOV) campaign and partners have been actively engaged in opposing the SAVE Act, which would require documentary proof of citizenship to register or update voter registration, creating substantial barriers for millions of eligible voters, particularly low-income renters, seniors, people with disabilities, and communities of color (see [Memo, 4/27](#)). “While the “21st Century ROAD to Housing Act” focuses on practical solutions, the “SAVE Act” cites misinformation to justify barriers to voting, increasing voter suppression,” [said Willis](#). NLIHC will continue to work with lawmakers and supporters of the “21st Century ROAD to Housing Act” to ensure our priorities are enacted into law.

Take Action!

While the future of “21st Century ROAD to Housing” remains uncertain, advocates should contact their members of Congress and urge them to ensure enactment of the bill that includes the following priorities:

- The “Reforming Disaster Recovery Act”
- The “Rural Housing Service Reform Act”
- Provisions from the “Choice in Affordable Housing Act”

Use NLIHC's [Take Action page](#) to contact your members of Congress and urge them to keep these vital policies in any final bill!

Congress

Representatives Pressley and Tlaib Reintroduce the “Housing FIRST Act”

By Sarita Kelkar, NLIHC Policy Intern

Keywords: reentry, tenant, criminal record, background check, housing justice, formerly incarcerated, PHAs, owners, mandatory screening

Representatives Ayanna Pressley (D-MA) and Rashida Tlaib (D-MI) [reintroduced](#) on May 1 the “Housing for Formerly Incarcerated Reentry and Stable Tenancy Act,” or the “Housing FIRST Act.” Introduced [previously](#) in the 118th Congress, the bill would limit tenant screening criteria for criminal records in background checks, further transparency between consumers and consumer reporting agencies, and advance housing justice for people who are formerly incarcerated and have criminal histories. NLIHC endorsed this bill, and a summary of the text can be found [here](#).

Formerly incarcerated and convicted people face a number of barriers to accessing both quality, affordable housing and employment, increasing their risk of housing instability, homelessness, and reincarceration. The United States is the world’s largest jailer, imprisoning nearly 2 million people, and bias inherent to the criminal-legal system has caused people with disabilities, members of the LGBTQ+ community, and people of color (particularly Black, Latino, and Native people) to experience higher rates of incarceration and be disproportionately impacted by the criminal-legal system. The collateral consequences of a conviction history make it more likely for formerly incarcerated and convicted people to be unfairly denied access to housing based on their conviction or arrest histories amidst an already difficult-to-navigate national housing shortage and affordability crisis.

These realities create the need for a critical eye when it comes to ensuring equitable access to housing for formerly incarcerated and convicted people (including victims and survivors)—a [NLIHC policy priority](#)—especially when public housing authorities (PHAs) and owners of federally assisted housing have broad discretion in screening applicants with records or precluding returning citizens from rejoining their families. With mandatory screening policies often acting as a floor, PHAs and owners have developed their own criteria for evaluating current and potential tenants, which may include unreasonable lookback periods, blanket conviction history policies, or ignoring mitigating circumstances. Although congressional efforts and HUD-issued guidance have typically pushed for comprehensive criminal legal reform and more equitable access to housing, HUD Secretary Scott Turner’s November 2025 letter to PHAs and owners of HUD-assisted multifamily housing, which walks back previous HUD guidance and contradicts best practices for conducting background screenings, underscores the importance of legislation like the “Housing FIRST Act” to codify needed protections into law.

Read the bill [text](#), [press release](#), and [summary](#).

Learn more about [“Housing Access for Formerly Incarcerated and Convicted People”](#) through NLIHC’s *Advocates’ Guide 2026*.

Representatives Jayapal (D-WA) and Menendez (D-NJ) Introduce “LIFT the BAR Act” to Ensure Lawfully Present Immigrants’ Access to Federal Basic Needs Programs

By Sarita Kelkar, NLIHC Policy Intern

Keywords: immigrant families, OBBBA, H.R.1, lawfully present, basic needs, public benefits, five-year waiting period, PRWORA, healthcare, social service programs, housing assistance, restriction, eligibility

On June 24, Representatives Pramila Jayapal (D-WA) and Rob Menendez (D-NJ) [introduced](#) the “Lifting Immigrant Families Through Benefits Access Restoration Act,” or “LIFT the BAR Act” ([H.R.9432](#)). Introduced [previously](#) in the 118th Congress by Rep. Jayapal, the current iteration of the bill has been updated to respond to additional restrictions emerging from [H.R.1](#), the “One Big Beautiful Bill Act” (OBBBA). The “LIFT the BAR Act” would not only eliminate the arbitrary five-year waiting period lawfully present immigrants must undergo before receiving access to healthcare, social services, and certain housing assistance programs, but also directly undo H.R.1’s targeted exclusion of many lawfully present immigrants—most of whom hold “humanitarian” statuses—from these public benefits. NLIHC, along with over 140 organizations, endorsed the bill, introduced in large part through the efforts of the [Protecting Immigrant Families \(PIF\) campaign](#) and in alignment with [over 80%](#) of the American public who support health and social services for lawfully present immigrants.

The five-year waiting period is a harmful barrier to services stemming from the 1996 “Personal Responsibility and Work Opportunity Reconciliation Act,” otherwise known as PRWORA. PRWORA, one of two main pieces of legislation restricting access to federal housing and homelessness programs based on immigration status, also created a “five-year bar” that denies lawfully present immigrants—including lawfully permanent residents (LPRs, or green card holders) and other qualified immigrants—from accessing key healthcare and social service programs until after their first five years of living in the United States. Raising fear and confusion among immigrant communities, the bar goes beyond creating a chilling effect that reduces participation in essential social safety net services such as access to public housing, Housing Choice Vouchers, Section 8 Project-Based Rental Assistance, and other means of housing assistance, including Medicaid, the Children’s Health Insurance Program (CHIP), the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), and Supplemental Security Income (SSI). It also poses an injustice that the “LIFT the BAR Act” can help rectify, unlocking access to critical care and well-being: access that is further impeded by the OBBBA.

