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Budget and Appropriations

Appropriators Still Determining Topline Spending Levels for FY26 – Take Action Today!

By Kim Johnson, NLIHC Senior Director of Policy

Keywords: Appropriations, FY26

Appropriators in the House and Senate have yet to release anticipated topline funding levels—known as “302(b)s”—for their fiscal year (FY) 2026 draft spending bills, including the Transportation, Housing and Urban Development (THUD) spending bill that funds HUD’s vital affordable housing, homelessness, and community development programs.

House Appropriators have nevertheless moved forward with reviewing a handful of bills. However, House Appropriations Chair Tom Cole (R-OK) revised his committee’s anticipated schedule for reviewing and voting on bills, a process known as “markup,” after committee Democrats successfully delayed votes by providing opening statements and offering a significant number of amendments to the bills under review. While subcommittee and full committee markups for the House’s draft THUD spending bill are still slated for [July 14](#) and [July 17](#), respectively, the committee will need to continue the nearly nine-hour markup of their draft Agriculture spending bill on July 23; comparatively, markup for the Agriculture bill took just under four hours last year. The federal Agriculture spending bill funds food assistance programs for low-income families, as well as rural development and rural housing assistance programs. See an analysis of the rural housing provisions of the House Agriculture bill [here](#).

Chair Cole has previously stated he will aim to write FY26 spending bills as close as possible to President Trump’s [FY26 budget request](#), which called for an extreme 44% cut to HUD funding from FY25, including a proposal to block grant and slash funding for rental assistance programs by 43%. So far, the bills released by the House have provided roughly the same level of funding as the previous fiscal year. The House Appropriations THUD Subcommittee will need to release the text of their draft bill in advance of the scheduled markups in July. Senate Appropriations Committee Chair Susan Collins (R-ME) and Vice Chair Patty Murray (D-WA) are reportedly still discussing topline spending agreements and a schedule for markups.

Congress has until October 1, the beginning of the federal fiscal year, to draft, negotiate, and pass final FY26 spending bills. Without a final spending agreement, Congress will need to enact

a short-term funding patch known as a continuing resolution (CR) to maintain funding for federal programs and avoid a partial federal government shutdown. While Republicans control both the House and the Senate, any spending bill needs at least 60 votes to pass the Senate, so final appropriations bills will need bipartisan support to be enacted.

The need for additional voucher renewal funding

Appropriators face a steep challenge in securing sufficient funding to renew all existing housing vouchers in FY26. The final FY25 spending bill for HUD programs underfunded HUD's Housing Choice Voucher (HCV) program, and over time, is expected to result in a loss of 32,000 HCVs through turnover. In addition to the cost of renewing existing vouchers, in FY26, Congress should provide sufficient funding to make up for the gap left by the FY25 spending bill.

It is also vital that Congress provide sufficient funding to continue existing assistance under HUD's Emergency Housing Voucher (EHV) program. The [EHV program](#) was created in the "American Rescue Plan Act of 2021," which provided \$5 billion for 70,000 new tenant-based rental assistance vouchers specifically targeted to people experiencing or at immediate risk of homelessness, including people escaping intimate partner violence or human trafficking. The EHV program requires public housing authorities (PHAs), which are responsible for administering the program, to collaborate with their local Continuums of Care (CoCs) to identify individuals and families at risk of or experiencing homelessness and connect them to EHV plus wrap-around services when needed for long-term housing stability.

The EHV program has been extremely successful and currently assists almost 60,000 households—in particular families with children—to find and maintain stable housing. While funding for the program was initially slated to last until 2030, the rapid increase in rent costs over the last four years has caused the funding to run out much more quickly than expected. Unless Congress allocates additional funding, HUD estimates that some Public Housing Authorities (PHAs) will begin running out of funding for the program as soon as the end of the year. House Financial Services Ranking Member Maxine Waters (D-CA), Senate Banking Committee Ranking Member Elizabeth Warren (D-MA), and Senator Alex Padilla (D-CA) led nearly 100 other lawmakers in a letter to House and Senate THUD Appropriations leaders, calling on them to provide sufficient funding in the FY26 spending bill to ensure no voucher recipients lose their assistance.

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 new 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.

Senate Parliamentarian Orders Removal of CFPB Provisions from Reconciliation Bill as Senate Prepares for Potential Vote This Week

By Kim Johnson, NLIHC Senior Director of Policy

Keywords: Reconciliation, Medicaid, SNAP

The Senate Finance Committee, which has jurisdiction over tax and healthcare policy in the Senate, began reviewing its version of the “One Big Beautiful Bill Act” for potential violations of the Byrd Rule, which governs the kinds of provisions that can be included in a reconciliation bill.

Under this process, referred to as the “Byrd Bath,” the Senate Parliamentarian works with members of the Finance Committee to review the text of a reconciliation bill and identify Byrd Rule violations. Under the complicated rules governing the reconciliation process, any provision in a reconciliation bill must have a direct impact on federal spending or tax revenues; if a provision is included that violates this key rule, it must either be removed from the bill or the bill will be subject to the usual 60-vote threshold required in the Senate, rather than the simple majority of 51 votes allowed under reconciliation.

