



# Memo To Members & Partners

A weekly newsletter from the National Low Income Housing Coalition

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*In observance of Veterans Day 2025, the NLIHC office will be closed Tuesday, November 11.*

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**Volume 30, Issue 40**  
**November 10, 2025**

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## Budget and Appropriations

### Senators Propose Potential Agreement to End Record-Breaking Government Shutdown

By Kim Johnson, NLIHC Senior Director of Policy

*Keywords: Office of Management and Budget (OMB), mass layoffs, government shutdown, FY26 spending bills, continuing resolution (CR), PPAs, RIF*

As of this article's publication, the U.S. Senate has reached a bipartisan agreement over the weekend on a temporary funding measure, known as a continuing resolution (CR), to reopen the federal government and end the 41-day shutdown.

The agreement would extend funding for federal programs and services through January 30, 2026, and includes three fiscal year (FY) 2026 spending bills for Agriculture, Military Construction-Veterans Affairs, and Legislative Branch programs. It would also reverse the reductions in force (RIFs) implemented by the Trump administration since October 1 and guarantee legally mandated back pay for all federal workers, including those who have been furloughed and those who have been required to work. However, the agreement does not extend Affordable Care Act (ACA) tax credits, which are set to expire at the end of the year, nor does it include language to prevent the Trump administration from rescinding previously appropriated funding. The Senate is expected to vote on the ACA extensions in mid-December, but the CR does not guarantee a vote.

On September 9, the Senate held a [cloture vote](#), a type of test vote that ends debate on a bill and allows it to move forward for consideration, on the CR. Eight Senators – Senators John Fetterman (D-PA), Jeanne Shaheen (D-NH), Maggie Hassan (D-NH), Catherine Cortez Masto (D-NV), Jacky Rosen (D-NV), Tim Kaine (D-VA), Dick Durbin (D-IL), and Angus King (I-ME) – broke with the Democratic caucus to vote in favor of advancing the agreement, with a final vote of 60-40. Senator Rand Paul (R-KY) was the only Republican voting in opposition. After a cloture vote, the Senate has up to 30 hours to complete consideration and hold a final vote. The full chamber is expected to vote today (November 10) or tomorrow (November 11). U.S. House of Representatives Speaker Mike Johnson (R-LA) has kept the House in recess since the shutdown began. If the Senate passes the CR, the House is expected to consider the agreement on November 12 or 13, with members receiving 36 hours' advance notice before the vote.

#### *Food Assistance Funding Included in CR Agreement*

Funding for the Supplemental Nutrition Assistance Program (SNAP) is included in the FY26 funding bill for the U.S. Department of Agriculture (USDA), helping ensure continued assistance for households in need, even if another shutdown occurs after the CR expires in January. However, most recipients have not received their November SNAP benefits due to conflicting court orders on program administration during the shutdown. SNAP provides vital grocery assistance to 42 million people in the United States, primarily families with children, older

adults, people with disabilities, caregivers, and low-wage workers. Without SNAP, these families must spend more of their limited income on food or sacrifice food to afford other necessities such as housing.

### *Shutdown Risks for HUD-Assisted Households*

Households who receive HUD rental assistance — including Housing Choice Vouchers, Project-Based Rental Assistance, and public housing — should have their rent paid at least through December. However, the longer a shutdown continues, the greater the risk to assisted households, and the greater the disruption to essential federal services and programs. The National Housing Law Project (NHLP) published two updated shutdown resources, [one for tenants outlining the legal rights](#) of households receiving HUD assistance, and the other [providing an overview of the impacts of a government shutdown for legal aid attorneys](#).

### *The Need for Additional Funding for Voucher Renewals in a Final FY26*

The shutdown was triggered by the beginning of the new federal FY, which began on October 1. Once a CR is in place, members of Congress will still need to come together to reach a final agreement in FY26 spending bills, including the Transportation, Housing and Urban Development (THUD) spending bill that funds HUD’s vital affordable housing, homelessness, and community development programs.

Both the [House](#) and [Senate](#) FY26 THUD [spending bills](#) reject the significant cuts proposed in President Trump’s FY26 [budget request](#), but neither provides enough funding to renew all existing Housing Choice Vouchers (HCVs) or Emergency Housing Vouchers ([EHVs](#)). Without adequate funding, vouchers are lost through attrition, meaning they cannot be reissued when a household no longer needs them. Insufficient renewal funding puts households at risk of losing rental assistance, leading to housing instability, eviction, or homelessness.