While lawfully present immigrants face arbitrary challenges to accessing basic needs programs under PRWORA, eventual access remained; however, under H.R. 1, many lawfully present immigrants would have [their eligibility taken away](#) for programs like Medicaid, SNAP, and more. Alongside this targeted restriction, the OBBBA also contained over a \$1 trillion cut to these programs and anti-immigration provisions (see *Memo*, [7/15/25](#)) whose rhetoric demonstrates that “legal” or “illegal” status is not the current administration’s true concern—especially when undocumented immigrants are already ineligible for federal public benefits.

Representatives Jayapal and Menendez’s “[LIFT the BAR Act](#)” serves as a vital bill that would remove harmful barriers that delay basic needs and restore access to programs for lawfully present immigrants, reversing PRWORA and H.R. 1 restrictions by:

- “Restoring access to federal public benefits for lawfully present immigrants, including people with Lawful Permanent Resident status, DACA recipients, individuals granted Special Immigrant Juvenile Status, and other federally authorized non-citizens residing in the United States”;
- Restoring eligibility for food assistance and health coverage stripped in H.R. 1;
- “Eliminating the five-year bar for Medicaid, CHIP, SNAP, TANF, and the SSI program;
- Removing arbitrary barriers by ensuring that immigrants with sponsors have access to services based on the income and resources that are actually available to them, removing state authority to impose additional restrictions on qualified immigrants, and restoring flexibility for states and localities to provide benefits to immigrants with their own funds; and;
- Restor[ing] flexibility for states and localities to provide benefits to immigrants with their own funds.”

Read the bill’s text [here](#).

Read the Representatives’ press statement [here](#).

Gain additional background on the bill through PIF’s LIFT the BAR Act [campaign](#).

To learn more about PRWORA, explore NLIHC’s “[Housing Access for Immigrant Households](#)” from the *Advocates’ Guide 2026*.

Budget and Appropriations

Senate Appropriations Standstill Continues, Delaying Release of FY27 Spending Bills

By Alayna Calabro, NLIHC Senior Policy Analyst

Keywords: Budget and Appropriations, THUD, HUD, FY27

The Senate appropriations process remains at a standstill as appropriators have not reached a [topline spending](#) agreement for their fiscal year (FY) 2027 spending bills. The topline spending agreement, known as a “302(a) allocation,” establishes how much funding the committee will provide for defense and non-defense programs, while the “302(b) allocation” establishes topline funding amounts for each of the 12 annual spending bills, including the Transportation, Housing and Urban Development (THUD) spending bill that funds HUD’s affordable housing, homelessness, and community development programs.

Appropriations Committee Democrats are reportedly pushing for an equal increase to both defense and non-defense spending and have criticized Republicans for pursuing a massive increase in defense spending with an inadequate increase for non-defense programs. Additionally, Democrats on the committee remain concerned about ensuring that the appropriations bills are not undermined by actions by the Trump administration. Since taking office, the administration has taken various actions—including “pocket recissions,” firing members of the federal workforce, and withholding funds—that make it difficult, if not impossible, for congressionally approved funding to reach communities, undermining Congress’s authority and intent.

The continued delay has cast doubt on the Senate Appropriations Committee’s ability to reach its self-imposed goal of drafting and passing all 12 spending bills for FY27 out of committee before Congress adjourns for the August recess. Committee Republicans are also considering releasing the FY27 spending bills without bipartisan input.

Annual funding increases are vital to ensuring HUD rental and homelessness assistance programs continue serving the millions of families, people with disabilities, veterans, older adults, low-wage workers, and others who rely on HUD programs to help keep a roof over their heads. Because the cost of rent increases every year, programs must receive increased funding every year to maintain assistance for current households; even flat funding [acts as a cut](#), reducing the number of people served. At current funding levels, only [one in four households](#) that qualify for any form of rental assistance receives it, leaving the majority of otherwise qualified households to struggle to afford the cost of housing.

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

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

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

- Full funding to renew all existing Tenant-Based Rental Assistance (TBRA) contracts, including ensuring continued assistance for Emergency Housing Voucher holders.

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

Advocates can take action today by:

- Emailing or calling members’ offices to tell them about the importance of affordable housing, homelessness, and community development resources to you, your family, your community, or your work. You can use [NLIHC’s Take Action page](#) to look up your members’ offices or call/send an email directly!
- Sharing stories of those directly impacted by homelessness and housing instability. Storytelling adds emotional weight to your message and can help lawmakers see how their policy decisions impact actual people. [Learn about how to tell compelling stories with this resource.](#)
- Organizations can also join CHCDF’s sign-on letter calling for the highest possible funding for HUD and USDA affordable housing, homelessness and, community development programs in any final FY27 spending bills. [Read the letter and sign your organization on here.](#)

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

HoUsed

National *HoUsed* Call on Proposed Changes to Federal Grantmaking and the “21st Century ROAD to Housing Act”

By Sarita Kelkar, NLIHC Policy Intern

TAG: HoUsed

Keywords: OMB, grants, grantees, HUD, federal funding, voter registration, civic, 21st Century ROAD to Housing Act, Reforming Disaster Recovery Act, authorization

On June 23, NLIHC hosted a national *HoUsed* campaign [call](#) focused on the Office of Management and Budget's (OMB) proposed changes to federal grantmaking and the "21st Century ROAD to Housing Act."