One policy identified by the Senate Parliamentarian for removal is a proposal to cap funding for the Consumer Financial Protection Bureau (CFPB), effectively slashing an estimated \$6.4 billion from the agency. The [CFPB](#) was created in the wake of the 2008 financial crisis to help protect consumers from “unfair, deceptive, or abusive practices” and to help enforce anti-discrimination

consumer finance laws and investigate consumer complaints. In addition, the Parliamentarian ruled against provisions that would cut funding for the Office of Financial Research and eliminate the Public Company Accounting Oversight Board. The Parliamentarian also ruled a provision that would repeal funding already authorized under the “Inflation Reduction Act of 2022.”

While Senate Majority Leader John Thune (R-SD) is hoping to bring the bill to a vote in the Senate as soon as this week, Senators Ron Johnson (R-WI), Rick Scott (R-FL), and Mike Lee (R-UT) are calling for deeper cuts to Medicaid, putting them at-odds with some of their Senate colleagues, including Senators Josh Hawley (R-MO) and Lisa Murkowski (R-AK), who have raised concerns about the impact cuts to Medicaid would have on their constituents. Still, Republicans in the House and Senate aim to finalize and pass the bill before the July 4 holiday.

Impact of Medicaid provisions on healthcare access for people experiencing homelessness

The reconciliation bill would also make changes to the Medicaid program that would make it more difficult for people experiencing homelessness to find and maintain healthcare coverage. As the National Health Care for the Homeless Council (NHCHC) [explains](#), addressing verification requirements for Medicaid that the reconciliation bill would impose would pose a significant barrier for people who are living on the street or in cars, shelters, or other temporary spaces. Citizenship verification requirements would also be challenging to navigate, as homelessness makes it extremely difficult for people to store or obtain essential documents like birth certificates, Social Security cards, or IDs, which can be stolen or lost in an encampment sweep and difficult to replace. The bill would also require eligibility redetermination for Medicaid recipients every six months, which is not only inefficient but exceedingly difficult for people experiencing homelessness who likely do not have consistent or reliable access to mail, phone, or the internet. Likewise, the bill would establish monthly work reporting requirements, which are burdensome and challenging for individuals who may not have reliable access to a phone or internet.

While housing assistance is not a target for cuts, the anti-poverty programs being considered for cuts play a crucial role in maintaining economic stability for people and families with low incomes, helping them afford food and receive necessary medical care. The financial assistance these programs provide also promotes housing stability by assisting families to afford the cost of food and other necessities, leaving more money at the end of the month to ensure rent is paid. States can also use Medicaid to cover [health-related social needs](#), including housing.

Advocates can learn more about the potential impact of the reconciliation bill on their states using the Center on Budget and Policy Priorities factsheets, available [here](#), and contact their congressional officials to urge them to oppose the bill’s proposed cuts to Medicaid and SNAP using the Coalition on Human Need’s [Take Action](#) portal.

Congress

Representatives Gomez and DelBene Reintroduce “Affordable Housing Equity Act of 2025” to Better Target LIHTC Resources to Meet the Needs of Renters with the Lowest Incomes

By Libby O’Neill, NLIHC Senior Policy Analyst

Keywords: Gomez, DelBene, Affordable Housing Equity Act

Representatives Jimmy Gomez (D-CA) and Suzan DelBene (D-WA) reintroduced the “Affordable Housing Equity Act of 2025” ([H.R. 3964](#)) on June 12. The bill would strengthen the Low-Income Housing Tax Credit (LIHTC) program by providing a basis boost for properties that set aside at least 20% of units to be affordable to households with extremely low incomes (those with incomes below 30% of the Area Median Income or below the federal poverty guideline, whichever is greater). NLIHC has endorsed this legislation.

This reform, known as the ELI basis boost, is one of NLIHC’s top reform priorities for the LIHTC program. LIHTC is the nation’s largest source of financing for affordable rental housing—however, apartments built with the tax credit are typically too expensive for extremely low-income households, who make up almost half (49.1%) of LIHTC tenants. The ELI basis boost would make it more financially feasible for developers to build apartments at rents affordable to households with the greatest needs.

The U.S. has been experiencing an affordable housing supply crisis for many years, and this crisis is felt most acutely by renters with the lowest incomes. According to NLIHC’s [Gap Report](#), the nation’s 10.9 million extremely low-income renters face a shortage of 7.1 million affordable and available rental homes, resulting in only 35 affordable and available homes for every 100 extremely low-income renter households. Seventy-five percent of extremely low-income renters are severely cost-burdened, paying more than half of their limited income toward rent. These households are often one unexpected expense or emergency from falling behind on rent and facing eviction, and in the worst cases, homelessness. It is essential that any efforts to address the nation’s affordable housing supply crisis address the need for more homes for extremely low-income households.

The ELI basis boost is included in the bipartisan “Affordable Housing Credit Improvement Act” (AHCIA; [S. 1515/H.R. 2725](#)); however, it is not among the LIHTC provisions included in the current House or Senate versions of the budget reconciliation bill, Congress’ primary vehicle for tax reform this session. NLIHC urges Congress to enact the “Affordable Housing Equity Act of 2025” to address the need for more deeply affordable rental housing for those with the greatest needs.

Read the press release here: <http://bit.ly/4kLC5le>

Read the bill text here: <http://bit.ly/3HIJy6>

Read more about needed reforms to LIHTC here: <http://bit.ly/3HLb3LX>

HoUsed

Join Tomorrow's (June 24) National HoUsed Campaign Call, Featuring Updates from the DHR on How Advocates can Ensure Their Communities Are Prepared for Hurricane Season!

