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HUD

2025 National Housing Trust Fund State Allocations Available

TAG: National Housing Trust Fund

Keywords: National Housing Trust Fund, HTF, 2025 allocations, CPD, HUD, website

By Ed Gramlich, NLIHC Senior Advisor

The 2025 National Housing Trust Fund (HTF) allocations for each state, the District of Columbia, Puerto Rico, and the U.S. territories are now [available](#). A total of \$223 million in HTF funds is available for 2025, a slight increase from the 2024 HTF total of \$214 million. The amount of HTF available has remained low in recent years, probably due to the ongoing sluggishness in single-family mortgage loan and refinancing purchases by Fannie Mae and Freddie Mac resulting from the Federal Reserve Board's decisions to maintain relatively higher interest rates in an effort to lower the rate of inflation.

Also available are the amounts allocated to jurisdictions from other formula programs administered by HUD's Office of Community Planning and Development (CPD): Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grants (ESG), Housing Assistance for Persons with HIV/AIDS (HOPWA), and Recovery Housing Program (RHP).

Created through the "Housing and Economic Recovery Act of 2008" (HERA) and overseen by CPD's Office of Affordable Housing Programs (OAHP), the HTF allocates funding annually to states to build, preserve, rehabilitate, and operate rental housing for extremely low-income (ELI) households – those with incomes less than 30% of the area median income (AMI) or with income less than the federal poverty line. Nationally, there is a [shortage of 7.1 million rental homes](#) affordable and available to people with the lowest incomes.

HERA stipulated that the initial dedicated source of revenue for the HTF and the Capital Magnet Fund (CMF) was to derive from an annual set-aside of 4.2 basis points (0.042%) for each dollar of the unpaid principal on Fannie Mae's and Freddie Mac's new business purchases, which

consist of single-family and multifamily mortgage loans purchased during the year, and single-family and multifamily mortgage loans underlying mortgage-backed securities issued during the year.

Funds from the HTF are awarded as block grants to states and distributed by a statutory formula based on four factors that consider renter household needs only. Seventy-five percent of the value of the formula goes to two factors that reflect the needs of ELI renters. The other two factors relate to the needs of very low-income renter households – households with income between 31% and 50% of AMI. A state may choose to award up to 10% of its annual HTF allocation to homeownership activities, though to date no state has done so.

When it was established in 2008, the HTF was the first new housing resource since 1974 targeted to building, preserving, rehabilitating, and operating rental housing for extremely low-income people. Starting in 2000, NLIHC, its members, and other stakeholders played a critical role in the creation of the fund and continue to advocate for increases to annual HTF funding. Since 2016, when the first \$174 million of HTF dollars were allocated to states, HTF allocations have been: \$219 million (in 2017), \$267 million (in 2018), \$248 million (in 2019), \$323 million (in 2020), \$690 million (in 2021), \$740 million (in 2022), \$382 million (in 2023), \$214 million (in 2024), and now \$223 million in 2025.

In past years, CPD would announce HTF allocations via a media release and later a formal notice in the *Federal Register*. In addition, CPD would post the allocations on its website. However, under the Trump Administration, HUD revamped their webpages, eliminating vital information for many programs, including the HTF (see *Memo*, [4/7](#)). The so-called “streamlined” HUD website buries CPD programs under Opportunity Zones (which are not required to, nor do they, create new affordable homes for lower-income households, much less ELI or VLI households). While the Housing Trust Fund is listed under “CPD Programs” on the current HUD website, the link still does not work – there is no information at all about the HTF. An entirely separate site called [HUD Exchange](#) includes a link to the [Housing Trust Fund](#), but it hasn’t been updated since the change in administrations. The [link](#) providing the 2025 HTF allocations cannot be found by following any of the links in the current HUD website. 2025 allocations were provided by HUD staff when NLIHC inquired about the 2025 allocations.

The 2025 HTF allocations, along with CDBG, HOME, ESG, and HOPWA allocations are at <https://www.hud.gov/hud-partners/community-budget-25>.

More information about the National Housing Trust Fund is on [page 3-1](#) of NLIHC’s *2025 Advocates’ Guide*.

NLIHC has produced reports summarizing how [2019](#), [2018](#), [2017](#), and [2016](#), ([2016 supplement](#)) HTF allocations were used. A similar report summarizing 2020 HTF allocations will be released this summer.

Budget and Appropriations

Trump Administration Releases Additional Details of FY26 Budget Request Slashing HUD Rental and Homelessness Assistance Programs – Take Action!