NLIHC Senior Vice President of Policy David Gonzalez Rice began by mentioning NLIHC's newly released *2025 National Renter Survey Report* and introducing the speakers. Sarah Saadian, senior vice president of policy and campaigns at the National Council of Nonprofits, opened by discussing the proposed rule from OMB that would overhaul the federal grantmaking process. Saadian emphasized three main themes of the proposed changes: 1) establishes a new political process for how grantees are selected, 2) creates a constantly shifting environment to administer grants, and 3) bars federal funding for programs that address racial or social inequities. Saadian highlighted the heightened risk nonprofit grantees would face – both in choosing what to apply for and accepting federal resources – while centering the impact on communities.

National Housing Law Project Chief Program Officer Deborah Thrope continued the conversation on the proposed OMB changes, specifically diving into how HUD grantees would be impacted. Naming tension between the rule and HUD's rulemaking requirements, statutes, and mission, Thrope noted how the ensuing federal funding instability would threaten housing supply and preservation efforts and further tenants' eviction risk. Saadian and Thrope closed their presentations with resources and ways to take action.

Next, Nonprofit VOTE Executive Director Brian Miller offered insight into how the proposed OMB rule affects nonprofits' civic voice. Miller drew attention to the rule's voter registration provision, which prohibits the use of federal grant dollars for voter registration campaigns, drives, or related activities. Miller pointed out that although federal grantees can still use non-federal funds to engage in voter registration, confusion about the rule creates a chilling effect, discouraging nonprofits from doing this critical work. In conjunction with a provision barring the use of federal grant money for issue advocacy and public messaging, the proposed rule could impede nonprofits' ability to practice community engagement due to caution and fear. Miller noted that the timing of the expected final rule overlaps with peak election activity.

Lastly, NLIHC Senior Policy Analyst Libby O'Neill and Director of Disaster Recovery Noah Patton shared federal policy updates. O'Neill provided background on the bipartisan "21st Century ROAD to Housing Act," describing its timeline over the last twelve months and noting that the Senate passed the bill on June 22. O'Neill named key issue areas and NLIHC's priorities within the legislation, including the "Rural Housing Service Reform Act," "Choice in Affordable Housing Act," and "Reforming Disaster Recovery Act (RDRA)." O'Neill briefly spoke on pieces of the first two bills, while Patton expanded on the RDRA, which authorizes HUD's Community Development Block Grant – Disaster Recovery (CDBG-DR) program for three years, and explained why permanent authorization matters. O'Neill concluded by noting what was not included in the housing package and next steps to learn more about the bill.

Lindsay Duvall, NLIHC Manager of Member Engagement, closed the call by offering ways to engage in advocacy. A [recording](#) of the call, as well as the [presentation slides](#), are now available. [Register here](#) for NLIHC's next national *HoUsed* campaign call on July 14 from 4:00 pm to 5:00 pm ET.

NLIHC Updates

- Access NLIHC's newly released *2025 National Renter Survey* report [here](#)! Reach out to research@nlihc.org with any questions.

OMB Proposed Rule on Federal Grantmaking

- Explore the National Council of Nonprofits' [chart of key provisions](#) and learn how to [take action](#) to oppose the rule.
- Take action against the rule's voter registration provision [here](#).
- [Submit](#) your comment by July 13!
- Read [additional analysis](#) about the proposed rule.
- Learn more about NHLP's [Housing Justice Network](#) and [Nonprofit VOTE](#).

Policy Updates

- Learn more about each section of the "21st Century ROAD to Housing Act" [here](#).
- [Register](#) for the DHRC Disaster Recovery Working Group with the next meeting on July 8 at 2:00 pm ET.

Take Action with NLIHC

- Explore ways to take action for housing justice [here](#).
- Become an NLIHC member [here](#).
- Contact your Field Team member at outreach@nlihc.org.

NLIHC's National *HoUsed* campaign calls take place on the second and last Tuesday of every month, from 4:00 pm to 5:00 pm ET. Register for the series [here](#) and access NLIHC's archive of *HoUsed* campaign recordings [here](#).

Disaster Housing Recovery

Tropical Storm Arthur Brings Heavy Rain and Flooding to Gulf Coast and Southeastern States

By Amin Sobhani, NLIHC DHR Intern

TAG: Disaster Housing Recovery

Keywords: tropical storms, Atlantic hurricane season, emergency management, DHRC

[Tropical Storm Arthur](#), the first named storm of the 2026 Atlantic hurricane season, brought heavy rainfall, strong winds, flash flooding, and severe weather to the U.S. Gulf Coast and parts of the Southeast in mid-June. The [National Hurricane Center](#) reported on June 17 that Arthur had maximum sustained winds of 45 miles per hour and that tropical-storm-force winds extended outward up to 175 miles from the center. Later that evening, Arthur [degenerated into a low-pressure area](#) along the upper Texas coast, but its remnants continued to produce widespread heavy rainfall across the southeastern United States.

The National Hurricane Center warned that Arthur could produce [5 to 10 inches of rainfall, with isolated totals near 20 inches](#), from the mid and upper Texas coast into portions of Louisiana, Mississippi, Alabama, western Georgia, and the Florida Panhandle. NASA's Earth Observatory reported that, as Arthur weakened, the storm continued bringing abundant moisture to central Gulf Coast states, with the National Weather Service reporting [rainfall rates of 3 inches per hour](#) in southeastern Louisiana.