By Meghan Mertyr, NLIHC Disaster Housing Recovery Analyst

Keywords: Hurricane season, disaster housing recovery

[Join](#) tomorrow's (June 24) national HoUsed campaign call from 4:00 pm to 5:00 pm ET. The call will feature an overview and analysis from the Disaster Housing Recovery, Research, and Resilience (DHR) team on the changes we've seen so far in the disaster recovery ecosystem and how communities are navigating housing recovery during hurricane season.

NLIHC's Director of Disaster Recovery, Noah Patton, will share an overview of the latest updates and information and what they foreshadow about the advocacy fights ahead and the actions communities need to take to get prepared for hurricane season in the meantime. The Union of Concerned Scientists will join us to share an overview of the impacts recent changes have had on the National Weather Service and what that means moving forward. Representatives from the Red Cross will discuss their efforts to prepare and preposition resources for use during hurricane season. Next, Abre' Conner, Director of the Center for Environmental and Climate Justice at the NAACP, will discuss how they're working with their local chapters to ensure communities are ready for disasters. Then, Shaylin Sluzalis and Germán Parodi, Co-Executive Directors at the Partnership for Inclusive Disaster Strategies, will discuss the intersection of disability and disaster preparedness and recovery, including their Disability & Disaster hotline. Finally, Jena Garren, Regional Coordinator with Mutual Aid Disaster Relief, will discuss the important role mutual aid plays in disaster preparedness and recovery.

We will also highlight resources, provide the latest updates from Capitol Hill, and more. [Register here](#).

June 24 National HoUsed Campaign Call Agenda:

- Welcome & Introductions
 - Noah Patton, Director of Disaster Recovery, NLIHC
- National Weather Service Updates
 - Union of Concerned Scientists
- Preparations for Hurricane Season
 - Red Cross
- Community Preparedness
 - Abre' Conner, Director of the Center for Environmental and Climate Justice, NAACP
- Disability & Disaster
 - Shaylin Sluzalis and Germán Parodi, Co-Executive Directors, Partnership for Inclusive Disaster Strategies
- Mutual Aid & Disaster Recovery
 - Jena Garren, Regional Coordinator, Mutual Aid Disaster Relief

NLIHC's national calls will now 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](#).

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

State and Local Innovation

Lawmakers in Chicago Introduce Just Cause Eviction Protections for Tenants This Legislative Session

By Nada Hussein, NLIHC Research Analyst, State and Local Innovation

Keywords: Just cause eviction standards, eviction protections, eviction, tenant protections

[More than 40 years since the foundational campaign for “just cause” eviction protections launched in the City of Chicago, Illinois](#), City Council lawmakers are hoping to once again bring to fruition the advancement of such protections for tenants this 2025 legislative session. Introduced by Alderman Desmon Yancy (5th Ward), the city's proposed just cause eviction ordinance (“[Record No. O2025-0017516](#)”) would strengthen tenants' rights in a concerted way, including by (1) requiring that landlords have just cause, such as nonpayment of rent or violation of the rental agreement, to evict a tenant or refuse to renew a tenant's lease; (2) requiring that landlords provide tenants with relocation assistance if the tenancy is terminated through no fault of the tenant, or if the rent is increased by more than 10%; and (3) requiring property owners to register their rental units in a citywide registry in order to increase transparency in the private rental market. If enacted, the City of Chicago would join [11 states and more than 25 localities](#) (including the District of Columbia) to have enacted just cause protections for tenants.

Commonly known as “good cause” or “for cause” eviction standards, “[just cause” eviction protections](#) require landlords and property owners to provide sufficient reasoning and scope when moving to levy a forcible detainer proceeding—or eviction—against a tenant. By instituting a set of verifiable reasons or circumstances for which a landlord can evict a tenant, including nonpayment of rent, criminal activity, or a documented case of a lease violation, tenants are given a clear understanding—and justification—as to why they are being evicted, especially if the tenant is not in violation of any laws or of their lease agreement, which are generally known in practice as “no-cause” or “no-fault” evictions. By requiring that tenants are given notice as to the cause of their eviction filing, the enactment of just cause laws work to ensure that renter households are protected against arbitrary, discriminatory, and retaliatory eviction practices that cause undue roadblocks for tenants remaining stably housed both over the short- and long-term and ensure that tenants can remain in, or access, housing opportunities without the presence of a wrongful eviction filing on their public record.

In addition to offering tenants respite in knowing that they cannot be evicted—or forcibly displaced—from their residence without sufficient justification, just cause eviction laws also rein in the practice of informal and illegal evictions or those that occur outside a court of law. Given that informal evictions can include threatening and intimidating behavior or harassment, they are often difficult to quantify. Through qualitative stories and data points highlighting the disparate impact of informal evictions collected by housing advocates, legal aid service providers, and

tenants impacted by informal eviction practices, the presence of these illegal eviction practices can create fear, prohibit tenants from asserting their rights in a court of law, and can cause a tenant to leave their place of residence before an eviction has even been levied against a tenant. According to a report on informal eviction practices published by New America in 2022, the weaponization of informal eviction practices can create uncertainty for tenants, making it seem as though a tenant is at the will of their landlord and can be evicted with impunity.