TAG: Budget and Appropriations

Keywords: Appropriations, FY26

By Kim Johnson, NLIHC Senior Director of Policy

President Donald Trump and HUD Secretary Scott Turner released on May 30 the remaining details of their full fiscal year (FY) 2026 [budget request](#). As indicated in the [partial](#) request released on May 2, the full budget request proposes a historic 44% cut to HUD’s vital affordable housing, homelessness, and community development programs, and would impose changes to rental and homelessness assistance that would leave more families struggling to afford rent, and at increased risk of homelessness. See NLIHC’s updated budget chart [here](#).

The president’s budget request is a step in the annual appropriations process and represents the President and his administration’s priorities – only Congress has the power to allocate federal funding, and ultimately it will be up to members of Congress to decide how to fund HUD’s vital affordable housing and homelessness assistance programs in the coming fiscal year.

Appropriators in Congress have already begun drafting spending bills for FY26. House Appropriations Committee Chair Tom Cole (R-OK) released the anticipated schedule for Appropriations subcommittees and the full committee to review and debate their 12 annual spending bills, a process known as “markup.” The House Transportation, Housing and Urban Development (THUD) Appropriations Subcommittee is slated to markup their draft FY26 spending bill for HUD programs on [July 14](#), with a full Appropriations Committee markup scheduled for [July 17](#). The Senate Appropriations Committee has not yet announced the markup schedule for their draft FY26 spending bills, but Senate Appropriations Vice Chair Patty Murray (D-WA) released a [statement](#) in response to the President’s budget request, noting the request would “eviscerate” HUD funding and “rip the roofs off Americans’ heads and put even more families at risk of homelessness.”

The need for additional funding for the Emergency Housing Voucher program

In addition to the need for increased funding in FY26 to cover the cost of renewals for HUD’s Housing Choice Voucher (HCV) program, Congress will need to provide funding to ensure the 60,000 households who receive an Emergency Housing Voucher (EHV) do not lose their assistance. The [EHV program](#) was created in the *American Rescue Plan Act of 2021*, which provided \$5 billion for 60,000 new tenant-based rental assistance vouchers specifically targeted to people experiencing or at immediate risk of homelessness, including people escaping intimate partner violence. The EHV program mandates that public housing authorities (PHAs), which are responsible for administering the program, work with their local Continuums of Care (CoCs) to identify people and families at risk of or experiencing homelessness and connect them to an EHV, and wrap-around services when needed for long-term housing stability.

The EHV program has been extremely successful, helping almost 60,000 people and families – and in particular families with children – find and maintain stable housing. While funding for the program was originally slated to last until 2030, the rapid increase in the cost of rent over the last four years has caused funding to run out much more quickly than expected. Unless additional funding is allocated by Congress, HUD estimates that funding for the program will likely be depleted in 2026.

Detailed Analysis

Extreme cuts and changes to HUD's rental assistance programs

The Trump Administration's full budget request would slash funding for HUD rental assistance programs by \$26.72 billion from the previous year – an unprecedented 43% cut – and redesign HUD rental assistance programs entirely. Under the proposal, HUD's HCV program, Public Housing, Project-Based Rental Assistance (PBRA), Section 202 Housing for the Elderly (Section 202), and Section 811 Housing for Persons with Disabilities (Section 811) programs would be combined into one State Rental Assistance Block Grant (SRABG) program, funded at \$31.79 billion. Together, these five HUD programs help more than 4.4 million households with the lowest incomes – including families, people with disabilities, older adults, workers, caregivers, and people who formerly experienced homelessness – find and maintain stable, affordable, accessible homes.

The full request provides limited details on the administration of the SRABG program, specifying the HUD Secretary would be charged with developing a formula to allocate funding to states, and instructing the Secretary to develop a formula for FY26 prioritizing the maintenance of assistance for people with disabilities and older adults who already receive HUD assistance. The request also instructs the HUD Secretary to “establish program requirements to incentivize self-sufficiency...including but not limited to two-year time limits on assistance for households in which neither the elderly nor persons with disabilities reside.” There are no additional details provided on how a two-year time limit on receiving rental assistance would be implemented.

In addition to the devastating impact a 43% cut to rental assistance programs would have on the households who currently rely on HUD assistance, over time, block granting anti-poverty programs leads to [significant funding decreases](#) for those programs. Moreover, rather than promoting self-sufficiency, proposals like time-limits and work requirements [impose unnecessary, bureaucratic barriers](#) to obtaining and maintaining housing assistance, making it more difficult for individuals and families to find safe, stable housing.