Currently, over 2.4 million households receive rental assistance, representing only one in four eligible households. Under the House’s FY26 spending bill, an estimated 181,900 fewer households would be served; under the Senate bill, 107,800 fewer would receive assistance. These [losses](#) would disproportionately impact older adults, people with disabilities, and families with children.

### ***Take Action***

NLIHC’s toolkits and resources can help advocates take action on FY26 funding. Our resources include talking points, engagement strategies, and additional key information needed to help advocates communicate with their members of Congress about the importance of investing in affordable housing and homelessness programs.

Use NLIHC’s advocacy toolkit, “[Opposing Cuts to Federal Investments in Affordable Housing](#),” to call on Congress to protect and expand affordable housing and homelessness resources, including NLIHC’s priorities:

- Full funding to renew all existing tenant-based voucher contracts, to ensure the people and families who rely on an [HCV](#) or [EHV](#) to keep a roof over their heads do not lose their assistance.
  - Check out the “[EHV Funding Cliff Mobilization Toolkit](#)” for more information, including talking points and resources.
- \$4.922 billion for HUD’s Homeless Assistance Grants (HAG) program, and for HUD to stick to its [commitment to a two-year Notice of Funding Opportunity \(NOFO\)](#) for the Continuum of Care Program.
- \$5.7 billion for public housing operations, and at least \$5 billion to address public housing capital needs.
- \$15 million for the Eviction Protection Grant Program (EPGP), as provided in the Senate’s spending bill.
- At least \$1.3 billion for HUD’s Indian Housing Block Grant (IHBG) program and \$150 million for IHBG-Competitive funds, targeted to Tribes with the greatest needs.

Email or call members’ offices to tell them about the importance of affordable housing, homelessness, and community development resources to you, your family, your community, or your work.

- You can use [NLIHC’s Take Action page](#) to look up your member offices or call/send an email directly!
- Share stories of those directly impacted by homelessness and housing instability.
- Storytelling adds emotional weight to your message and can help lawmakers see how their policy decisions impact actual people. [Learn about how to tell compelling stories with this resource.](#)

National, state, local, Tribal, and territorial organizations can also [join over 2,800 organizations](#) on CHCDF’s national letter calling on Congress to support the highest level of funding possible for affordable housing, homelessness, and community development resources in FY26.

NLIHC will continue working with our partners to monitor the shutdown, its potential effects on HUD programs, and the people and communities they serve.

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

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## Fair Housing

### National Fair Housing Alliance Releases 2025 Fair Housing Trends Report; Take Action to Defend Fair Housing Now!

By Kayla Blackwell, NLIHC Senior Housing Policy Analyst and Sarita Kelkar, NLIHC Policy Intern

*Keywords: discrimination, fair housing, complaints, AI, report*

The National Fair Housing Alliance (NFHA) released a [report](#) examining housing discrimination in 2024, with data collected from HUD, state and local Fair Housing Assistance Program agencies, and the Department of Justice. The report shows a record number of housing discrimination complaints, in an environment where the Trump Administration and HUD Secretary Turner have taken dramatic actions to undercut fair housing funding, enforcement, and the firing of fair housing staff (see *Memo*, [9/29](#)).

The report, “2025 Fair Housing Trends Report,” provides details on the nature of housing discrimination complaints reported in 2024—categorizing by reporting agency, HUD region, basis of discrimination, and transaction type. Key highlights include:

- Private, nonprofit fair housing organizations processed 74.12% of complaints, compared to 20.90% by FHAP agencies, 4.85% by HUD, and 0.14% by DOJ.
- Discrimination based on disability accounted for the majority (54.59%) of filed complaints.
- In 2024, 1,836 complaints based on national origin were reported, an increase of 8.45% from the 1,693 complaints reported in 2023. This is the highest number of complaints reported based on national origin discrimination since 2018.