In Chicago, housing advocates in favor of just cause eviction protections for renters have noted that informal evictions are commonplace in the city. According to the [Chicago Housing Justice Coalition](#), which is leading efforts to enact just cause protections through a cross-sector, multi-faceted coalition of more than 100 organizations in support of the proposed ordinance and broader just cause platform, informal evictions, which include lease non-renewals and untenable rent increases, are reportedly in the thousands.

In Chicago, the [Law Center for Better Housing](#) reports that between 2010 and 2019, the city saw an annual average eviction filing rate of more than 22,500 evictions yearly—about 1 in 25 renters face eviction each year. To make matters worse, [as recently as 2021](#), six out of 10 neighborhoods reporting the highest rates of eviction were in areas where the population concentration was at least 80% Black. As such, the compounding effect of both informal and formal eviction filings in the city has precipitated a clear need for legal interventions that protect tenants against harmful housing practices.

Indeed, when tenants are evicted from their homes, the swift consequences of an eviction can result in diminished access to safe, stable, and affordable housing of their choosing—especially in an unpredictable rental market. According to NLIHC’s “[The Gap: a Shortage of Affordable Homes](#)” report for 2024, the Chicago-Naperville-Elgin metropolitan area is comprised of more than 318,000 extremely low-income renters, with just 88,984 available and affordable rental homes for those with the lowest incomes.

Under the proposed just cause ordinance introduced in the City of Chicago, there are several components in which the law seeks to benefit tenants at all stages of the eviction process. As proposed, landlords and property owners must provide just cause for evicting a tenant. As written, the applicable just causes for eviction include nonpayment of rent, material noncompliance with the rental agreement, occupancy by the owner or another qualified relative, a condominium conversion, significant repair work needed, or removal or demolition of the property.

The law also establishes a relocation assistance model for tenants who are displaced from their residences under circumstances beyond their control, including when the property owner wants to move in, the unit is demolished or converted, or the unit undergoes renovations. Tenants who are terminated from their tenancy due to one of the causes listed are entitled to receive relocation assistance in the amount equal to five times the median monthly rent in the city for a unit with the same number of bedrooms. However, some provisions would allow landlords and property owners to enter into a written agreement that would enable a payment plan for the relocation assistance fee, either in whole or in part, through a reduction in rent, rental forgiveness, or even waiving rent altogether. The proposed ordinance allows for partial reimbursement of relocation assistance payments for all small landlords and total reimbursement for small landlords aged 55 or older.

Finally, the law would also require landlords and property owners to participate in a city-run rental registry program that would increase transparency in the rental market. By January 15 of each year, the proposed law would require landlords to submit their contact information to the registry. For property owners/landlords not residing in the Chicago area, a designated local contact must be submitted. Moreover, under the rental registry, owners would be required to pay an annual registration fee of \$100, with fee exemptions for the Chicago Housing Authority, small landlords, and residences owned by non-profit organizations.

Advocacy for Chicago's proposed just cause law is tenant-centered and tenant-focused. Leading the advocacy for the enactment of the ordinance is the Chicago Housing Justice Coalition (CHJC). The CHJC is a broad-based, multi-sector advocacy coalition focused on housing justice in the city. The coalition includes members from the education sector, national advocacy and research organizations, and tenant union groups. Speaking to the proposed ordinance, Seven Benjamin, a Basebuilding Organizer for CHJC, noted "Chicago tenants can't wait any longer for housing stability."

More information on Chicago's just cause ordinance, as introduced, can be found [here](#).

Indiana Housing and Community Development Agency Ordered to Resume its Emergency Rental Assistance Program, IERA2

By Tori Bourret, NLIHC Manager of State and Local Innovation Outreach and Sasha Legagneur, NLIHC State and Local Innovation Intern

Keywords: Indiana, IERA2, Emergency Rental Assistance

Indiana housing advocates are fighting to preserve a win in a recent court case, Cadence Blanchard vs. Indiana Housing and Community Development Authority, which mandates Indiana resume the second iteration of its emergency rental assistance program, [Indiana Emergency Rental Assistance](#) (IERA2), after the state abruptly closed the program in March 2025. The state agency has appealed the court's decision, and the Indiana Court of Appeals has ordered the trial court's ruling to remain in effect pending review of the case by the appeals court.

During the height of the pandemic, Congress appropriated \$46.5 billion in federal emergency rental assistance (ERA) through the "[Consolidated Appropriations Act](#)" (ERA1) and the "[American Rescue Plan Act](#)" (ERA2) to support renters facing housing precarity and economic uncertainty. Emergency rental assistance was distributed to over 700 [state and local agencies](#) who implemented more than 500 programs. Both ERA1 and ERA2 guidance allow programs to implement various flexibility, enabling the quick distribution of funds, providing housing stability services, and covering rental arrears and future rent payments in three-month increments. The programs [differed](#) in the length of the assistance supplied and the eligibility requirements. The deadline to use ERA1 funds was September 30, 2022, and the deadline to use ERA2 funds is September 30, 2025.