Cutting and limiting the use of homelessness assistance for permanent supportive housing

The President's FY26 budget request would allocate about \$4.02 billion for HUD's Homeless Assistance Grants (HAG) program, a decrease of around \$27 million from FY25. The request reframes the HAG program as "an expanded emergency solutions grants program," specifying that assistance would be used to "assist homeless individuals or those at-risk of homelessness on an emergency, short-term, or medium-term basis," and proposing no additional funding for the Continuum of Care (CoC) or Permanent Supportive Housing (PSH) programs. This would severely limit communities' ability to use HAG funding for permanent housing and supportive services, crucial tools for addressing the long-term housing needs of people who have experienced chronic homelessness and those who require additional support for long-term stability. The request would also allow HAG grantees to create a preference for assisting "elderly individuals or families, or disabled individuals or families." It would not provide additional funding for the Youth Homelessness Demonstration Program or the National Homeless Data Analysis Project.

In addition, the President's FY26 budget request would not provide additional funding for the Housing Opportunities for Persons with AIDS (HOPWA) program, previously funded at \$505 million in FY25. The budget request argues that "individuals living with HIV/AIDS who are homeless or at-risk of homelessness may be served through the expanded emergency solutions grant program." Taking into consideration cuts to both HOPWA and HAG funding, the budget request would slash homelessness assistance by \$532 million, or 12% from the previous fiscal year.

Public Housing

The budget request would not provide additional funding for Public Housing Capital or Operating Funds.

Native Housing

The President's FY26 budget request would cut funding for HUD's Indian Housing Block Grant (IHBG) program to \$872 million, a roughly 24% cut from the over \$1.1 billion allocated for the program in FY25. It would provide \$10 million, to "remain available until expended," for noncompetitive grants to continue assisting Native veterans currently being served by HUD's Tribal Veteran Affairs Supportive Housing (Tribal HUD-VASH) program. The request would not provide additional funding for HUD's IHBG-Competitive (IHBG-C) program, which was funded at \$150 million in FY25 and targets funding to tribal communities with the most urgent affordable housing needs. The proposal would also not provide additional funding for HUD's Native Hawaiian Housing Block Grant program.

Eviction Protection Grant Program

The FY26 budget request would not provide additional funding for HUD's Eviction Protection Grant Program (EPGP), which provides grants for communities to establish right to counsel programs for tenants facing eviction and in need of legal assistance.

Fair Housing

The President's budget request would allocate \$26 million for HUD's Fair Housing Assistance Program (FHAP), while also zeroing out funding for the Fair Housing Initiatives Program (FHIP), the National Fair Housing Training Academy, and the Limited English Proficiency Initiative. Fair Housing programs were previously funded at \$86 million in FY25.

Healthy Housing

The FY26 budget request would not provide additional funding for HUD's Healthy Homes and Lead Hazard Reduction grant programs, stating instead "HUD will use unobligated balances and recaptured funds to accomplish" the programs' goals.

Other HUD Programs

The President's budget request would provide an additional \$25 million under the SRABG program for the Foster Youth to Independence grant program, which helps ensure young people aging out of foster care do not experience homelessness.

The budget request would not provide additional funding in FY26 for HUD's PBRA program, the Section 811 program, or the Section 202 program, instead folding these programs into the proposed SRABG program.

House Republicans Pass Reconciliation Bill that Includes Cuts to Vital Safety Net Programs; Senate to Consider Legislation Next

TAG: Other Housing Policy Issues

Keywords: Reconciliation, LIHTC, Medicaid, SNAP

By Kim Johnson, NLIHC Senior Director of Policy

House Republicans passed a massive reconciliation bill on May 22 by a vote of 215-214, with all Democrats and Representatives Warren Davidson (R-OH) and Thomas Massie (R-KY) voting against, and Rep. Andrew Garbarino (R-NY) voting "present." The legislation will now be considered in the Senate, with the goal of passing a final bill into law before the July 4 recess. The Senate will likely make changes to the bill, and non-budgetary provisions may be challenged by the Senate Parliamentarian based on the "[Byrd Rule](#)."

If enacted, the bill would make the tax cuts originally authorized in the 2017 "Tax Cuts and Jobs Act" permanent, exempt tipped wages from being taxed, and provide significant funding increases for defense and immigration enforcement, among other provisions. In addition, the bill includes key pieces of the "Affordable Housing Credit Improvement Act" (AHCIA; [H.R. 2725/S. 1515](#)), including a 12.5% allocation increase for three years, lowering the bond-financing threshold from 50% to 25%, and designating rural and Tribal areas as "Difficult to Develop Areas," which makes developments in these areas eligible for a basis boost (see [Memo, 5/19](#)).