The report features example cases, including violations of the “Fair Housing Act,” the “Americans with Disabilities Act,” the “Administrative Procedures Act,” and more. Each case demonstrates room for improvement in protecting individuals’ access to housing opportunities. While NFHA covers 2024 data in this report, the report also describes how current practices and policies pose serious risks to the enforcement of fair housing law, warning of artificial intelligence (AI) impacts on fair housing and lending, and how the Trump administration is “[dismantling the federal government’s capacity to address housing discrimination](#).” The Administration has significantly reduced agency and organization capacity through cutting fair housing funding and undermining fair housing obligations and workforce size (see *Memo*, [9/29](#)).

Data from 2025 may signal a decline in complaint processing as a result—demonstrating government organizations and nonprofits’ inability to perform needed tasks rather than decreased instances of discrimination. The ensuing lack of support and failure to address discrimination for individuals seeking affordable and equitable housing perpetuates “chaos, fear, insecurity, and dysfunction throughout the country.”

To protect disproportionately affected populations and fight for economic opportunities grounded in the rule of law, NFHA recommends that:

- Congress and the Trump administration restore and protect established fair housing rights for people of all backgrounds.
- Congress fully fund local fair housing enforcement agencies and conduct oversight of key fair housing agencies.
- Congress pass legislation to address the nation’s fair and affordable housing crisis.

- Congress and the Trump Administration support robust civil rights protections in housing-related automated systems, including artificial intelligence, and safeguard fair housing in the age of AI.

*Take Action to Defend Fair Housing and Civil Rights!*

[Tell your members of Congress](#) that the “Fair Housing Act” is not optional, and HUD must defend civil rights in housing! Ask your Senators and Representatives to speak out against Secretary Turner’s disregard for the law and instead, Turner’s FHEO must enforce the “Fair Housing Act” and fund the Fair Housing Initiatives Program (FHIP) and the Fair Housing Assistance Programs (FHAP).

Members of Congress can also cosponsor the “[Fair Housing Improvement Act](#)” (S.2827, H.R.5443), introduced by Senator Tim Kaine (D-VA) and Representative Scott Peters (D-CA), to protect veterans and voucher recipients from housing discrimination. You can use [NLIHC’s Take Action page](#) to look up your member offices or call/send an email directly!

Access the report [here](#).

Learn more about fair housing [here](#).

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## Opportunity Starts at Home

### Center on Budget and Policy Priorities Publishes Report on Federal Rental Assistance and Neighborhood Choice

By Ella Izenour, NLIHC *Opportunity Starts at Home* Intern

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

The Center on Budget and Policy Priorities, an *Opportunity Starts at Home* (OSAH) campaign Steering Committee member, recently published a [report](#), “Where Households Using Federal Rental Assistance Live.” The report examines how effectively federal rental assistance programs enable people to receive assistance to live in economically diverse neighborhoods. The findings are based on the locations of households using federal rental assistance and compare them to the locations of all rental units and of rental units that are affordable to people using a Housing Choice Voucher. The authors find that households relying on rental assistance frequently live in high-poverty neighborhoods, reflecting persistent patterns of economic and racial segregation as well as limitations in rental assistance programs’ ability to provide true neighborhood choice.

The report uses data from the 100 most populous metropolitan areas across the United States. The accompanying [interactive mapping tools and data tables](#) allows individuals to explore metropolitan-level data and neighborhood poverty patterns. The report highlights differences among the three largest federal rental assistance programs—Housing Choice Vouchers, Section 8 Project-Based Rental Assistance, and Public Housing—in promoting neighborhood choice and

economic diversity. Project-based assistance serves a more economically diverse range of neighborhoods than public housing, where over half of residents live in high-poverty areas that often reflect local patterns of economic and racial segregation. Housing vouchers perform best overall, with recipients more likely to live in low-poverty and less likely to live in high-poverty neighborhoods than those in other programs. However, although one-third of all voucher-eligible units in major metros are in low-poverty areas, many remain inaccessible due to landlord discrimination, limited space, and low vacancy rates.

The authors examine Washington, D.C., Los Angeles, and Milwaukee, revealing how local histories of racial and economic segregation continue to shape modern housing outcomes. In Washington, D.C., for example, decades of racially restrictive covenants and exclusionary zoning have produced lasting patterns of segregation that limit the neighborhood choices available to households using federal rental assistance. Similar dynamics appear in Los Angeles and Milwaukee, where racialized housing policies and the uneven distribution of affordable housing perpetuate inequality.