Indiana received approximately \$558 million in ERA1 and ERA2 funding administered by the Indiana Housing and Community Development Authority (IHCDA). Many state and local partners, including [Prosperity Indiana](#), worked with IHCDA to ensure ERA1 and ERA2 went to renters with the lowest incomes and those most at risk of eviction. IHCDA implemented some of the partners' [recommendations](#), such as working with community groups to provide housing stability services but also chose to add a unique requirement in IERA2 mandating family development counseling as a pre-requisite to receiving a second round of emergency rental assistance. Before approval, second-round applicants had to be graded "self-sustaining" or "thriving" in at least one of the twelve counseling topics.

The state hindered further access to emergency rental assistance when Alex Hickner, Chief of Staff at Indiana's Office of Business Affairs, asked Matt Rayburn, Deputy Executive Director & Chief Real Estate Development Officer of IHCDA, to shutter the program immediately on March 17, 2025, per the request of Mike Speedy, Indiana's Secretary of Business Affairs. No reason for the closure was cited. On March 27, 2025, IHCDA made a public announcement about the program's closure, with no opportunity for public comment. The sudden closure of the program meant many renters were at imminent risk of eviction and mental and physical stress, including Cadence Blanchard, Muriel Amlett, and Lisa Carpenter. On April 21, 2025, they filed a motion for a preliminary injunction to stop IHCDA from terminating IERA2 to remove the counseling requirements preventing renters from receiving assistance and to resume distribution of emergency rental assistance to plaintiffs and class action members.

Attorney Ian R. Bensberg from Cohen Malad, LLP and Attorney Fran Quigley from the Housing, Health, and Human Rights Clinic at Indiana University McKinney School of Law represented the plaintiffs in the case. The plaintiffs claimed that the closure went against Indiana's Open Door Law and Indiana's "Administrative Orders and Procedures Act" (AOPA) and violated Article 1, Section 23 of Indiana's Constitution.

At the hearing, Judge Richard M. Blaiklock heard from Cadence, Muriel, and Lisa, who detailed their housing situation at the time of the program's closure. When the women received notice of the closure, Cadence had received one payment from the IERA2 program and was on a waitlist to receive family development counseling, Muriel was waiting to hear back from IHCDA about her initial application, and Lisa was awaiting the status of her third IERA2 payment. Cadence and Muriel also had evictions filed against them, the former in February and the latter in April of 2025.

In addition to testimony from the plaintiffs, the judge heard from several witnesses, including operator of the IERA2 program [Rayanna Binder](#), IHCDA Director of Program Integrity, and NLIHC Manager of State and Local Innovation Outreach, Tori Bourret. Program administrators testified to the fact that IHCDA would have run out of funds for counseling services by April.

Because counseling services were a requirement for IERA2 and [Treasury guidance](#) permits only 10% of ERA2 funding to be used for housing services outside of direct assistance; applicants would have been unable to receive aid under Indiana's guidelines. Binder also claimed that it would be nearly impossible to resume the program now that so much work has been done towards its closure. In her testimony, Tori said that counseling is not a standard requirement, and programs that still have funding available will operate until the September 30, 2025 deadline.

ERA2 programs have until [September 30 to obligate funds](#) and can make payments up to 120 days after the deadline.

Judge Blaiklock described the counseling claim as a matter of statutory ambiguity and said that the court was not convinced of its illegality at the time. In the court's opinion, applicants seeking a second round of assistance are required to undergo counseling. Whether IHCDCA would be able to resume the program and disburse funds was another point of contention. IHCDCA claimed that it could process applications through March 28, 2025, and disburse assistance through June, which totals about 10 weeks of program operation. The court reasoned that if the program were to resume in June, it would take a month to get everything back in order, and ten weeks later would be mid-September, meaning there would still be time to pay claims.

As of May 31, 2025, Marion Superior Court 11 ruled that IHCDCA must reopen the IERA2 program. They must process applications sent as of March 21, 2025, and should continue processing for as long as funding allows. The court also ruled that IHCDCA cannot send any IERA2 funds (currently \$20,889,222.08) to the federal government until the program reaches the ERA2 deadline of September 30, 2025. It was decided that the housing counseling requirement was not an irrational measure. Since the IHCDCA appealed the decision, the court order is on hold at least until early July.

“Cadence, Muriel, and Lisa did an amazing job of telling their stories to the judge, putting a human face on what could otherwise have been an abstract law and budget-focused hearing,” Quigley said. “They have given a chance for themselves and thousands of others to get much-needed rental assistance instead of those funds just being sent back to the federal government unspent. Tori’s guidance about the program rules and NLIHC’s tracking of program performance provided a huge benefit to the judge and the attorneys.”

In Indiana, 27% of renters are extremely low income (ELI), and 74% of ELI renters are severely cost-burdened. The resumption of IERA 2 will surely help struggling citizens remain stably housed.

For more information on this case, please reach out to Tori Bourret at vbourret@nlihc.org.

Nevada Fails to Pass Law Amending Eviction Process this Legislative Session

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

Keywords: Tenant protections, eviction, Nevada

In June, Nevada Governor Joe Lombardo vetoed [Assembly Bill 283](#), legislation that would have enacted substantial tenant-friendly reforms to Nevada’s summary eviction procedure. Assembly Bill 283 is a twice-attempted bill by Assemblymember Max Carter (District 12), who represents the eastern edge of Las Vegas. This bill is also the product of a [large coalition of tenant groups and legislators](#) in Nevada who have been advocating for reforms to Nevada’s summary eviction procedure, especially after the legislature conducted a study on the issue. The first attempt at legislation addressing this issue, which led to the study, was introduced by Assemblymember

Selena Torres-Fossett (District 3) during the 2021 session when Democrats held a trifecta. The bill, [Assembly Bill 161](#), initially would have completely banned summary evictions; however, it was later amended into a study bill. The legislature's study of the issue drew public and political attention, providing housing advocates an opportunity to advocate for reform to the state's summary eviction process.