To offset the cost of these provisions, the bill would make several harmful changes to Medicaid, the Supplemental Nutrition Assistance Program (SNAP), and other vital anti-poverty programs. The bill would cut at least \$716 billion from Medicaid through policy and programmatic changes that would result in an estimated [15 million people](#) losing healthcare coverage by 2034. The bill also proposes [cutting SNAP by about 30%](#), around \$300 billion, which would reduce future food assistance for all 40 million SNAP participants. Added work requirements for the program would also result in an estimated three million people losing assistance, and a drop in assistance for the roughly two million children whose caregivers cannot meet stricter work requirements.

In addition, the bill would increase barriers to accessing assistance for immigrant families, including a proposal to exclude nearly 4.5 million children – the majority of whom are U.S. citizens – from receiving the [Child Tax Credit](#). While undocumented immigrants are already ineligible for federal assistance programs, the bill would kick lawfully present immigrants off the assistance programs they can currently access, prohibiting them from receiving SNAP, Medicare, healthcare coverage under the “Affordable Care Act,” and Federal Student Aid.

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

The threats to Medicaid, which serves over 72 million low-income people around the country, and SNAP, which serves over 42 million people, have triggered widespread outcry from advocates around the country. Public opposition to the proposed cuts to Medicaid and SNAP is pressuring moderate and swing-district Republicans to express concerns about the bill to leadership. Changes are expected as the Senate considers the bill. As negotiations continue, it will be crucial for advocates – especially those in Republican districts and states – to keep up the pressure on their members of Congress to vote against any reconciliation bill that would cut vital safety net programs.

The National Alliance to End Homelessness launched a [Take Action page](#) for advocates to quickly and easily contact their elected officials and urge them not to support cuts to Medicaid. Take action here: tinyurl.com/3c2ntnnw.

Learn more about how you can advocate for continued SNAP funding at the Food, Research, and Action Center’s (FRAC) website: tinyurl.com/2mzr5pb3.

Take Action to Protect Federal Housing and Homelessness Funding in FY26

TAG: Budget and Appropriations

Keywords: Appropriations, FY26

By Kim Johnson, NLIHC Senior Director of Policy

Advocates can use NLIHC's fiscal year (FY) 2026 toolkit, "[Opposing Cuts to Federal Investments in Affordable Housing](#)," to urge Congress to protect and expand affordable housing and homelessness resources in the upcoming federal budget.

On May 2, President Donald Trump released a partial budget request for FY26 that indicated the Administration would pursue a historic 44% cut to HUD funding, including a proposed 43% cut to rental assistance compared to the previous year, and change HUD's rental assistance programs entirely. The proposal would also cut funding for and restructure the Homelessness Assistance Grants (HAG) program and fully eliminate several other programs that provide vital funding to communities and services to families with low incomes. For additional details, read NLIHC's [analysis](#). The president's full budget request is expected to be released in June, as soon as this week.

The president's budget request – partial or not – represents the wishes and priorities of the president and his Administration. Only Congress has the authority to determine final funding levels for federal programs. House and Senate appropriators are beginning to draft their own FY26 proposals. Appropriators will need to enact a new budget by October 1, the beginning of FY26.

Take Action – Tell Congress to reject the Trump Administration's proposal and invest in the affordable housing, homelessness, and community development resources our communities need!

The "[Opposing Cuts to Federal Investments in Affordable Housing](#)" toolkit offers information, resources, and strategies for advocates to take action to protect federal investments in affordable housing, homelessness assistance, and community development. The toolkit provides comprehensive information on how to call on Congress to protect and expand affordable housing and homelessness resources in the FY26 budget. NLIHC's FY26 priorities include:

- Full funding to renew all existing Housing Choice Voucher (HCV) contracts and funding to renew 60,000 Emergency Housing Vouchers (EHVs).
- Increased funding for public housing operations and public housing capital needs.
- \$4.922 billion for HUD's Homeless Assistance Grants (HAG) program.
- \$20 million for the Eviction Protection Grant Program (EPGP).
- At least \$1.3 billion for HUD's Tribal housing programs and \$150 million for competitive funds targeted to Tribes with the greatest needs.

The toolkit also links to the "[Reject Housing Cuts and EHV Funding Cliff: Action Toolkit](#)," developed in partnership with the Center on Budget and Policy Priorities, the National Alliance to End Homelessness, and the National Housing Law Project to provide additional resources and information on the urgent need for additional funding in FY26 for HCV and EHV renewals.

National, state, local, Tribal, and territorial organizations can also [join over 2,300 organizations](#) on The Campaign for Housing and Community Development Funding (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.

