



Memo To Members & Partners

A weekly newsletter from the National Low Income Housing Coalition

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HUD

Senators Rounds (R-SD) and Reed (D-RI) lead Bipartisan Letter Urging Against HUD Field Office Closures

TAG: Congress

Keywords: HUD, letter, Senator Rounds, Senator Reed, Secretary Turner

Senators Mike Rounds (R-SD) and Jack Reed (D-RI) sent a letter to HUD Secretary Scott Turner, urging him to retain HUD field offices in every state, in response to reports that HUD is considering closing nearly two-thirds of state field offices. The letter, sent March 11, highlights the importance of HUD field offices, noting that they provide one-on-one guidance to HUD-funded housing providers, individual assistance to households, and ensure that HUD programs are implemented efficiently, thereby protecting federal funds from waste or misuse. HUD field offices are critical resources for communities and housing providers as they serve as a bridge between constituents and the federal government.

The Senators argue that local HUD offices are essential in offering personalized support to all communities. “State offices also provide insight into local housing conditions and local markets, particularly in small and rural states, where conditions and challenges vary significantly from those in larger metropolitan areas.” Senator Reed and Senator Rounds conclude by urging Secretary Turner to preserve HUD’s footprint in every state, maintaining vital resources.

Read the letter [here](#).

Budget and Appropriations

Congress Passes and President Trump Signs into Law Year-Long Stopgap Funding Bill Underfunding Vital HUD Programs

TAG: Federal Budget & Appropriations

Keywords: FY25, appropriations

Congress passed and President Donald Trump signed into law a year-long [stopgap funding bill](#), known as a continuing resolution (CR), to extend funding for the federal government through September. The CR extends funding levels provided for federal programs in the [previous year’s FY24 funding bill](#) through the remainder of FY25, and provides funding increases for a limited number of key programs. See NLIHC’s [updated budget chart](#) for full details.

Overall, the bill will cut \$13 billion in domestic spending from the previous fiscal year, while also proposing funding adjustments for some federal programs, including an additional \$6 billion in defense spending and an additional \$4.6 billion for some key HUD programs:

- **\$32.14 billion to renew contracts under HUD’s Tenant-Based Rental Assistance (TBRA) program**, a \$3.65 billion increase from the previous fiscal year. This increase is likely not sufficient to cover the needed cost of voucher renewals, and is projected to result in an [estimated loss of 32,000 vouchers](#) from the program upon turnover.
- **\$16.89 billion for HUD’s Project-Based Rental Assistance (PBRA) program**, an \$880 million increase from FY24.
- **\$931.4 million for Section 202**, an \$18.4 million increase from the last fiscal year. Section 202 provides affordable, accessible housing and supportive services for older adults.
- **\$256.7 million for Section 811**, an increase of \$48.7 million from the previous fiscal year. Section 811 provides affordable, accessible housing and supportive services to help people with disabilities live in communities, rather than institutionalized settings.
- Rather than calling for additional funding for HUD’s Homeless Assistance Grants (HAG) program, the CR gives the HUD Secretary the authority to “repurpose funds made available” for the [Continuum of Care \(CoC\) Builds](#) program to instead fund CoC renewals. A Notice of Funding Opportunity (NOFO) for the CoC Builds program was released last year, but the funds were never awarded. **This maneuver is expected to shortfall HUD’s homeless assistance programs by an estimated \$168 million.**
- **\$3.43 billion for HUD’s Community Development Fund**, a \$3.29 billion cut from the previous fiscal year. Most of the funding lost is the result of lost “earmarks,” or congressionally requested funding for community development projects.
- The bill does not provide additional spending for disaster recovery, nor does it address the looming early summer deadline to raise the federal debt ceiling and avoid a potentially catastrophic default on the national debt.

The House passed the bill along a mostly party-line vote on March 11, with just one Democrat voting in-favor and one Republican voting against. The Senate took up the bill on March 14; after Senate Democrats first vowed to oppose the bill, Senate Majority Leader Chuck Schumer (D-NY) relented and agreed to vote for the bill to avoid a partial shutdown of the federal government. The bill needed to find support from at least eight Senate Democrats in order to overcome the Senate’s filibuster rule, which requires 60 votes in order for a bill to pass the chamber; ten Democratic Senators voted to move the bill forward in a procedural vote known as “cloture,” allowing the bill to ultimately pass the Senate by a vote of 54-46, with just three Democrats – Majority Leader Schumer, and Senators Jeanne Shaheen (D-NH) and Angus King (I-AK) – voting in favor of the bill itself, and one Republican, Senator Rand Paul (R-KY), voting against.

Details of the Final FY25 CR

Tenant-Based Rental Assistance

The bill provides a total of \$32.14 billion for tenant-based rental assistance (TBRA) contract renewals. This funding is \$3.6 billion higher than the funding for TBRA voucher renewals provided in the previous fiscal year, and higher than either the House or Senate’s proposed FY25 budgets. While this funding increase is welcome, it is likely not sufficient to cover the needed cost of voucher renewals, and is projected to cost the program an [estimated 32,000 vouchers](#) upon turnover. Already, rental assistance programs are so underfunded that only one in four households who are income qualified to receive assistance actually get the assistance they need;

a loss of vouchers represents a step backwards in the fight for expanding the program to every qualified household.

The bill also provides level funding for administrative fees for Public Housing Agencies (PHAs) responsible for administering TBRA, and level funding for Tenant Protection Vouchers (\$337 million), Section 811 Mainstream vouchers (\$743 million), Tribal Veterans Affairs Supportive Housing vouchers (\$7.5 million), Family Unification vouchers (\$30 million), and incremental vouchers (\$15 million). This funding would go toward the creation of new vouchers under these programs, but the CR also gives the HUD Secretary authority to reallocate funding from these accounts if needed to prevent a shortfall in funding to renew current voucher contracts.