The storm caused significant flooding and damage in parts of Louisiana and Mississippi. Louisiana Governor Jeff Landry [declared a state of emergency](#) for Avoyelles, Lafourche, Pointe Coupee, St. Landry, St. Tammany, and Terrebonne parishes in response to severe weather caused by Arthur. According to the Associated Press, Arthur's remnants brought more than two feet of rain to parts of Avoyelles Parish and [flooded at least 200 homes](#). On June 23, the [Louisiana Department of Wildlife and Fisheries](#) reported that agents working with Louisiana State Police troopers and local first responders rescued 86 people and 20 pets from floodwaters in Avoyelles Parish.

In Mississippi, the [Mississippi Emergency Management Agency](#) reported that heavy rainfall from Arthur's remnants caused flooding, road closures, power outages, and damage to homes, businesses, and public infrastructure across multiple counties. One storm-related fatality had been reported in Franklin County. MEMA also reported damage in Forrest, Franklin, Hancock, Harrison, Jackson, Lawrence, Pearl River, Rankin, Stone, and Walthall counties, as well as approximately 2,600 power outages statewide. MEMA coordinated the deployment of [four swift water rescue teams](#) to support operations in south Mississippi, and several shelters and safe rooms remained open for residents affected by flooding.

NLIHC and members of our [Disaster Housing Recovery Coalition \(DHRC\)](#) will continue to monitor the housing impacts of Tropical Storm Arthur and advocate for a full and equitable recovery for the lowest-income households and people experiencing homelessness. The DHRC, which includes more than 900 national, state, and local organizations, works to ensure that federal disaster recovery efforts reach those most impacted and most marginalized by disasters, including households with the lowest incomes, seniors, people with disabilities, families with children, veterans, and people experiencing homelessness.

Read FEMA's hurricane preparation guidance at [Ready.gov](#).

Download the [FEMA app](#) to receive real-time weather and emergency alerts and find disaster preparedness and recovery resources.

Disability Housing Rights

DOJ Opinion Jeopardizes Civil Rights Protections Against Unnecessary Institutionalization for People with Disabilities

By Alayna Calabro, NLIHC Senior Policy Analyst

Keywords: DOJ, Olmstead, disabilities, homelessness, criminalization, institutionalization, HHS, Department of Education

The U.S. Department of Justice’s (DOJ) Office of Legal Counsel issued a [legal opinion](#) on June 18 threatening the right of people with disabilities to live and receive services in the community, rather than be unnecessarily confined to institutions. The DOJ memo comes amid a broader effort by the Trump administration to withdraw federal support from proven programs, including community-based housing and services, and to expand the inhumane institutionalization of people experiencing homelessness and people with disabilities.

About the DOJ Legal Opinion

The DOJ opinion calls into question decades of civil rights protections for people with disabilities and aims to undermine one of the strongest protections against unnecessary institutionalization for people who can and want to live in their communities. The memo runs counter to long-standing legal precedent and could have far-reaching implications for people with disabilities, including higher rates of involuntary institutionalization.

The memo targets *Olmstead v. L.C.*, a landmark 1999 U.S. Supreme Court decision holding that unjustified segregation of people with disabilities constitutes discrimination under Title II of the “Americans with Disabilities Act.” *Olmstead* confirmed that people with disabilities have the right to receive services in the setting most appropriate to their needs. Individuals who are involuntarily institutionalized are rarely able to leave—consigning individuals who could otherwise live independently to reside in retirement or long-term care facilities away from their family, friends, and community, for the rest of their lives.

The opinion claims that states are not legally required to provide services that help people with disabilities live in their communities. The DOJ itself acknowledges that its interpretation is “out of step” with how federal courts have understood *Olmstead*. The opinion is not a court decision and does not erase *Olmstead* or undo federal disability rights laws and regulations that protect community living. However, as [The Arc](#) explains, the opinion is “dangerous because it says the federal government may stop enforcing one of the strongest protections people with disabilities have against unnecessary institutionalization.”

The Broader Context: The Trump Administration's Efforts to Cut Funding for Community-Based Services, Expand Institutionalization, and Dismantle Civil Rights Protections

The DOJ's new interpretation of *Olmstead* is part of the Trump administration's broader effort to make it easier for state and local governments to force people experiencing homelessness and those with disabilities into institutions. In July 2025, President Trump issued an [executive order](#) that called for forced institutionalization, withdrawing federal support for Housing First and mandating sobriety, among other harmful and ineffective policies for addressing homelessness. In March, the U.S. Department of Veterans Affairs (VA) and DOJ signed a [memorandum of understanding](#) that could strip veterans, particularly those experiencing homelessness, of the right to make their own healthcare decisions (see *Memo*, [3/20](#)).

Federal regulations derived from *Olmstead* that require services to be provided in the most integrated setting appropriate to the needs of a person—including home- and community-based settings—have been a key obstacle to the Trump administration's push for large-scale institutionalization of people experiencing homelessness. The DOJ opinion attempts to undermine this key protection. The memo also includes a footnote suggesting that disability laws have contributed to increases in homelessness, but it cites no evidence showing that *Olmstead* caused homelessness rates to increase. In fact, advocates and experts say that the *Olmstead* decision has been one of the most effective tools for providing housing and services to people experiencing chronic homelessness. Recent [research](#) from Brandeis University highlights how states have used *Olmstead* settlements to increase state funding for rental assistance for low-income people with disabilities, create permanent and integrated housing units, and access state funds for supportive housing services and Medicaid waiver-funded Home and Community-Based Services (HCBS).