Since 2021, issues around Nevada's summary eviction procedure have not only become more visible but have worsened due to a post-pandemic rise in evictions. In metropolitan areas such as Las Vegas (Clark County), eviction filings post-pandemic have risen into the thousands, with more than [43,000 evictions filed in Las Vegas Justice Court in 2024 alone](#). According to the Eviction Lab at Princeton University, in the Las Vegas area over the past 12 months, [13 out of every 100 households in the area has had an eviction filing levied against them](#), signaling the extent of the eviction crisis occurring within the city. Moreover, in the state of Nevada, [there are more than 93,000 low-income households](#), with 86% of extremely low-income renters classified as being severely cost-burdened or paying more than 50% of their monthly income toward rent and other utilities. When housing is unaffordable, tenants face a greater risk of housing instability, which in turn leads to an increased risk of eviction, much like in Las Vegas.

The growing housing crisis, especially in the Las Vegas Metropolitan Area, has fueled both activism and legislative activity aimed at strengthening tenant protections. Last legislative session, Assemblymember Carter introduced [Assembly Bill 340](#), which sought to reorganize Nevada's summary evictions process. Although the bill successfully passed the Nevada legislature, it was vetoed by Governor Lombardo in June. During the 2025 legislative session, [seven pieces of legislation](#) aimed at strengthening renters' rights were introduced, including Assembly Bill 283, which reworked Nevada's summary evictions process by removing the burden of tenants to respond first. Despite greater pressure from tenant advocates and political forces, Governor Lombardo [vetoed](#) the legislation.

Governor Lombardo's veto is a negative outcome for renter households at risk of eviction. According to legal service providers, Nevada [remains the only state](#) with such an expedient and landlord-friendly "summary" eviction system. While all fifty states have summary eviction procedures, Nevada remains the only one where tenants must take the first action to avoid eviction, resulting in a higher number of and quicker evictions. Under Nevada's system, landlords can exercise summary judgments in cases of non-payment of rent and violations of the lease. In both cases, tenants must comply with the summary eviction unless they file an affidavit within seven judicial days contesting their landlord's claims. If no challenge is submitted by the tenant, the summary eviction is granted, forcing them to vacate the property. This procedure, distinct from the rest of the country, places the burden on tenants to legally challenge their landlords' claims.

For tenants unfamiliar with the legal process or with limited capacity to navigate the nuanced nature of the state's eviction process, this system, according to legal service providers, [makes it incredibly difficult](#) and unlikely that tenants will assert their rights. In Nevada, [existing state law](#) places the burden on tenants to initiate a challenge to a summary eviction, a fact that many tenants are unaware of. Furthermore, tenants have only seven judicial days to file a court action or face a default judgment against them. This short timeline and responsibility often leave tenants scrambling. While Nevada has some eviction sealing protections to mitigate the harm, Nevada tenants lack few other eviction protections, including the guarantee of a free court-

appointed defense lawyer for eviction cases. Assembly Bill 283 would have made substantial revisions to Nevada’s summary evictions process, aligning it with nationwide standards and giving tenants the necessary time to respond to an eviction, gather the necessary paperwork or documents for their court hearing, and assert their rights in a court of law.

The proposed bill would have required that landlords provide a written initial notice to tenants and then file an affidavit with the court within 30 days detailing that a notice was served and the violations in question. This change places a higher burden on landlords and confronts the rise in speedy and hasty evictions in Nevada. After the landlord’s filing, the court issues a summons, which the tenant can respond to through a written answer. If tenants fail to respond, the court issues a summary judgment in the landlord’s favor. The bill would have also strengthened existing state law around eviction record sealing protections (passed in 2017 through [Assembly Bill 107](#)) to guarantee automatic record sealing in cases of summary evictions, making it easier for tenants subjected to the process to find a new home, an issue that has been tied to [rising homelessness and housing insecurity in Nevada and nationwide](#).

To learn more about Assembly Bill 283, please visit the state legislature website [here](#).

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

Research

Research Identifies Limitations to Reliability of Service Prioritization Decision Assistance Tools (SPDATs) Used to Assess Vulnerability of People Experiencing Homelessness

By the NLIHC Research Team

Keywords: Homelessness, homelessness assessment, HMIS, SPDAT, VI-SPDAT, permanent supportive voucher, rapid rehousing

A recent study published in *Housing Policy Debate*, “[Assessing the Reliability of SPDAT Homelessness Vulnerability Tools and the Impact of Assessor Consistency and Changes to Homeless Vulnerability Over Time](#),” examined the reliability of the Service Prioritization Decision Assistance Tools (SPDATs), a suite of four instruments used to assess the vulnerability of people experiencing homelessness and prioritize high-risk individuals and families for short-term rapid rehousing (RRH) or longer-term permanent supportive housing (PSH) vouchers. The study finds that the SPDATs were most reliable when the longer-form versions were used, when reassessments were conducted by the same service provider, and when reassessments were conducted more frequently.