Project-Based Rental Housing

The bill provides \$16.89 billion to renew Project-Based Rental Assistance (PBRA) contracts, an increase of \$880 million from FY24 funding levels, and more than either the House or Senate draft bill would have provided; it is expected this level may be sufficient to cover the cost of renewals.

Public Housing

The bill provides the public housing capital account with \$3.4 billion, level-funding from the previous fiscal year, and more than the funding provided in either the House or Senate draft bills for FY25. Funding to operate public housing remained level from the previous year, at \$5.5 billion, and more than what would have been provided in either the House or Senate proposals. Housing agencies rely on additional resources every year to maintain services and make critical repairs to improve living conditions for the millions of people who call public housing “home.” Generations of disinvestment by Congress have allowed public housing to fall into disrepair, creating a capital needs backlog in public housing of [more than \\$70 billion](#).

Homelessness

Rather than providing additional funding for HUD’s vital HAG program, the CR grants the HUD Secretary the authority to “repurpose funds made available” for the [CoC Builds](#) program to instead fund CoC renewals. A NOFO for the CoC Builds program was released last year, but funding was never awarded. This maneuver is expected to shortfall HUD’s homeless assistance programs by an estimated \$168 million, and may endanger the housing stability and services of over 18,000 people on the verge of or experiencing homelessness.

Native Housing

The bill provides level funding for the Native American Housing Block Grant program (\$1.1 billion), and for a competitive tribal housing program (\$150 million). While the House and Senate proposed level funding for the competitive program, both chambers provided more funding for the block grant program than what was included in the final bill. The Native Hawaiian Housing Block Grant program will also receive level funding, \$22 million, in the final bill. Significant federal investments are required to help Tribes address the dire housing needs of Indian Country, where residents are nearly twice as likely to live in poverty and nearly three times more likely to live in overcrowded conditions compared to other U.S. households.

Other Housing Programs

The bill provides \$931 million for the Section 202 Housing for the Elderly program, an increase of \$18 million from the previous year's enacted levels. The bill also provides a \$48 million increase for the Section 811 Housing for People with Disabilities program, to \$256 million in FY25.

The bill maintains \$3.3 billion in formula funding for the Community Development Block Grant (CDBG) program; the funding decrease can be solely attributed to the loss of "earmarks," or congressionally requested funding for community development projects.

The CR preserves the \$100 million set-aside within the CDBG program for the PRO-Housing competition, which provides state and local governments with incentives to adopt less restrictive zoning and land use laws that allow for the development of more affordable housing.

The bill provides \$1.25 billion for the HOME Investments Partnerships (HOME) program, level funding from the previous fiscal year. This is \$200 million less than the Senate's budget proposal, but \$750 million more than the House's requested funding level.

The bill provides \$10 million for the Preservation and Reinvestment Initiative for Community Enhancement (PRICE) program, first funded in the FY23 appropriations bill to provide grants to preserve and vitalize manufactured housing communities.

The Housing Opportunities for People with AIDS (HOPWA) program is level-funded at \$505 million, as is the Choice Neighborhoods Initiative program, which will be provided \$75 million in FY25. The bill also preserves the \$20 million provided to HUD's Eviction Prevention Grant program (EPGP), which provides communities with funding for legal aid programs to prevent evictions. Preserving EPGP funding is a priority for NLIHC.

The Family Self-Sufficiency program is funded at \$141 million, level-funding from the previous fiscal year.

Healthy Homes

The bill allocates \$345 million to the Office of Lead Hazard Control and Healthy Homes' grants, level funding from the previous year.

Fair Housing

The bill includes \$86 million in funding for HUD's Office of Fair Housing and Equal Opportunity, level funding compared to FY24.

US Interagency Council on Homelessness

The bill would provide level funding for the US Interagency Council on Homelessness (USICH), \$4 million. USICH is responsible for helping coordinate the federal response to homelessness across agencies. The White House released on March 14 an [Executive Order](#) attempting to eliminate USICH and several other federal agencies; however, the program has been authorized and funded by Congress, and attempts to withhold funding for USICH would likely run afoul of

laws prohibiting the White House and administration from refusing to administer Congressionally-approved funding.

Outlook for FY26 Funding

With the CR signed into law, Congress will now turn its attention to funding the federal government in FY26, which begins on October 1. During his previous term, President Trump proposed massive cuts to HUD's budget, but these proposals were not ultimately taken up by Congress and enacted into law. NLIHC is anticipating additional threats to funding for HUD's vital affordable housing and homelessness assistance programs, and will be releasing updated resources soon to help advocates take action and fight against any proposed cuts.

White House

White House Releases Executive Order Targeting US Interagency Council on Homelessness and Community Development Financial Institutions Fund

TAG: Homelessness

Keywords: USICH, homelessness, Executive Order

The White House released late on March 14 an [executive order](#) (EO) targeting several federal agencies and departments, including the US Interagency Council on Homelessness (USICH) and the Community Development Financial Institutions (CDFI) fund.

The EO aims to eliminate “the non-statutory components and functions” of the listed agencies, instructing them to “reduce the performance of their statutory functions and associated personnel to the minimum presence and function required by law.” USICH is responsible for coordinating the federal response to homelessness between departments and agencies and is authorized by Congress. The CDFI fund helps generate economic development in underserved, under-invested communities, including by providing access to financial products and services for community members and local businesses.