These actions also come as Republicans have [passed drastic cuts](#) to vital safety net programs, including Medicaid, which is the primary source of funding for community-based services. The historic cuts to federal Medicaid spending passed last July will lead states to reduce spending on optional services, like HCBS. According to [Justice in Aging](#), several states—including Colorado, Idaho, Missouri, Nebraska, Utah, and North Carolina—have already proposed cuts to Medicaid HCBS. The DOJ memo gives states cover to cut these supports and rely on institutionalization instead, despite decades of [research](#) demonstrating that access to high-quality HCBS improves outcomes and reduces overall healthcare costs.

The DOJ legal opinion also coincides with the Trump administration's June 16 [announcement](#) that it would move oversight of special education and education-focused civil rights enforcement out of the Department of Education and to the Department of Health and Human Services and DOJ, respectively. A broad coalition of disability, civil rights, and education organizations [strongly opposed](#) the moves, warning that they “threaten decades of progress advancing educational, employment, and civil rights outcomes for students with disabilities.”

Learn more about what the DOJ opinion means for disability rights and community living [here](#).

Read reporting from [NPR](#) and [Bloomberg](#).

Read a letter from disability, civil rights, and education organizations opposing the Trump administration's transfer of special education and education-focused civil rights functions out of the Department of Education [here](#).

NLIHC Housing Policy Forum

NLIHC Invites Nominations for 2027 Housing Leadership Awards

By NLIHC Fund Development Team

Keywords: Forum 2027, Leadership Awards Reception, nominations open, Brooke Leadership Award, Dolbeare Service Award, Crowley Housing Justice Award, Brown Resident Leader Award

NLIHC is accepting nominations for the 2027 Housing Leadership Awards recipients. Every year, NLIHC celebrates leaders in the fight for affordable housing by honoring individuals or organizations at the Leadership Awards Reception. To submit a nomination, please complete the [nomination form](#) by Friday, July 17, 2026.

The Edward W. Brooke Housing Leadership Award is named for the late Senator Edward Brooke (R-MA), who championed low-income housing as a U.S. senator and as chair of the NLIHC board of directors after he left the Senate. The Brooke Award goes to an exemplary housing leader with a record of fighting for affordable housing at the national level.

The Cushing Niles Dolbeare Lifetime Service Award is named after NLIHC's late founder, often referred to as the "godmother" of the affordable housing movement. The award goes to an individual who has demonstrated an unyielding commitment to achieving safe, decent, and affordable homes for low-income people over a long period of time.

The Sheila Crowley Housing Justice Award is named for former NLIHC President and CEO Sheila Crowley, who led NLIHC for more than 17 years. The Crowley Award goes to an outstanding leader who has elevated the conversation around affordable housing for the lowest-income people in America.

The Loraine Brown Resident Leader Award is named after NLIHC Board Member Loraine Brown and honors a person living in subsidized housing who has shown dedication to helping tenants, people experiencing homelessness, and their community. *Nominations for the Loraine Brown Resident Leader Award will open in the fall as a closed nomination process by a select board committee.*

Submit nominations for the Brooke, Dolbeare, and Crowley awards by completing the [nomination form](#) by Friday, July 17, 2026. We will announce the final 2027 Leadership Awards Reception Honorees by Winter 2026. For questions, please contact funddevelopment@nlihc.org.

Opportunity Starts at Home

OSAH Webinar with Legal Action Center on Recovery, Mental Health, and Housing

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

TAG: Opportunity Starts at Home

Keywords: multi-sector, recovery, mental health, webinar, Legal Action Center

On July 14, the *Opportunity Starts at Home* (OSAH) campaign will host a [webinar](#), “Recovery, Mental Health, and Housing,” in partnership with OSAH Roundtable Member Legal Action Center. The webinar, held from 2:00 pm to 3:00 pm ET, will outline the connection between access to affordable housing and recovery for individuals with substance use disorders and/or mental health conditions. Experts from the National Alliance on Mental Illness, the Corporation for Supportive Housing, the National Homelessness Law Center, and the Virginia Harm Reduction Coalition will discuss the current landscape around housing access for people in recovery from a mental health condition or substance use disorder and discuss advocacy strategies for supportive housing models.

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

Register for the webinar [here](#).

To learn more about the connections between Recovery, Mental Health, and Housing, read the OSAH fact sheet [here](#).

NLIHC, New America, and SchoolHouse Connection Address Homelessness Among College Students

By Haadia Hyder, NLIHC Strategic Partnerships & Campaigns Intern

TAG: Opportunity Starts at Home

Keywords: multi-sector, New America, SchoolHouse, webinar recap

The *Opportunity Starts at Home* campaign (OSAH), New America, and SchoolHouse Connection hosted a [webinar](#) on June 18, 2026, at 3:00 pm ET, addressing the state of homelessness on parenting college students. Partners discussed the impacts of homelessness and housing insecurity on parenting students and presented various data-driven solutions.

Speakers included:

- Chantelle Wilkinson, vice president of Strategic Partnerships & Campaigns, NLIHC
- Julie Walker, OSAH project manager, NLIHC
- Richard Davis Jr., policy analyst, New America Higher Education Policy Program
- Ewa Obatuase, policy analyst, New America Higher Education Policy Program
- Barbara Duffield, executive director, SchoolHouse Connection
- Harper, SchoolHouse Connection Scholar

Chantelle Wilkinson, vice president of NLIHC's strategic partnerships and campaigns team, opened the webinar sharing the state of America's affordable housing crisis and covered the foundational idea of cross-sector collaboration at the heart of the OSAH campaign.

Ewa Obatuase, policy Analyst at New America, presented on the New America Student Parent Initiative, providing an overview on the demographics of parenting students, the challenges they face, their enrollment rates and economic well-being, and the factors that make parenting students especially vulnerable to housing instability and homelessness.