Congress

House Financial Services Subcommittee on Housing and Insurance to hold Hearing on Rural Housing Needs

TAG: Congress

Keywords: House Financial Services Committee, Housing Subcommittee, rural housing

By Kayla Blackwell, NLIHC Housing Policy Analyst

On Thursday, June 12 at 2 pm ET, the U.S. House Committee on Financial Services' Subcommittee on Housing and Insurance will convene a hearing, "[Housing in the Heartland: Addressing our Rural Housing Needs](#)." The hearing description and witnesses have not yet been announced. Advocates are encouraged to monitor the House Financial Services Committee [website](#) for further information.

Fair Housing

LGBTQ Advocates Announce Story Portal and Equal Access Rule Resources – Share YOUR Story on Gender-Affirming Shelter Access!

TAG: Fair Housing

Keywords: Equal Access Rule, LGBTQ, shelter access, SAGE, National Alliance to End Homelessness, Advocates for Trans Equality, Center for LGBTQ Economic Advancement & Research

By Kayla Blackwell, NLIHC Housing Policy Analyst

The National Alliance to End Homelessness (NAEH), Advocates for Trans Equality (A4TE), Center for LGBTQ Economic Advancement & Research (CLEAR), and SAGE released an [Equal Access Rule Story Collection Portal](#) to elevate stories highlighting the importance of the Equal Access Rule (EAR). If you or someone you know has faced barriers to accessing shelter and housing resources based on gender identity, sexual orientation, or marital status or has benefited from policies that protect equal access to housing services, respond to the portal questionnaire [here](#). National advocates also released new resources and tools to protect equal access to housing and services, including an NAEH webinar, "[Defending the Equal Access Rule: Supporting Vulnerable Clients and Preserving Universal Protections](#)" June 5 at 3 pm ET.

HUD Secretary Scott Turner announced in February that HUD will stop enforcing the 2016 EAR, which requires housing, facilities, and services funded through HUD's Office of Community Planning and Development (CPD) to ensure equal access to programs for individuals based on their gender identity without intrusive questioning or being asked to provide

documentation (see [Memo, 2/10](#)). Advocates anticipate attempts to weaken the EAR and are preparing advocacy tools. NAEH has released two new fact sheets on EAR: [one for congressional staff](#), highlighting the importance of EAR and urging Congress to oppose efforts to repeal or weaken it; and another [fact sheet for advocates and housing providers](#) explaining the rule and why housing advocates should mobilize to defend it.

Weakening the EAR and its enforcement mechanisms is unacceptable. Access to shelter is a basic, fundamental necessity. LGBTQ youth are more than twice as likely to experience homelessness than their non-LGBTQ peers, and Black LGBTQ youth have the highest rates of youth homelessness. One in three transgender people will experience homelessness in their lifetime, and 70% of trans people who have used a shelter have experienced harassment. NLIHC will continue to work with LGBTQ advocates to ensure that everyone has access to safe, decent, and affordable housing.

Read about the Equal Access Rule in NLIHC's 2025 *Advocate's Guide* article, "[Shelter Access for Transgender People Experiencing Homelessness](#)."

Respond to the story portal [here](#).

Register for the June 5 webinar [here](#).

Read the EAR fact sheet for [congressional staff here](#) and the EAR fact sheet for [advocates and housing providers here](#).

State and Local Innovation

Happening this Month! NLIHC to Host Webinar on Code Enforcement Protections on June 11

TAG: State and Local Innovation

Keywords: Habitability, code enforcement, webinar

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

On June 11, NLIHC's State and Local Innovation (SLI) campaign will host the final iteration of its "Strengthening Renters' Rights: A Primer on State and Local Tenant Protections" webinar series focused on laws that strengthen code enforcement procedures and habitability standards for tenants in the private rental market. During the call, from **2 – 3:30 pm ET**, registrants will hear from housing advocates, tenant leaders, and legal service providers about efforts to enact stronger code enforcement procedures for renters at the state and local levels. Advocacy campaigns to protect tenants against substandard housing conditions in Colorado and New Orleans, Louisiana will be highlighted.

Registration for the webinar can be found [here](#).

Since the fourth quarter of 2024, the SLI campaign has led the “Strengthening Renters’ Rights: a Primer on State and Local Tenant Protections” webinar series to highlight the critical importance of advancing renter protections in local jurisdictions and showcase the hard work and effort of tenant advocates across the country to protect renter households against arbitrary, discriminatory, and retaliatory eviction practices. Namely, the SLI campaign has held webinars in this series related to laws that limit excessive rental fees, commonly known as “junk fees,” rent stabilization protections, “just cause” or good cause eviction standards, and finally, on laws strengthening habitability standards for renters.