“USICH’s role is to reduce bureaucracy to make federal efforts to end homelessness more coordinated, streamlined, and effective,” said House Financial Services Committee Ranking Member Maxine Waters (D-CA) in a [statement](#) sharply criticizing the EO. “USICH also helps local communities end homelessness by providing technical assistance, which is especially critical in rural areas where homelessness is worsening rapidly. It is in part thanks to the work of USICH that veteran homelessness reached the lowest levels ever recorded in 2024.”

NLIHC will continue to monitor the impact of the EO on USICH and other federal agencies.

Congress

NLIHC Interim CEO and President Renee Willis Testifies before Senate Banking Committee on Bipartisan Solutions to the Affordable Housing Crisis

TAG: Congress

Keywords: NLIHC President, Renee Willis, Senate Committee on Banking, Housing, and Urban Affairs

The U.S. Senate Committee on Banking, Housing, and Urban Affairs held a [hearing](#), “Housing Roadblocks: Paving a New Way to Address Affordability,” on March 12. The hearing addressed bipartisan proposals to help solve the nation’s affordable housing crisis. Witnesses included NLIHC Interim President and CEO Renee Willis; The Honorable Eric Johnson, Mayor of Dallas, Texas; Lee Jelenic, Chief Innovation Officer at United Wholesale Mortgage; and Dr. Edward Glaeser, Fred and Eleanor Glimp Professor of Economics at Harvard University.

Committee Chair Tim Scott (R-SC) opened the hearing by emphasizing that housing should not be a partisan issue. The Chairman noted the high costs of both homeownership and rental housing, and discussed how prohibitively high costs create housing instability and homelessness. He stated that too much government regulation is preventing housing supply from keeping up with demand, and that state and local governments are best positioned to address housing supply.

Ranking Member Elizabeth Warren (D-MA) highlighted the shortage of affordable homes and the increase in housing costs in recent decades, and noted the many bipartisan solutions that have been proposed to help address the nation’s affordable housing crisis. She listed several bills, including her [recently reintroduced](#) “American Housing and Economic Recovery Act” ([S.934](#)) and the bipartisan “Family Stability and Opportunity Vouchers Act” ([S.1257](#)), both endorsed by NLIHC. Senator Warren finished her opening statement by talking about the assault on HUD and the potential impacts of cuts to programs and staff.

In her [testimony](#), Ms. Willis highlighted how the impacts of the housing crisis are most acute for extremely low-income (ELI) households. She cited the shortage of [7.1 million](#) affordable and available rental homes for ELI households, the lack of rental assistance for many who need it, the high rate (75%) of severe cost burden for ELI households, and actions the government can take to address these challenges and improve household stability. Ms. Willis urged Congress to take action to “bridge the gap between incomes and housing costs through universal rental assistance, build and preserve rental homes affordable to people with the lowest incomes, prevent evictions and homelessness by stabilizing families during a crisis, and strengthen and enforce renter protections to address the power imbalance that tilts heavily in favor of landlords.”

Members of the committee agreed the affordable housing crisis is pervasive and shared a concern for the ability of current and future generations to purchase a home. Many members of the committee and two of the witnesses, Mayor Johnson and Dr. Glaeser, focused on the role of land use regulations in driving up housing costs and inhibiting supply growth. Democratic committee members also emphasized the need for federal investments to address the need for more supply.

Senators Rounds (R-NE) and Smith (D-MN) discussed their bill, the “Rural Housing Service Reform Act” ([S.1389](#) in the 118th Congress), which NLIHC has also endorsed. The bill has several provisions related to housing programs run by the U.S. Department of Agriculture’s (USDA) Rural Housing Service (RHS), including decoupling the Section 521 Rental Assistance

(RA) program when the property's Section 515 mortgage expires. Both Senators asked about the bill, and Senator Smith emphasized the need to preserve this necessary rental assistance for low-income households in rural communities. Ms. Willis highlighted that many people living in these homes are people working low-wage jobs, people with disabilities, seniors, students, and caregivers.

Ms. Willis also discussed the national [Housing Trust Fund](#) – the only program that deeply targets ELI households. Without this program, it is very difficult to build housing that is affordable to ELI households. Senator Jack Reed (D-RI), a champion of the HTF, said that he hopes to expand the program in the current Congress.

Members of the committee raised other bills that NLIHC has endorsed to address the housing supply crisis and help bridge the gap between incomes and rent, including the “Helping More Families Save Act” ([S.3904](#) in the 118th Congress), which helps renters in HUD housing to save more of their income, and the “HOME Reauthorization Act” ([S.948](#)), which would improve the HOME program, which provides critical gap financing for affordable housing development.

View a recording of the hearing and read the witnesses' testimony [here](#).

Read Interim President and CEO Renee Willis's written testimony [here](#).

Senators Warren (D-MA) & Warnock (D-GA) and Representative Cleaver (D-MO) Introduce American Housing and Economic Mobility Act

TAG: Congress

Keywords: American Housing and Economic Mobility Act, Warren, Warnock, Cleaver

Senators Elizabeth Warren (D-MA), ranking member of the Senate Banking, Housing and Urban Affairs Committee, together with Senator Raphael Warnock (D-GA) and Representative Emanuel Cleaver (D-MO), reintroduced the “American Housing and Economic Mobility Act” to tackle the affordable housing crisis facing millions of Americans across rural, suburban, and urban areas. If enacted, the bill would leverage federal funding to build nearly 3 million new housing units, invest billions in the Housing Trust Fund and Capital Magnet Fund to support low-income and middle-class families, and strengthen anti-discrimination laws. The bill is introduced with strong support – eight cosponsors in the Senate and 23 cosponsors in the House. NLIHC endorsed the bill.