Richard David, policy Analyst at New America, presented an analysis of data from the 2019-20 National Postsecondary Student Aid Study (NPSAS), which revealed vital information about homelessness among college students—including parenting students.

Barbara Duffield, executive director at SchoolHouse Connection, presented data from the SchoolHouse Connection report "Removing Barriers, Building Futures: Data-Informed Policies to Support College Students Experiencing Homelessness", highlighting issues in how we define homelessness and disparities in self-reporting. She focused on the value of meeting basic needs for students and presented data-based solutions policymakers and institutions can make to support unhoused parenting students.

Harper, a SchoolHouse Connection Scholar, testified firsthand to the value of higher education homelessness liaisons in schools, who are explicitly placed to seek out and support students who struggle with being unhoused both during and outside of the academic year. She also advocated for explicit and visible policies and parentships that allow unhoused students to stay on campus year-round, much like international students and student athletes. She also highlighted the psychological challenges of unhoused students deal with when they must fight for access to resources while maintaining academic commitments, and how those traumatic experiences stay with students throughout their education and beyond.

After presentations, Julie Walker, project manager for OSAH, led a moderated panel and Q&A session where speakers spoke on how solutions can be scaled nationwide, how community

colleges can provide support for unhoused students, ways to build cross-sector support for parenting students, and local reforms.

SchoolHouse Connection and New America are participating members of the OSAH campaign's [Roundtable](#).

Find the recorded webinar [here](#).

Learn more about *Opportunity Starts at Home* [here](#).

Find additional webinar resources, including monthly calls and reports, [here](#).

Our Homes, Our Votes

***Our Homes, Our Votes* Hits the Road to Support Mini-Grant Partner HELP Carolina's Juneteenth Celebration**

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

Keywords: mini-roadshow, Gastonia, NC, Juneteenth, equity, midterm elections

NLIHC's [Our Homes, Our Votes](#) (OHOV) campaign recently kicked off its mini-roadshow series by joining OHOV mini-grant partner at [HELP Carolina](#) for its Juneteenth community celebration in Gastonia, North Carolina. The event brought together more than 2,000 community members for a day of education, celebration, and community engagement centered on the significance of Juneteenth and the continued pursuit of equity and justice.

OHOV was one of many community partners participating in the event and had the opportunity to connect directly with residents about the importance of civic engagement and the role housing plays as a critical election issue. Throughout the day, attendees visited community resource tables, learned about voter engagement opportunities, and connected with organizations working to strengthen communities across North Carolina.

The celebration featured presentations on the history and significance of Juneteenth, live musical performances, cultural programming, and opportunities for residents to engage with local organizations and community leaders. The event highlighted the power of bringing communities together not only to celebrate Black history and resilience, but also to build awareness around issues that directly impact residents' lives.



NLIHC in Gastonia, North Carolina
Photo credits: Tia Turner and Kayla Gilchrist

As the nation moves closer to the 2026 midterm elections, events like HELP Carolina's Juneteenth celebration demonstrate the important role community-based organizations play in connecting civic participation to everyday issues such as housing, economic opportunity, education, and health. Trusted local organizations are often best positioned to engage residents in conversations about their communities, encourage civic participation, and help ensure that historically underrepresented voices are heard.

HELP Carolina is one of 50 organizations participating in the 2026 OHOV [Mini-Grant Program](#). Through the program, OHOV provides funding, training, technical assistance, and resources to support nonpartisan voter and civic engagement efforts led by affordable housing providers, resident-serving organizations, tenant associations, and community-based groups. The program is designed to help organizations integrate civic engagement into their existing work and build long-term civic participation among low-income renters and historically marginalized communities.

The OHOV mini-roadshow was created to elevate the work of mini-grant partners, strengthen relationships with organizations on the ground, and showcase innovative approaches to nonpartisan civic engagement happening in communities across the country. Throughout the year, NLIHC staff will visit mini-grant partners to learn from their work, share resources, and highlight best practices that can inspire organizations nationwide.

As the midterm election cycle approaches, OHOV looks forward to continuing to support partners across the country who are helping build civic power and strengthen democracy in the communities they serve.

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

The next OHOV webinar, “[What’s Next for Housing Advocates After Louisiana v. Callais.](#)” This event will provide concrete, practical voter outreach strategies following the United States Supreme Court’s ruling. The webinar will take place on Monday, July 13, at 3:00 pm ET.

Check your voter registration [here](#).

Strategic Partnerships

Ending Homelessness Through Holistic Collaboration and Leadership in NYC - New Episode of “The Common Ground” Podcast Out Now

By Haadia Hyder, NLIHC Strategic Partnerships & Campaigns Intern

Keywords: The Common Ground, people-first leadership, podcast

Moving the needle in housing justice rarely occurs in isolation. It happens when individuals reach across sectors. In episode 5, titled “[Commitment Beyond the Moment- Reimagining Homelessness and Redefining Public Safety](#)” of “[The Common Ground](#),” we sit down with Dawn Pinnock, president and CEO of Center for Urban Community Services (CUCS), and explore what multi-sector collaborations, people-first leadership, and the tangible possibility of ending homelessness in the hands of a society that focuses on strong partnerships looks like.

“As a public leader, you have a voice, you have a platform, you should always use it for good,” said Pinnock.

Pinnock is the president and CEO of CUCS and has worked for 30 years across New York City’s municipal agencies, pioneering innovative and people-first projects across the city. The common thread throughout her illustrious career is a constant dedication to service. Coming back into nonprofit work, her leadership aims to put a face to housing. She understands that homelessness is not a singular issue, and by extension, that advancements in justice for the unhoused must be rooted in collaboration across sectors. Pinnock believes that if we band together, we can end homelessness.