In many local continuums of care (CoC), intake of people experiencing homelessness begins with a prescreening using shorter, easier-to-administer versions of the SPDAT instruments—the Vulnerability Index-SPDAT (VI-SPDAT) for individuals, and the Family Vulnerability-Index SPDAT (F-VI-SPDAT) for families. These prescreens identify people experiencing

homelessness as experiencing low, moderate, or high levels of vulnerability. People who receive higher scores on the VI-SPDAT and F-VI-SPDAT are then eligible for a more intensive evaluation using the full versions of the tools, simply referred to as SPDAT for individuals and Family-SPDAT (F-SPDAT) for families. The researchers emphasize that the consistent reliability of these instruments is essential, as “there is a high cost to misallocate” the already-limited supply of RRH opportunities and PSH vouchers.

The researchers sought to evaluate the reliability of the SPDATs to help inform proposed changes to these instruments, as well as the development of new instruments for assessing vulnerability among people experiencing homelessness. They used data from the Utah Homeless Management Information System (UHMIS) on all single adults and families experiencing homelessness who participated in at least one SPDAT assessment between August 2014 and October 2022. After data cleaning, this included 28,825 people experiencing homelessness, with 7,169 participating in the VI-SPDAT, 4,526 in the SPDAT, 1,696 in the F-VI-SPDAT, and 1,444 in the F-SPDAT; these counts include people who participated in both the prescreen and full-length versions of the individual or family instruments.

The researchers then used standardized metrics to evaluate the internal, inter-rater, and intra-rater reliability of each of the four SPDAT instruments. Internal reliability examined whether all the components within an instrument are doing a good job of measuring the same concepts. If an instrument has low internal reliability, it implies that participants may not give consistent answers because the questions are not well-constructed. Inter-rater reliability examined whether an instrument gives consistent results when administered by different service providers, while intra-rater reliability examined whether an instrument gives consistent results when administered by the same service provider at different points in time. High inter-rater and intra-rater reliability suggests that the instrument produces consistent, dependable results over time and across different service providers.

The researchers found that the SPDAT and F-SPDAT demonstrated acceptable to good internal reliability across all sections of the instruments examined and good internal reliability overall. In contrast, the prescreen VI-SPDAT and F-VI-SPDAT instruments showed poor to questionable reliability across all sections examined, and poor overall internal reliability. The findings for the VI-SPDAT echo concerns that have arisen in recent years about the consistency of VI-SPDAT scores, particularly across different racial groups. The authors speculate that the SPDAT and F-SPDAT may demonstrate higher reliability than the VI-SPDAT and F-VI-SPDAT because administrators of the former are required to undergo more comprehensive training than administrators of the latter, equipping them to better “engage with and elicit clear and accurate responses from people experiencing homelessness.”

The researchers also found that reliability was consistently greater among assessments completed by the same provider over time than among different providers (i.e., higher intra-rater reliability than interrater reliability) across all four SPDAT instruments. The authors posit that when a service provider has repeated encounters with the same individual or family experiencing homelessness, their familiarity may result in more open communication, dependable evaluations of need, and quicker identification of changes in circumstances that contribute to greater reliability.

However, the reliability of all four instruments was found to decrease over time, regardless of whether the assessment was given by the same service provider or a different provider. Although

it is common practice to reassess an individual or family's vulnerability on an annual basis, the authors found that the most significant declines in reliability scores occurred among reassessments conducted between 6 months to 1 year after the previous assessment. The researchers suggest that because the circumstances of people experiencing homelessness can frequently change more frequent reassessments are warranted to avoid delays in the identification of new or worsening vulnerabilities of people experiencing homelessness.

Based on their findings, the authors conclude that the SPDAT and F-SPDAT instruments may be more appropriate tools for reliably assessing the vulnerabilities of people experiencing homelessness as compared to the VI-SPDAT and F-VI-SPDAT. However, they caution that the SPDAT and F-SPDAT are themselves imperfect, and that more frequent reassessments and better training for SPDAT administrators are warranted to ensure timely, reliable information while new and better tools for vulnerability assessment are developed.

Read the report at: <http://bit.ly/4kR09TO>

Opportunity Starts at Home

National Women's Law Center Releases Report on Impact of Key Programs on the Well-Being of Women, LGBTQ+ People, and Their Families

By Julie Walker, NLIHC National Campaign Coordinator

Keywords: Opportunity Starts at Home, multi-sectors

The National Women's Law Center (NWLC), an Opportunity Starts at Home (OSAH) campaign Steering Committee member, released a [report](#), *By the Numbers: Data on Key Programs for the Well-Being of Women, LGBTQI+ People, and their Families*, detailing how proposed cuts to housing assistance, Medicaid, food assistance, and other essential social programs would disproportionately harm women—particularly Black, Latina, and Native women and LGBTQ+ individuals. The report features data about each program's anti-poverty impacts and participation rates. Federal housing assistance and the Emergency Rental Assistance Program (ERAP) are featured in the report, with women heading 74% of HUD assisted households in 2024 and 67% of households receiving ERAP in 2023. In 2023, federal housing assistance lifted over 2.8 million people out of poverty, including 1.2 million women. The report concludes by emphasizing that programs like housing assistance that help households meet their basic needs especially benefit women, particularly women of color, immigrant women, women with disabilities, and LGBTQ+ individuals. At the same time, all individuals benefit when everyone in a community can afford essential needs.