Additionally, the legislation seeks to rectify historical inequities by extending VA-guaranteed loans to descendants of Black veterans excluded from GI Bill benefits and creating programs to assist economically distressed communities. The bill also promotes land use reform by incentivizing local governments to eliminate unnecessary restrictions that drive up construction costs and limit affordable housing development. By limiting the role of private equity in distressed housing and expanding obligations under the “Community Reinvestment Act” (CRA), the bill would hold financial institutions accountable for providing credit to underserved communities. With substantial investments in public housing, Native American housing, rural

housing programs, and accessibility, the legislation represents a comprehensive response to the nation's housing affordability and economic mobility challenges.

“The ‘American Housing and Economic Mobility Act’ has the power to transform lives and communities,” **said NLIHC Interim President and CEO Renee Willis**. “By significantly expanding investments in proven solutions, like the national Housing Trust Fund and Public Housing, this legislation provides resources at the scale necessary to help those most harmed by America’s housing crisis. I applaud Senator Warren, Senator Warnock, and Representative Cleaver for their leadership in advancing bold solutions to address an underlying cause of America’s housing crisis: the severe shortage of rental homes affordable to our nation’s lowest-income and most marginalized households.”

Find a list of organizational endorsers in the [press release](#).

Read the Senate bill and see if your Senator has cosponsored the bill [here](#).

Read the House bill and see if your Representative has cosponsored the bill [here](#).

NLIHC Endorses Senate Bills Introduced in Congress

TAG: Congress

Keywords: Catherine Cortez Masto, Raphael Warnock, Jack Reed, manufactured housing, renters tax credit, corporate landlords, family self-sufficiency program

NLIHC endorsed four bills introduced last week by Senators Cortez Masto (D-NV), Warnock (D-GA), and Reed (D-RI). If enacted, these bills would preserve manufactured homes, bridge the gap between incomes and housing costs, curb corporate landlord practices that drive up housing costs, and support households’ abilities to build financial wealth.

“Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Act” – Senator Catherine Cortez Masto (D-NV)

Senator Cortez Masto (D-NV) introduced the “PRICE Act” ([S.943](#)) to preserve and revitalize manufactured housing communities. If enacted, the bill would permanently reauthorize the PRICE grant program. The PRICE grant program provides funding for construction of and improvements to manufactured homes and communities. About 18 million Americans live in manufactured homes, including approximately 8.5 million senior or low-income residents.

“Rent Relief Act” – Senator Raphael Warnock (D-GA)

The “Rent Relief Act” ([S.968](#)) would create a refundable renter tax credit for millions of housing cost-burdened renters who face impossible choices between paying rent and meeting their other basic needs, including putting food on the table and taking care of their health. The renter tax credit is designed to make housing affordable for millions of the lowest-income people, who are disproportionately people of color. Rents are rising faster than wages, and more than a quarter of extremely low-income families pay more than half of their incomes on rent. This bill would build

on the success of the Child Tax Credit to provide monthly support to renters earning less than \$100,000 annually who spend at least 30% of their gross income on rent and utilities. Read NLIHC’s fact sheet about the “Rent Relief Act” [here](#).

“Stop Predatory Investing Act” – Senator Raphael Warnock (D-GA)

The “Stop Predatory Investing Act,” ([S.969](#)) previously led by Senator Sherrod Brown (D-OH), would remove tax advantages enjoyed by private equity investors to disincentivize ownership of more than 50 single-family rental properties. This bill targets institutional investors that have driven up housing costs by acquiring large numbers of single-family homes. The legislation would eliminate tax deductions for mortgage interest and depreciation for entities that own 50 or more single-family properties. The bill aims to discourage speculative investment in the housing market and help keep homes within reach for everyday families rather than corporate landlords.

“Family Self Sufficiency Act” – Senator Jack Reed (D-RI)

Sponsored by Senator Reed, the “Family Self Sufficiency Act” ([S.970](#)) would establish a pilot program to strengthen and expand the Family Self-Sufficiency (FSS) Program, which helps low-income families in federally assisted housing build their financial savings. The legislation, if enacted, would support innovative strategies to enhance participation, provide additional support services, and create pathways to homeownership and economic mobility for families facing systemic barriers.

These legislative efforts reflect a growing recognition in Congress that addressing the housing crisis requires bold solutions. NLIHC continues to advocate for these bills and other measures that prioritize housing stability, affordability, and renter protections.

Read Senator Cortez Masto’s “PRICE Act” press release [here](#).

Read the press release for Senator Warnock’s bills [here](#).

William Pulte Confirmed as new Director of Federal Housing Finance Agency

TAG: Congress

Keywords: FHFA, William Pulte

William Pulte was confirmed as Director of Federal Housing Finance Agency (FHFA) by a Senate vote of 56-4 on March 13. FHFA oversees the government-sponsored enterprises (GSEs) Fannie Mae, Freddie Mac, and the 11 regional Federal Home Loan Banks (FHLBs).

During his confirmation hearing, Mr. Pulte was asked about his support for the Housing Trust Fund (HTF) and Capital Magnet Fund. Mr. Pulte said that these programs are in statute, and he will follow that statute. He said that he wants to know more about the programs and how the money is being used.

The national [Housing Trust Fund](#) is the only federal resource specifically targeted to building, rehabilitating, preserving, and operating housing for extremely low-income people. States have used their HTF to target projects that serve people experiencing homelessness, people with disabilities, elderly people, or other special needs populations. The initial source of funding is a slight fee on Freddie Mac and Fannie Mae business, 65% of which goes to the HTF. NLIHC urges Congress and FHFA to preserve and provide more funding for this critical resource.