“Homelessness is actually solvable... it just requires a level of understanding, a level of alignment, it has to allow for a level of partnership and concession, that I think across sectors is sometimes not so easy to achieve, but it is absolutely something that, at a city of this size, scope, and complexity, it is absolutely solvable,” said Pinnock.

Throughout the episode, you see how Pinnock continuously comes back to the idea of people. Whether she is focusing on changing narratives, training law enforcement and business owners on to engaging with populations experiencing homelessness, highlighting stories from her own CUCS staff members, using people first language, or simply taking the time to meet with every single staff member upon taking on the role of president and CEO to ask the deep felt question, “what do you need,” this episode subtly highlights what big-picture thinking looks like as a leader without losing sight of the people you serve.

This episode is one that everyone stands to benefit from. It challenges common misconceptions around homelessness and offers a vision on solutions based on compassion and accountability while meeting people where they are.

“We really do that from the place of; we are all neighbors,” said Pinnock.

Listen to this episode of “The Common Ground” podcast on [Spotify](#), [Apple Podcasts](#), and [SoundCloud](#). Follow us and join us in the exploration of a shared commitment to finding common ground.

Learn more about NLIHC’s *Strategic Partnerships* [here](#).

Research

NLIHC Releases Findings from the 2025 National Renter Survey

By Julian Mura-Kröger, NLIHC Research Intern and Mackenzie Pish, NLIHC Research Analyst

Keywords: National Renter Survey, renters, junk fees, affordability, housing assistance, moving, displacement, disability, accessibility, habitability, renter protections, research

On June 23, NLIHC released findings from its first-ever National Renter Survey, a nationally representative survey focused on renters’ under-explored experiences and opinions related to housing. The [2025 National Renter Survey Report](#) sheds light on renters’ experiences with moving and displacement, housing costs and assistance, accessibility needs, and the safety and habitability of rental housing.

The survey was developed by NLIHC’s Research team with input from a 20-member advisory committee, tenant leaders, housing advocates, and researchers, as well as NLIHC board members, State and Tribal Partners, and Tenant Collective alumni. NLIHC partnered with research firm ICF to test and administer the survey. Individuals needed to be current renters (with or without paying rent) at least 18 years of age to be eligible to participate in the survey. Respondents were able to complete the survey online or by phone in English or Spanish and were offered an Amazon digital gift card for their time. The National Renter Survey collected responses from 3,734 eligible renters across the U.S. between July and December 2025.

The report finds that an estimated 30 million adult renters have moved at least once in the last two years. A greater share of movers with household incomes below \$25,000 moved three or more times (20.9%) compared to those with incomes at or above \$25,000 (7.1%). Affordability factors served as both motivators and barriers to moving. Among households who considered moving in the last two years but ultimately did not move, 38.4% reported being unable to afford their current rent as a reason for wanting to move; 70% reported that they did not move because they could not find a different home with affordable rent.

More than one in every six renters said their households “always” or “often” struggled to pay rent on time in the last two years, resorting to measures like working extra hours or multiple jobs, taking on debt, or cutting costs to pay rent. This experience was more common among lower-income renters, renters who identify as Black or African American, and renters who have or live with someone who has a disability or chronic health condition. Over half of renters (54.8%) who struggled to pay rent could not pay some or all of the rent on time, were charged a fee for late rent, or both at some point in the last two years; one in ten of these renters said this difficulty resulted in some form of eviction. These unaffordable rents can be exacerbated by junk fees—for example, 35.0% of renters are charged convenience or service fees in their current home for paying rent in a particular way, such as with a credit or debit card, check, or cash. The report also finds that many renters who might benefit from housing assistance are not able to access it. Only 15.1% of renters who stopped receiving housing assistance sometime in the last two years said their household stopped receiving it because they no longer needed it. Of renters whose households stopped receiving housing assistance in the last two years, more than one-quarter still had household incomes below \$25,000 and more than half had incomes below \$50,000.

The report estimates that 10.2 million adult renters in the U.S. either need or live with someone who needs accessibility features in their home to live safely and independently. Nearly all of these renters (87.9%) are older adults aged 62 and above, have a disability or chronic health condition, or live with at least one person with these characteristics. Most renters’ household accessibility needs are going unmet—at least 65.0% of renters whose households need mobility features and 77.1% of renters whose households need sensory features do not have them in their current home. Over forty percent of renters with household accessibility needs say landlords are typically unwilling to add accessibility features when asked to do so. Accessibility needs often overlap with affordability concerns: over a third of renters with household accessibility needs have household incomes below \$25,000, while only 16.7% of renters without these needs have household incomes below \$25,000. Furthermore, a greater share of renters with household accessibility needs (26.5%) report that they “often” or “always” struggled to pay rent on time in the last two years relative to renters without these needs (13.7%).

About 60% of renters experienced one or more habitability issues in their current home over the last two years. A greater share of renters with household incomes below \$50,000 reported experiencing at least one habitability issue (65.6%) compared to those with incomes at or above \$50,000 (57.1%). A quarter of renters who contacted their landlord about a habitability concern reported that their landlord responded but did not try to fix the problem or did not respond at all. A third of renters who reported at least one habitability issue said they want to move because of these issues; however, 22.2% of these renters cannot afford to move, a barrier that was more commonly reported among lower-income renters. Nearly 80% of renters agreed with the idea that rental homes should be required to pass periodic inspections conducted by an authorized agency to ensure those homes are safe to live in.