Such protections were also highlighted in NLIHC’s “State and Local Tenant Protection Series: A Primer on Renters’ Rights,” a series of four toolkits released in August 2024. The toolkits provide an overview of each major tenant protection listed, detail the components of the protection, list information about state and local jurisdictions that have adopted the protection, suggest provisions that should be taken into consideration when enacting the protection, and highlight complementary policies that can be passed alongside the protection to ensure the greatest impact possible. Corresponding to the toolkits are case studies that provide specific cases of state and local jurisdictions to have enacted such protections.

An agenda for the webinar can be found below:

Agenda:

- Welcome – Nada Hussein, NLIHC
- Overview of Code Enforcement Procedures – Nada Hussein
- Local Spotlight – Spencer Bailey, Senior Staff Attorney and Appellate Program Supervisor, Community Economic Defense Project
- Local Spotlight – Monique Blossom, Director of Policy and Communications, Louisiana Fair Housing Action Center
- Local Spotlight – Andreanecia Morris, Executive Director, HousingNOLA
- Q&A

Register for the webinar [here](#).

If there are any tenant protection topics that you would like to see highlighted in a future webinar, please reach out to State and Local Research Analyst, Nada Hussein, at nhussein@nlihc.org

IDEAS

NLIHC’s Training Institute Held the First of a Three-Part Series Webinar on “Organizing 101: Community Organizing and Power Building”

TAG: IDEAS

Keywords: Tenants and residents, training, organizing

By May Louis-Juste, NLIHC Project Manager, Strategic Partnerships

NLIHC's Training Institute for Tenants and Residents hosted its first of a three-part webinar series and provided an engaging and information session on Organizing 101 on Thursday, May 29. This webinar, designed for tenants and resident organizers at all levels, focused on the foundation for building effective community power to drive long-term, systemic change in housing policy.

The session opened with Billy Cerullo and Tia Turner, Housing Advocacy Organizers at NLIHC, leading a grounding conversation about the nature of power: focusing on what power is, how it works, and how organizers can use it to make change. Participants were then asked what they believe power is, and whether it is "good, neutral, or bad," with most individuals emphasizing that power itself is neutral. From there, organizers broke down the differences between advocacy, activism, and organizing. Then, Billy and Tia introduced the full cycle of organizing starting with base building through deep, trust-based relationships with impacted communities, then identifying and narrowing in on specific, actionable issues rooted in larger systemic problems.

Billy closed with a powerful message: "organizers teach leaders, and leaders organize, building a leaderful movement rooted in mutual trust and shared purpose."

Whether you're just getting started or deepening your practice of organizing, this training and those to follow in the three-part webinar series offer practical tools and powerful insights to support transformative change.

The webinar recording can be found [here](#), and presentation slides can be found [here](#). For more information or to get involved with future sessions with the Tenant Institute, contact Dee Ross at ideas@nlihc.org.

Opportunity Starts at Home

Take Action! Urge Congress to Support Robust Housing Solutions

TAG: Opportunity Starts at Home

Keywords: Opportunity Starts at Home, multi-sectors

By Julie Walker, NLIHC National Campaign Coordinator

The Opportunity Starts at Home (OSAH) campaign shared a new advocacy opportunity to call on Congress to enact the campaign's [Bipartisan Housing Policy Package](#). The nation's affordable housing and homelessness crisis demands urgent action, and it is critical that Congress work to find common ground to enact legislation to help improve the lives of the nation's lowest-income and most marginalized households. The set of key bipartisan legislation outlined by the OSAH campaign is necessary to address the affordable housing crisis and ensure that everyone has an

opportunity to thrive. The list includes the OSAH campaign's priority bills, endorsed by the campaign's Steering Committee, and the campaign's supporting bills which complement the campaign's priorities.

Key Legislation for Any Bipartisan Housing Package:

“Eviction Crisis Act”
“Family Stability and Opportunity Vouchers Act”
“Reforming Disaster Recovery Act”
“Fair Housing Improvement Act”
“Choice in Affordable Housing Act”
“Yes In My Back Yard Act”
“Yes in God’s Back Yard Act”
“Rural Housing Service Reform Act”
“Native American Housing Assistance and Self-Determination Act”

Advocates can take action by sending a pre-formatted letter to their Congress members urging them to support the bipartisan bill package. To send a letter, go to the Opportunity Starts at Home [Take Action](#) webpage and fill out the form.

Learn more about the OSAH campaign's Bipartisan Housing Policy Package [here](#).