Mr. Pulte was also asked about the Affordable Housing Program (AHP), which is administered by the FHLBs and funded by a portion of their profits. AHP funds can be used as gap financing in affordable rental developments and often go to developments that serve very low- and extremely low-income households, including those with special needs. When asked about increasing the amount of FHLB profits that go to the AHP, Mr. Pulte said that he would follow the law and is open-minded about new ideas.

Read more about the impact of the national Housing Trust Fund in NLIHC's [latest report](#) on the program.

Fair Housing

Four Fair Housing Groups Sue HUD and DOGE Over Canceling FHIP Contracts

TAG: Fair Housing

Key Words: fair housing, FHIP, HUD, DOGE, lawsuit, contracts, APA

Four fair housing organizations filed a [class action lawsuit](#) on March 13 against HUD and the Department of Government Efficiency (DOGE) following HUD's sudden and unlawful termination of grants the organizations received to carry out activities under HUD's Fair Housing Initiatives Program (FHIP). The class action lawsuit was brought on behalf of 66 fair housing groups whose FHIP grants were "arbitrarily terminated without notice, reason, or sensible explanation" on February 27, 2025 – jeopardizing \$30 million in congressionally authorized funding intended to counter housing discrimination and enforce fair housing laws. The plaintiffs are seeking a temporary restraining order (TRO). Altogether, HUD terminated 78 FHIP grants, the primary source of funding for these fair housing organizations covering 33 states.

The FHIP program originated as a result of Congress's recognition of the central role of fair housing organizations in combatting housing discrimination. Every year since the program was created, Congress appropriated funds to the program, and HUD in turn provided those funds to organizations that used the money to identify and counteract various forms of housing discrimination, to counsel people seeking housing, to educate the public about fair housing law, and to enforce fair housing protections. HUD has managed FHIP, codifying "Fair Housing Act" statutory priorities in regulations and grant-related documents, and HUD has monitored fair housing groups' efforts to achieve the Fair Housing Act's priorities.

The unexpected and abrupt cancellation of FHIP grants at the 66 organizations came through a form letter explaining that HUD was terminating the grants “at the direction of [the] Department of Government Efficiency, ‘pursuant to’ the executive order establishing that body.” HUD said the grants were being terminated because they no longer effectuate the “program goals or agency priorities.”

However, in the Fair Housing Act, Congress explained that the purposes of FHIP grants are to: expand enforcement of the Fair Housing Act by enabling fair housing groups to identify and remedy “discrimination in public and private real estate markets and real estate-related transactions;” develop ways of “respond[ing] to new or sophisticated forms of discrimination;” bring enforcement capacity to underserved areas of the country; and conduct education and outreach to inform people that the Fair Housing Act exists, that they must follow it, and that it protects them.

The complaint notes that Executive Order (E.O.) 14158 establishing DOGE does not give it any statutory authority, and it alleges that DOGE is not a federal agency and has no authority to direct any agency to do anything. The E.O. does not mention HUD or FHIP; instead, it concerns software systems and similar elements completely unrelated to FHIP.

Each fair housing organization was sent an identical form Termination Notice stating that the action was taken at the direction of the president in pursuit of E.O. 14158, canceling their FHIP grant “because it no longer effectuates the program goals or agency priorities.” These Termination Notices did not refer to the FHIP statute, the implementing regulations, or any specific program goals or agency priorities, nor did they explain how the organizations’ activities fail to effectuate the program goals or agency priorities. The Termination Notices did not offer the fair housing organizations any advance notice or opportunity to correct any deficiency. The Termination Notices did not cite any of the terms and conditions of the awards, or any violation them.

The lawsuit argues that the “Administrative Procedure Act” (APA) authorized the Court to hold unlawful and set aside final agency action that is “arbitrary, capricious, an abuse of discretion, or otherwise not in accordance with the law.” The plaintiffs claim that HUD acted arbitrarily and capriciously by failing to provide a reasoned explanation for its termination decision. HUD’s two reasons for terminating the grant awards – that DOGE directed their termination and that the awards no longer effectuated program goals or agency priorities – reflect a failure to examine relevant data and articulate a satisfactory explanation for HUD’ actions, and HUD’s reasons fail to demonstrate a rational connection between any facts HUD may have found and the choice HUD made.

The lawsuit further states that DOGE is purely a creation of executive order, and that no statute directed or contemplated its existence. Furthermore, DOGE has the limited functions of advising the president; it is not empowered to perform any other functions and has no authority in law to direct the operations or decisions of federal agencies.

The four named plaintiffs, all members of the National Fair Housing Alliance, are the Massachusetts Fair Housing Center, the Intermountain Fair Housing Council (Idaho), Fair Housing Council of South Texas, and the Housing Research and Advocacy Center (Cleveland).

Read the class action complaint at: <https://tinyurl.com/mrh7953k>.

More information about FHIP is on [page 8-5](#) of NLIHC's *2024 Advocates' Guide*.

Opportunity Starts at Home

Opportunity Starts at Home Campaign Releases New Fact Sheet on Companion Animal Welfare and Pet-Inclusive Affordable Housing

Tag: [Opportunity Starts at Home](#)

Keywords: Opportunity Starts at Home, multi-sectors

The [Opportunity Starts at Home](#) campaign has released a new fact sheet describing the critical connection between companion animal welfare and access to stable, affordable, and pet-inclusive housing. Pet-inclusive housing is rental housing that does not impose breed, weight, or size restrictions and avoids non-refundable upfront fees or monthly pet rents. Currently, only about 9% of rental housing lacks breed, weight, and size restrictions, and even fewer homes eliminate non-refundable fees. These restrictive policies further limit the already scarce affordable housing options for renters with the lowest incomes, disproportionately affecting Black, Indigenous, and People of Color (BIPOC) renters.