NLIHC’s *2025 National Renter Survey Report* builds on existing national data and research around the characteristics and struggles of the 46 million renter households in the United States. The findings from this survey further emphasize the need for greater investments from federal, state, and local governments into housing subsidies for the lowest-income renters and resources

to support the preservation and development of affordable, accessible rental homes. In addition, these findings demonstrate the importance of enforceable tenant protections policies that ensure renters can exercise their rights while applying for housing and throughout their tenancies.

To learn more about the *2025 National Renter Survey Report* and read the full report, visit: <https://nlihc.org/national-renter-survey>

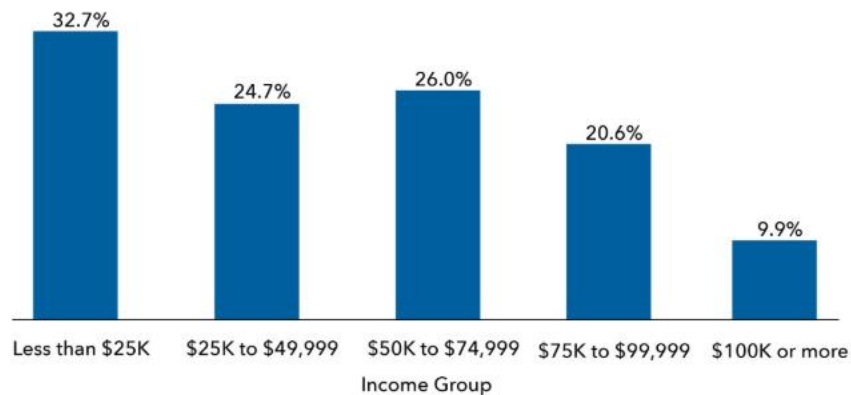
Fact of the Week

A Greater Share of Lower-Income Renters Want to Move Because of Habitability Issues but Can't Afford To

Keywords: National Renter Survey

A greater share of lower-income renters want to move because of habitability issues but can't afford to.

Share of Renters with Habitability Issues Who Want to Move but Can't Afford to by Income



Note: Percentages are based on the total number of renters within each income group who reported experiencing at least one habitability issue in their current home within the last two years, or since they have moved into their current home if they have resided there for less than two years.



2025 NATIONAL RENTER SURVEY

Note: Percentages are based on the total number of renters within each income group who reported experiencing at least one habitability issue in their current home within the last two years, or since they have moved into their current home if they have resided there for less than two years.

Source: NLIHC *2025 National Renter Survey Report*. Available at <https://nlihc.org/national-renter-survey>

IDEAS

NLIHC Recognizes National Homeownership Month

By Treasure Evans, NLIHC IDEAS Intern

Keywords: National Homeownership Month, FHA

As we recognize National Homeownership Month, NLIHC reaffirms its commitment to defending the right of all individuals to safe, affordable, and accessible housing—whether through renting or owning. We recognize that this right has been structurally denied to low-income and marginalized communities. Decades of systemic barriers, including exclusionary zoning, redlining, and predatory lending, have historically prevented Black, Latino, and Native American families from building generational wealth. True progress this month requires confronting past injustices and advancing equitable policies that secure housing for all.

In recognizing the wealth-building and stability offered by homeownership, NLIHC emphasizes that structural barriers continue to prevent marginalized groups from achieving housing security. Although the [Fair Housing Act](#) prohibited overt discrimination, contemporary credit scoring mechanisms and lending frameworks function as deeply entrenched obstacles to minority homeownership. Furthermore, systemic inequities within housing markets, neighborhood infrastructures, and resource allocation continue to dictate outcomes for low-income households of color post-acquisition. We cannot fully celebrate this month without confronting the reality that the path to homeownership has historically been unequal.

According to NLIHC's [2025 National Renter Survey Report](#), America's renters are facing a housing crisis that disproportionately impacts marginalized communities. Over the last two years, Black and African American tenants, lower-income households, and individuals dealing with disabilities or chronic illnesses have fought much harder just to stay in their homes. The data also exposes systemic issues: over half of renters have dealt with unsafe living conditions, and 44% of those who need accessibility upgrades say their landlords simply refuse to make them. Communities of color are heavily overrepresented among the lowest-income renters, meaning they are much more likely to be crushed by housing costs. This reality makes it clear that while owning a home is an American goal, we must ensure that everyone has a safe, stable, and affordable place to live today.

At NLIHC, we know that the housing crisis goes far beyond bricks and mortar. It is a fundamental threat to the physical, mental, and economic health of anyone who doesn't have a safe place to live. NLIHC's 2025 [Gap](#) report highlights a devastating shortage of 7.1 million affordable rental homes for the lowest-income renters, meaning only 35 affordable units exist for every 100 households that need them. Behind these numbers are real families who deserve better. [To truly ensure everyone has a secure place to live](#), we must demand bold action: ending unjust evictions, increasing the supply of rental homes, and heavily expanding federal investments in initiatives like public housing and Housing Trust Funds. Only by fixing this rental crisis can we build a future where everyone has the opportunity to securely own their home.

NLIHC News

NLIHC in the News for the Week of June 22

The following are some of the news stories to which NLIHC contributed during the week of June 22:

- “Trump cancels signing of landmark bipartisan bill aimed at lowering housing costs.” *BBC*, June 24, at: <https://tr.ee/5zcLUd>
 - “The new housing bill is historic. Experts say it may fall short for renters most in need,” *PBS News*, June 25, at: <https://tr.ee/kWDnWs>
 - “Report: What to Know From the First National Renters Survey,” *Governing*, June 26, at: <https://tr.ee/Bjn1sQ>
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Where to Find Us – June 29

- [NAEH Conference](#) – Washington, DC, July 10 (Tia Turner)
 - [AASC Conference](#) – Austin, TX, August 23-24 (Tia Turner)
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