The report concludes with recommendations for federal, state, and local policymakers to ensure that all low-income households can access stable, affordable, quality housing in neighborhoods of their choice. Key recommendations include: the expansion of federal rental assistance to make it available to everyone who needs it, improving program responsiveness to better meet participants' needs and support true neighborhood choice, preventing discrimination against people who use rental assistance, building and preserving affordable housing in a wider range of neighborhoods, including low-poverty areas, and investing in under-resourced neighborhoods to improve resource access and quality of life. The authors also recognize that achieving housing equity requires sustained effort to undo decades of racist policies that have contributed to unequal neighborhoods and wealth and income disparities.

Read the article [here](#).

To learn more about the intersections between housing, racial equity, and economic mobility, read the OSAH fact sheets [here](#).

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## **Our Homes, Our Votes**

### **Application Deadline for *Our Homes, Our Votes* Mini-Grant Program Extended!**

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

*Keywords:* Our Homes, Our Votes, voter engagement, civic engagement, NLIHC, low-income renters, elections

The application deadline for *Our Homes, Our Votes* (OHOV) first-ever [mini-grant program](#) has been extended to **Friday, November 14, 2025, 11:59 pm ET**.



OHOV is NLIHC's nonpartisan campaign to boost voter turnout among low-income renters and elevate housing as a key election issue. The campaign equips housing advocates, tenant leaders, housing providers, and direct service organizations with tools and strategies to register, educate, and mobilize voters in their communities.

To strengthen the field's voter engagement capacity, OHOV launched its first-ever mini-grant program, offering funding for innovative, nonpartisan voter engagement initiatives led by housing organizations, tenant groups, and community-based nonprofits. The program will support activities that empower low-income renters and people experiencing homelessness to participate in the democratic process. The application deadline has been extended to give more OHOV affiliates an opportunity to be awarded this grant of up to \$1,500.

### *Who Can Apply?*

To be eligible for the mini grant, an organization must be signed up as an OHOV [affiliate](#). The affiliates network is open to all nonpartisan organizations that share the campaign's mission to increase voter turnout among low-income renters and elevate housing as an election issue. Sign up to become an Affiliate [here](#).

### *When Will Grantees Be Notified?*

Selected grantees will be notified by December 5, 2025.

OHOV Mini-Grant Program FAQs and preview of grant application questions [here](#).

Apply for the OHOV Mini-Grant Program [here](#).

For questions about OHOV, contact Tia Turner, *Our Homes, Our Votes* project manager at [ourhomes@nlihc.org](mailto:ourhomes@nlihc.org)

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## **Voters Strengthen Affordable Housing and Homelessness Initiatives through Ballot Measures on Election Day 2025!**

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

*Keywords: Election Day 2025, NLIHC, ballot measures, ballot initiatives, affordable housing, homelessness, voter engagement, tenant protections*

Several key affordable housing and homelessness-related ballot measures were approved by voters during the November 4, 2025, elections. This year's off-cycle elections featured pivotal local and state measures designed to accelerate affordable housing production, expand renter protections, and dedicate new funding toward homelessness solutions. Below is a summary of the measures that passed across the five states that held elections.



- In [New York City](#), voters approved multiple ballot proposals to streamline and modernize housing development processes. Proposal 2 established a fast-track zoning process for affordable housing in underdeveloped areas, while Proposal 3 created a simplified land-use review system to accelerate modest zoning changes. Proposal 4 replaced the mayoral veto in the housing approval process with an Affordable Housing Appeals Board, reducing bureaucratic barriers. Proposal 5 authorized the city to modernize its official map into a digital format, improving transparency and coordination for housing and infrastructure projects. Collectively, these reforms are expected to expedite affordable housing approvals and production across the city.
- In [Washington State](#), two citizen-led initiatives intended to strengthen tenants' rights in Bellingham and Ferndale appear poised to pass. Voters in Whatcom County showed overwhelming support, with early results showing over 72% approval. Bellingham voters overwhelmingly supported Initiative 25-03, affirming tenants [rights to organize, register voters, and engage in advocacy](#) without fear of retaliation from landlords. Meanwhile, Ferndale voters approved [Initiative 25-01](#), which limits rental “junk fees” and increases transparency in fee disclosures. Together, these measures mark a significant expansion of tenant rights and protections in Washington.
- In [California](#), early results from Santa Cruz show that [Measure C – the “Workforce Housing Affordability Act” – is on track to pass](#). The measure adds new local taxes to fund affordable housing development and homelessness services, creating a dedicated revenue stream for future investments. It focuses on preserving and expanding affordable rental units, with set-asides for supportive housing and emergency shelters.
- While some proposed measures in [Colorado](#) and [Montana](#) failed to pass, the results from New York, Washington, and California represent a strong public mandate for advancing housing and homelessness solutions through local ballot initiatives. These victories underscore growing bipartisan recognition of the housing crisis and the importance of giving local governments the tools to respond effectively.