“[Restrictive pet policies are] part of a larger, centuries-long project to basically control the lives of the powerless. Not being able to have an animal companion is one of many struggles that you will face as a renter trying to live your life,” said Dan Rose, PhD of Winston-Salem State University.

Restrictive policies create barriers to housing harming both people and their pets, as companion animals provide essential social and emotional benefits to their owners. High-poverty areas are often resource deserts for pets, with services like groomers, pet supply shops, and veterinarians scarce or nonexistent. Disparities in access to essential services are frequently tied to broader systemic issues, such as housing insecurity. Further, a lack of pet inclusive affordable housing contributes to pet relinquishments to shelters, with housing insecurity accounting for an estimated [7–33% of owner](#) surrenders nationwide. Expanding access to pet-inclusive rental housing would not only help more low-income renters keep their pets but also alleviate pressure on the animal shelter system by reducing the number of surrendered animals. An estimated 8.2 million additional animals could be housed if restrictive pet policies in rental housing were lifted, and easing restrictions could prevent [10.5 million pets](#) from relinquishment.

Increasing pet inclusive rental housing options benefit both people and their companion animals, ensuring that more households can experience the joy and stability of pet ownership.

The fact sheet was developed with the help of campaign partners focusing on animal welfare, including [Humane World for Animals](#) (Formerly Humane Society of the US) and [Human Animal Support Services](#), and with help from Lauren Loney Consulting LLC. In total, the campaign has posted 17 multi-sector fact sheets on its website. Each fact sheet compiles landmark research to help policymakers, opinion leaders, and the public understand the deep connections between housing and other national priorities, from healthcare to education to economic growth. Housing advocates are encouraged to download the fact sheets and use them

in making the case for cross-sector collaboration with potential allies in other sectors. Expanding the movement for housing justice requires ensuring that sector partners understand how housing directly impacts their own missions and goals.

See the full list of fact sheets [here](#).

Research

NLIHC Gap Report Finds Shortage of 7.1 Million Affordable and Available Homes for Extremely Low-Income Renters

TAG: Housing Affordability & Cost Burden

Keywords: Gap, housing shortage, cost burden

NLIHC released the latest version of its annual report “[The Gap: A Shortage of Affordable Homes](#)” on March 13. The report finds that the lowest income renters in the U.S. face a shortage of 7.1 million affordable and available rental homes. This leaves extremely low-income renters saddled with housing cost burdens, with nearly 87% spending more than 30% of their income on housing and 75% facing severe cost burdens, spending more than 50% of their income on rent. As a result, extremely low-income renters account for over two thirds of all severely cost-burdened households, despite only representing a quarter of renters.

The report reveals that for every 100 renter households with extremely low incomes, only 35 affordable and available rental homes exist. These renters are typically employed in low-wage jobs or have other factors that constrain their earning potential such as being a senior, having a disability, attending school, or caregiving for children or family members with disabilities.

Black, Latino, and American Indian or Alaska Native households are disproportionately impacted by this housing shortage since they are disproportionately extremely low-income renters. Eighteen percent of Black households, 17% of American Indian or Alaska Native households, and 13% of Latino households are extremely low-income renters, compared to just 6% of white non-Latino households. These disparities reflect both historical and ongoing systematic racial inequalities that continue to limit access to homeownership and economic advancement for non-white households.

The shortage of affordable and available rental homes for the lowest-income renters is felt nationwide. No state or major metropolitan area has an adequate supply of affordable homes for extremely low-income renters. Among states, the supply of affordable and available rental homes ranges from 17 affordable and available homes for every 100 extremely low-income renter households in Nevada to 62 available for every 100 in North Dakota. Forty-one of the largest 50 metros have fewer than the national level of 35 affordable and available units for every 100 extremely low-income renters.

The report demonstrates how the private market alone is unable to meet the needs of extremely low-income renters, with insufficient funding for housing subsidies exacerbating the problem.

While there is growing attention to the challenges faced by middle-income renters, this group accounts for just 1% of those experiencing severe cost burden. Severely cost-burdened middle-income renters also tend to be concentrated in a handful of high-cost metro areas. The report suggests that the affordability challenges faced by middle-income renters would be best addressed by local housing policy interventions, especially those that reduce constraints on housing production in the private market.

The shortage of affordable housing for the lowest-income renters should be addressed through increased federal funding for deeply targeted programs like the national Housing Trust Fund, Housing Choice Vouchers, and public housing. Investments should be made in emergency rental assistance programs to assist households experiencing short-term financial hardships. These measures are necessary to preserve and expand deeply affordable housing, close the gap between incomes and rents, and promote housing stability for the lowest-income renters.

Read the full *Gap* report and find an interactive map at: <https://nlihc.org/gap>.

Study Finds Zoning Policies that Limit Rental Housing Availability in Neighborhoods Leads to Greater Racial and Socioeconomic Segregation

TAG: Housing-Related Data

Keywords: rental deserts, NIMBY, rental housing stock, structural racism, zoning

A recent article published in the *Journal of Urban Affairs* titled, “[Rental Deserts, Segregation, and Zoning](#)” examines how the concentration of rental housing may reinforce enduring patterns of racial and socioeconomic segregation. The authors found that nearly a third of U.S. neighborhoods qualify as “rental deserts,” where rental units make up less than 20% of the local housing stock. These neighborhoods were more likely to be suburban, higher income, have higher shares of white residents, and to have restrictive and exclusionary zoning policies that limit the development of rental housing relative to neighborhoods with greater shares of rental units. The findings suggest that these policies may serve to perpetuate racial and socioeconomic segregation by excluding renters, who are more likely than homeowners to be lower-income and people of color, from high opportunity neighborhoods.