Tenant Talk Live

Join Today's (6/2) “Tenant Talk Live” Highlighting NLIHC Generation Housing Justice Fellows

TAG: Tenant Talk Live

Keywords: Tenant Talk Live, Generation Housing Justice

By Sid Betancourt, NLIHC Manager, Inclusive Community Engagement

Join today's “Tenant Talk Live,” a Zoom meeting focused on tenant and resident leaders, at 6 pm ET (5 pm CT, 4 pm MT, and 3 pm PT). Join NLIHC staff and alumni from the inaugural Generation Housing Justice program to discuss their lessons learned, final projects, and long-term goals. Generation Housing Justice is a new initiative launched in the fall of 2024 that encourages young advocates to participate in the housing justice movement. During the last few months, the fellows learned how to advocate for federal affordable housing solutions and effectively organize in their own communities. Register [here](#) to join this month's “Tenant Talk Live” discussion with Generation Housing Justice alumni.

Generation Housing Justice fellows Amea Smith and Phoenix Berry will be on the call to share their experiences. Amea is a passionate advocate for housing justice with lived experience navigating homelessness and surviving domestic violence. After facing housing instability in both North Carolina and Louisiana, she found stability with the support of Youth Oasis—an

experience that inspired her to speak out and help others in similar situations. She currently serves as the facilitator for multiple Youth Advisory Boards and proudly advocates on a national level through the National Runaway Safeline YAB. Most recently, she stepped into a new chapter of her life as she welcomed a baby boy into the world. Amea is dedicated to turning her pain into purpose and fighting for safe, stable, and affordable housing for every individual and family.

Phoenix is a housing justice advocate who uses their lived experience to push for change. With a specific interest in writing, art, and organizing, they fight for housing justice in a unique way; whether advocating for policy change or getting members together for a collective breath. You can follow more about their journey on [Substack](#).

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

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

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

Research

Tenant Screening Practices Can Unnecessarily Prevent Voucher Holders from Renting

TAG: Housing Choice Vouchers

Keywords: Tenant screening, source of income discrimination, housing assistance

By Esther Y. Colón-Bermúdez, NLIHC Research Analyst

A recent study published in *Housing Studies*, "[Choice Denied: Impact of Income and Credit-Based Tenant Screening on the Housing Choice Voucher \(HCV\) Program](#)" analyzed how tenant screening practices, particularly those based on credit scores and financial histories, impact Housing Choice Voucher (HCV) holders in securing leases. The study found that many HCV holders are likely being denied or face hurdles due to criteria that should be irrelevant given that their voucher guarantees rent payment. In fact, 1 in 10 voucher holders applying for a lease is likely denied or faces extra barriers because of factors like minimum credit score requirements or past late payments, even though the voucher itself should remove those concerns.

Many private landlords, including those who lease to voucher holders, utilize tenant screening services. These services use data such as credit scores, criminal justice histories, and eviction filing records for their tenant screening processes, which can reinforce longstanding racial and economic disparities experienced by low-income renters and renters of color. Certain screening

criteria, such as minimum credit scores and rent-to-income requirements, might also be irrelevant for voucher holders and lead to unnecessary denials of lease applications. These criteria are irrelevant for voucher holders because the HCV program is designed to guarantee rent payment, so a voucher holder's credit or income history doesn't affect their ability to pay. These practices can exclude voucher holders from housing and push them toward homelessness or result in losing their voucher.

To better understand how tenant screening criteria impact voucher holders in the leasing process, the authors collected 1,227 rental screening criteria documents from property management platforms. The authors then combined these documents with HUD's Picture of Subsidized Households data and the Survey of Consumer Finances (SCF) 2019, a dataset with information on household assets, debts, and housing subsidies. They estimated credit scores for households via a machine learning model. Using these resources, the authors estimated the probability of non-acceptance, representing how often landlords might deny, add security deposits, or require further review from applicants. They categorized households into three groups: renters with subsidies (those receiving government or employer rent assistance), voucher-eligible renters (those paying rent without subsidies but who could qualify for HCV based on income), and renters without subsidies (used as a reference group). The authors then focused on ten screening criteria likely to impact voucher holder applicants: minimum credit score, debt-to-income ratio, rent-to-income ratio, rent-to-net-income ratio, bankruptcy criteria, late payment, and allowed past-due debt policies.