The report reveals how women, LGBTQ+ people, and their families are facing disproportionate economic hardship amid rising costs and limited public supports. Historically, this population has been more likely to experience poverty and hardship due to discrimination and structural inequities across systems, including housing, along with their relative likelihood of being responsible for unpaid caregiving work. NWLC's report includes data on the anti-poverty

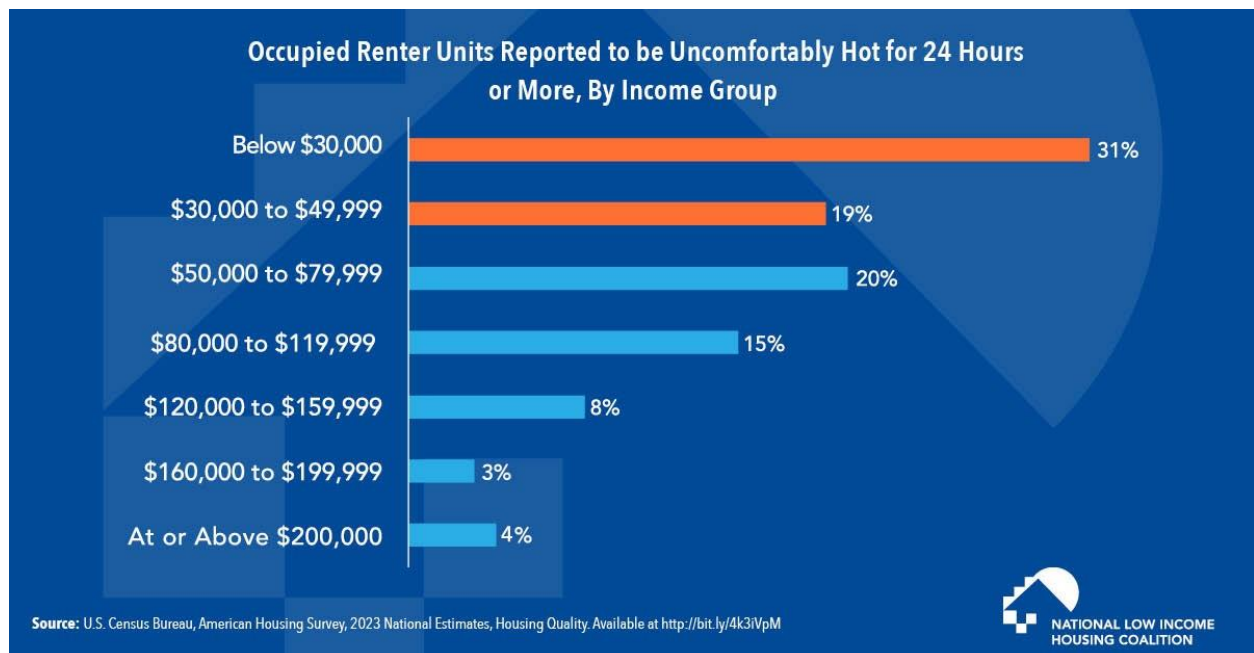
impacts and participation rates of key programs in housing assistance, health care, nutrition assistance, educational opportunity, refundable tax credits, and social insurance programs. For housing assistance, chronic underfunding has led to demand that far outpaces the assistance available. Women of color in particular experience high rates of severe housing cost-burden (spending more than 50% of household income on housing costs), which puts this population at increased risk having an unexpected expense lead to eviction. Over the past few years, ERAP funding has helped mitigate the rising threat of evictions, and its impact demonstrates that housing assistance is critical to keeping people housed as eviction rates continue to rise.

Read the report [here](#). Read the OSAH fact sheets to learn more about the connections between gender equity, LGBTQ+ equity, and housing [here](#).

Fact of the Week

In 2023, Half of Units Reported to be Uncomfortably Hot were Occupied by Renter Households with Incomes Below \$50,000

Keywords: Low-income renters, overheating



Source: U.S. Census Bureau, American Housing Survey, 2023 National Estimates, Housing Quality. Available at <http://bit.ly/4k3iVpM>

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.

NLIHC in the News for the Week of June 16

The following are some of the news stories to which NLIHC contributed during the week of June 16:

- “Housing advocates worry states can’t fill rental aid gaps if Trump cuts go through,” *Stateline*, June 16, at: <https://tr.ee/LSi2tj>
- “Homelessness increases in Des Moines, especially among older adults,” *Axios*, June 16, at: <https://tr.ee/URdJ3b>
- “Low-income homeowners hit by disasters may get less help from the government, as Trump administration nixes rules on fairness, community input and resilience,” *The Conversation*, June 20, at: <https://tr.ee/xwj3GM>

Where to Find Us – June 23

- [Kingston Housing Task Force](#) Community Housing Series – Kingston, NY, June 24 (Lindsay Duvall)
- CARES of NY [Strategies to Addressing Homelessness Workgroup Session](#) – virtual, June 25 (Lindsay Duvall)
- Housing & Community Development Network of NJ, Community Scholars Program – virtual, July 11 (Carlton Taylor and Tiara Wood)
- [Dutchess County Continuum of Care](#) meeting – Poughkeepsie, NY, September 23 (Lindsay Duvall)

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