The authors dive into this concept of rental deserts and discuss how limiting rental housing availability through land use policies can lead to broader social consequences. Renting serves as a crucial housing option for many, particularly those who cannot afford homeownership due to financial constraints or systemic barriers. However, restrictive zoning policies, such as bans on multifamily housing and parking requirements, limit where rental housing can be built, leading to a concentration of rental units in specific areas while excluding them from others. Previous research has shown that this uneven distribution contributes to racial and economic segregation by restricting lower-income renters, who are disproportionately people of color, from accessing well-resourced neighborhoods.

The authors sought to expand upon prior research to understand the spatial distribution of rental housing across the U.S. – including the frequency and location of rental deserts – and how this

distribution relates to patterns of racial and socioeconomic segregation. Using data from the 2022 American Community Survey (ACS), they examined the distribution of all U.S. rental housing units across census tracts (a proxy for neighborhoods) and the 100 largest metro areas. Rental deserts were defined as areas where rental units account for less than 20% of the housing stock. Mixed tenure neighborhoods were defined as areas where rental units accounted for more than 20%, but less than 80% of the housing stock. Neighborhoods in which rental units comprised 80% or more of the housing stock were defined as high rental neighborhoods. The authors used a divergence index to assess the relationship between the spatial distribution of rental housing and the spatial distribution of racial and socioeconomic segregation. Additionally, they utilized Eviction Lab's National Zoning and Land Use Database to examine the role of zoning and land-use restrictions in these areas.

The authors found that rental deserts are disproportionately located in suburban areas, which tend to be higher income. Suburban neighborhoods (census tracts) account for 55% of all U.S. neighborhoods, but 68% of all rental desert neighborhoods; in contrast, urban areas account for 28% of all neighborhoods but only 9% of rental deserts. Rental deserts tended to have much higher shares of single-family homes (85%) relative to mixed-tenure (63%) and high rental (17%) neighborhoods. Similarly, rental deserts had higher median household incomes (\$99,670 on average) than either mixed-tenure (\$71,780) or high rental (\$53,170) areas. The authors suggest that the limited number of rental options in rental deserts serves to “effectively exclude lower-income households from [these] communities.”

Because of deep-rooted systemic inequities, Black and Hispanic households are more likely than other groups to be renters and to be lower income. The authors found that these inequities were reflected in the racial composition of neighborhoods, with high-rental neighborhoods having three times the share of Black or Hispanic residents relative to rental deserts. In contrast, white residents accounted for 75% of rental deserts, on average, compared to 33% of high-rental areas. Additionally, the analysis showed that metros with higher levels of tenure segregation also tended to have higher levels of racial and economic segregation. This underscores how limiting rental opportunities can exclude lower-income households and people of color from opportunity-rich neighborhoods.

The authors also observed that restrictive zoning policies, such as minimum lot size requirements and limits on multifamily housing, significantly contribute to the existence of rental deserts. They identified specific zoning policies that were correlated with a lower share of rental housing, including stringent growth controls, parking requirements, and restrictions on multifamily housing development. On the other hand, policies that allow accessory dwelling units (ADUs) and inclusionary zoning programs were associated with higher shares of rental housing. These findings suggest that targeted zoning reforms could expand rental opportunities, reduce residential segregation, and create more diverse and equitable communities.

The study concludes that zoning reforms, inclusionary housing policies, and rental-friendly land use regulations could help alleviate these disparities and promote more racially and socioeconomically integrated communities. The authors argue that while zoning changes alone will not completely dismantle patterns of racial and socioeconomic segregation, they are an essential first step in ensuring that rental opportunities are more evenly distributed across areas.

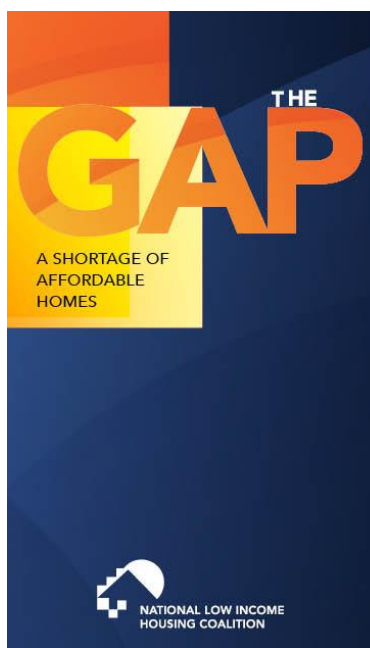
This article can be found at: <https://bit.ly/4hrO6cT>.

Fact of the Week

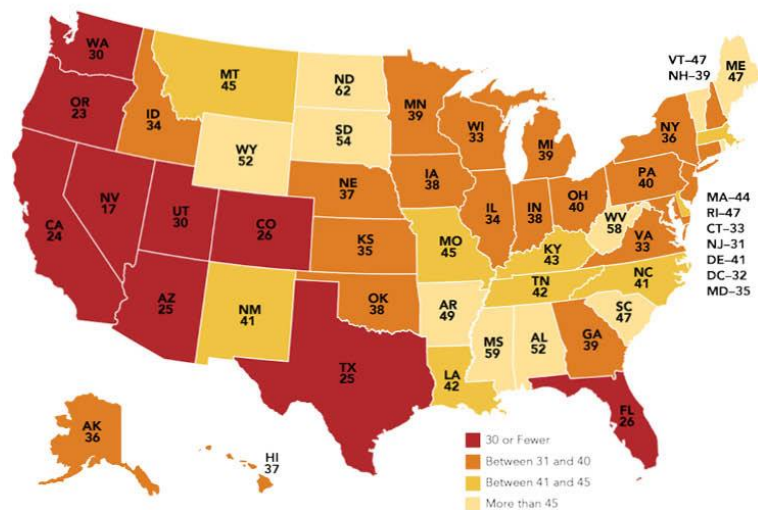
No State has Enough Supply of Affordable Housing for Renters with the Lowest Incomes

TAG: Fact of the Week

Keywords: *The Gap, Affordable Housing, Housing Shortage, ELI Renters, Maps*



RENTAL HOMES AFFORDABLE AND AVAILABLE PER 100 EXTREMELY LOW-INCOME RENTER HOUSEHOLDS BY STATE



NOTE: EXTREMELY LOW-INCOME (ELI) RENTER HOUSEHOLDS HAVE INCOMES AT OR BELOW THE POVERTY LEVEL OR 30% OF THE AREA MEDIAN INCOME. SOURCE: NLIHC TABULATIONS OF 2023 1-YEAR ACS PUMS DATA.