The authors found that renters without subsidies were likely to be rejected or face extra barriers 45.3% of the time due to tenant screening criteria. This rate of barriers is significantly higher than what renters with subsidies (10.3%) or voucher eligible renters (8.5%) encountered under tenant screening criteria. This difference is mostly due to rent-to-income ratio, which many voucher applicants meet because the program covers most of their rent. Voucher applicant groups, however, are not completely immune to tenant screening practices. Minimum credit score requirements were a significant barrier for both groups, leading to 60% of rejections or added hurdles across simulated applicants. Renters with subsidies were likely to face rejection or added hurdles because of minimum credit score rules 6.3% of the time, while voucher-eligible renters were likely to be denied or face additional hurdles 4.9% of the time compared to renters without subsidies who faced additional hurdles 5.74% of the time. Overall, voucher applicants were less vulnerable to screening criteria than other renters, likely due to the protection provided by the voucher, but voucher-holders still encountered significant barriers. About 1 in 10 voucher applicants faced rejection or added hurdles to renting because of income and credit-related criteria.

The study concluded that many of the risks commonly flagged by tenant screening services, such as low credit scores or past nonpayment eviction filings, were largely resolved by the structure of the HCV program itself, which guarantees rent payment. Even so, past financial issues still lead to denials or required applicants to provide additional security deposits when landlords utilized tenant screening processes. The authors argue that federal protections are needed to ensure voucher holders are not unfairly excluded from housing opportunities and recommend that agencies like HUD, the FTC, and the CFPB establish clearer regulations that explicitly protect voucher holders from discriminatory tenant screening practices.

This article can be found at: <https://bit.ly/3FuVS95>.

Fact of the Week

Renters with Extremely Low Incomes Account for Most Severely Cost-Burdened Renters in the U.S.

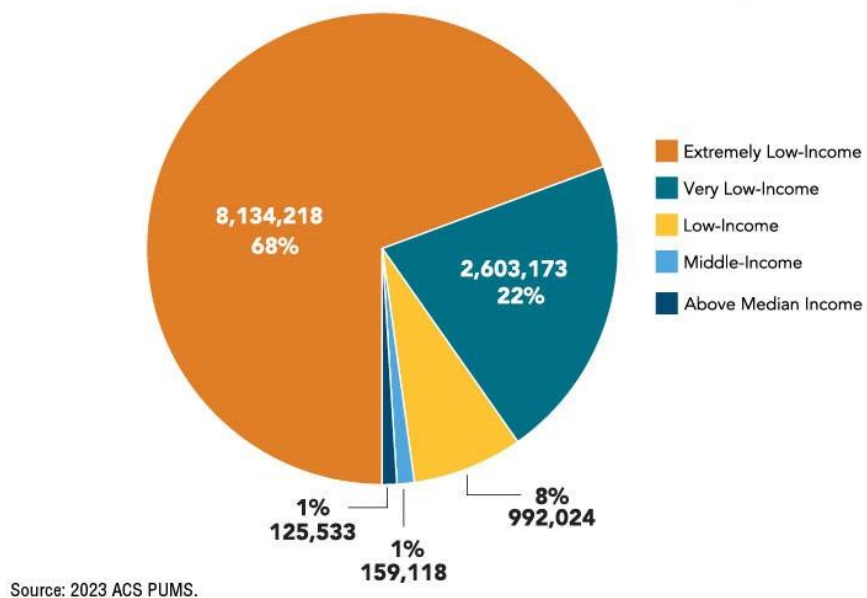
TAG: Fact of the Week

Keywords: Cost burden, extremely low-income, The Gap



EXTREMELY LOW-INCOME RENTERS MAKE UP MAJORITY OF SEVERELY COST-BURDENED RENTERS

SEVERELY COST-BURDENED RENTER HOUSEHOLDS BY INCOME, 2023



Source: NLIHC. [The Gap Report](#), 2025. Data sourced from 2023 ACS PUMS.

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 News

NLIHC in the News for the Week of May 26

The following are some of the news stories to which NLIHC contributed during the week of May 26:

- “Programs for low income and homeless people are on the federal chopping block,” *NPR Illinois*, May 29, at: <https://tr.ee/Rahhrh>
- “Springfield tenants sue property owners in effort to maintain affordable housing credits,” *Springfield News-Leader*, May 29, at: <https://tr.ee/ACBiWn>
- “Advocates for homeless vets wary over proposed changes to VA programs,” *Yahoo! News*, May 30, at: <https://tr.ee/kSubeW>

Where to Find Us – June 2

- Congressional Staff Briefing on HUD Mixed-Status Rule with [Congressional Hispanic Caucus/Congressional Asian Pacific American Caucus/Congressional Black Caucus](#) – Virtual, June 6 (Kayla Blackwell)
- [COHHIO](#) Tenant Protections Roundtable - virtual, June 9 (Lindsay Duvall)
- [Kingston Housing Task Force](#) Community Housing Series – Kingston, NY, June 24 (Lindsay Duvall)

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Renee Willis, President and CEO, x247
Tiara Wood, Communications Coordinator