Source: *The Gap*, NLIHC 2025

NLIHC Careers

NLIHC Seeks Director of Communications

NLIHC seeks a Director of Communications to work closely with the NLIHC Vice President of External Affairs to support the implementation of NLIHC's communications strategies. The Director of Communications will manage communication plans, media, brand, and public relations and expand overall visibility and reach in support of the Coalition's mission, vision,

goals, and objectives. The Director of Communications will supervise two positions: a Graphic Communications Manager and a Graphic Communications Sr. Coordinator. The salary range for this position is contingent upon experience and is from \$92,000 - \$118,000. This position requires physical time in the office, and the candidate must be located in the metropolitan Washington D.C. area or be able to commute to our office located in D.C. for a hybrid work schedule.

Responsibilities/Duties

- Manage the development and implementation of the Coalition's internal and external communication strategies, including publications, e-communications, media, digital, public relations, and marketing.
- Develop and maintain key communication channels, adapting and improving the approach in coordination with external trends and housing policy priorities.
- Lead efforts to drive and execute external digital communications, including websites, social media, email campaigns, multimedia.
- Develop and oversee implementation of external marketing and communications strategies, tactics, and deliverables.
- Oversee development and implementation of creative assets.
- Manage content and editorial needs for all digital platforms.
- Collaborate with team leads to drive internal communications to support initiatives and programs.
- Manage communications team workflows for requests, publications, and campaigns.
- Develop/maintain strong relationships with reporters, writers, and opinion leaders in print, broadcast, online, and social media.
- Maintain up-to-date database of all media contacts.
- Pitch stories and secure regular media interviews and editorial board meetings for President/CEO and other Coalition staff and members as appropriate.
- Collaborate with team leads to develop and implement messaging strategy.
- Prepare and distribute press releases and media alerts; manage press events for NLIHC and state partners.
- Manage the process of placing op-eds, letters-to-the-editor, blogs pieces, and other opinion pieces for president/CEO and other Coalition staff and members as appropriate.
- Approve articles for Coalition staff and members as appropriate for placement in partner publications.
- Curate new activation opportunities with media organizations.
- Manage media performance strategy and metrics.
- Develop and implement a comprehensive strategy for use of social media.
- Monitor print, broadcast, online, and social media for coverage of NLIHC, NLIHC campaigns, and NLIHC policy priorities; reach out to amplify or correct as needed.
- Stay abreast of new developments in social media and recommend advances and changes to NLIHC platforms. Maintain records of all media work; produce metrics of all social media contacts; prepare monthly reports.
- Manage content development, writing, and editing of NLIHC publications.
- Manage internal staff and state partners in development of media strategies.

- Develop and implement webinars, workshops, and written materials to aid NLIHC members in use of social media and press strategies.
- Collaborate with teams across the organization to amplify programs, projects, and campaigns.
- Supervise communications team and interns.
- Facilitate opportunities for professional development.
- Assist in implementation of the annual Housing Policy Forum, Leadership Awards Reception, and other events.

Qualifications

This is a full-time position, and candidates must be physically located in the metropolitan Washington, DC area. Applicants must have a bachelor’s degree. Applicants must have a strong commitment to social justice and NLIHC’s mission. This position would be ideal for someone with five or more years of communications and management experience. Proficiency with Microsoft Office suite and Adobe Creative Cloud is required.

A person will be most successful in this role if you have knowledge and experience in all aspects of communications, digital media, social media, media relations, PR, and brand management.

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

Interested candidates should submit a resume, cover letter with salary requirement, and one writing sample to Jen Butler, NLIHC VP of External Affairs, via email at jbutler@nlihc.org.

NLIHC News

NLIHC in the News for the Week of March 10

The following are some of the news stories to which NLIHC contributed during the week of March 10:

- “House approves 7% cap on yearly rent increases, with key exceptions” *Tri-City Herald*, March 10, at: <https://tinyurl.com/3c9s86wu>
- “Musk's DOGE Shuttters \$1B Affordable Housing Program” *Newsweek*, March 12, at: <https://tinyurl.com/yc4m67hm>
- “What’s Going On With the HUD Budget” *Shelterforce*, March 13, at: <https://tinyurl.com/48jfdf72>

Where to Find Us – March 17

- [United Native American Housing Association](#)’s Annual Meeting – Denver, Colorado, March 31 (Raquel Harati)
- [Humane Society Animal Care Expo](#) – Las Vegas, NV, April 17 (Julie Walker)

- [Kansas Statewide Homeless Coalition 2025 Summit](#) – Topeka, KS, April 22-23 (Tia Turner)
 - [National Association of Latino Elected and Appointed Officials](#) (NALEO) Educational Fund Policy Institute: Shaping Economic Success for Latinas – Los Angeles, CA, May 7 (Kayla Blackwell)
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Tiara Wood, External Affairs Coordinator