Organizers who are working on ballot measure campaigns for upcoming elections in 2026, or are considering ballot measures for future election cycles, will find guidance and tools from NLIHC’s nonpartisan [Our Homes, Our Votes campaign](#). *Our Homes, Our Votes* (OHOV) aims to boost voter turnout among low-income renters and elevate housing as an election issue.

For OHOV resources on ballot measures, visit [here](#).

For a summarization of nearly 100 state and local ballot measures addressing affordable housing and homelessness that were voted upon in the November 2024 elections, visit [here](#).

For more information, contact Tia Turner, NLIHC Project Manager, *Our Homes, Our Votes* at [ourhomes@nlihc.org](mailto:ourhomes@nlihc.org)

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## Research

## Low-Income Renters Receive Far Fewer Federal Supports Than Homeowners

By Raquel Harati, NLIHC Research Analyst

*Keywords: federal investments, homeowners, low-income renters, budget, tax expenditures*

A report by the Urban Institute titled, “[\*How Does the Federal Government Support Housing?\*](#)”, demonstrates how federal government support to higher-income homeowners through tax breaks like the mortgage interest deduction (MID), the capital gains exclusion on home sales, the state and local tax deduction, and the exclusion of net imputed rental income exceeds \$300 billion annually—which is more than triple the amount of housing assistance and subsidies provided for low-income renters. Just the exclusion of capital gains on home sales and MID together—two tax breaks that primarily benefit moderate and high-income homeowners—cost \$88 billion annually in lost revenue to the federal government, which is more than HUD’s budget to serve extremely low- and very low-income renters and those experiencing homelessness.

The authors define federal housing support as budgeted programs, tax policies, and financing schemes used to support housing. The authors reviewed more than three dozen housing supports administered by HUD, the U.S. Treasury Department, the Department of Veterans Affairs, USDA, the Department of Transportation, and government-sponsored enterprises such as Fannie Mae and Freddie Mac. The supports varied by their targeted tenure (renters vs. homeowners), household incomes (low-income vs. other incomes), distribution mechanisms (grants, loans, or tax benefits), and housing types (single-family vs. multifamily).

Most affordable housing developments for low-income renters rely upon multiple sources of federal funding that are layered together to fill funding gaps. For example, a property owner might combine low-income housing tax credits with other rental subsidies to cover their costs. This means cuts to one federal support, like Housing Choice Vouchers or Project-based Vouchers, can impact the ability of another program, like LIHTC, to serve renters with extremely low incomes.

The report also highlights the large income differences of the beneficiaries of the different federal housing supports. The average income of households served by HUD for affordable rental housing programs is between \$16,000 and \$19,000, whereas tax breaks for homeowners like the MID mainly benefit higher-income homeowners. Households earning more than \$200,000 account for about half of households claiming MID, yet they receive about 70% to 80% of the total tax benefit.

A clear imbalance exists in the way renters and homeowners access federal housing support. Housing assistance programs for renters often have strict eligibility requirements and are often unable to serve all who qualify due to insufficient funding. Meanwhile, benefits for homeowners are easier to access. They are available for all tax-filing homeowners who would benefit.

The authors also note that more than two-thirds of state and local expenditures on housing and community development are funded through the federal government. Although states and

localities often provide their own funding to complement this federal funding, they do not have adequate resources to replace federal funds in their entirety.

The authors conclude that a sustained federal commitment to housing is essential to ensure that housing remains affordable to renters and homeowners alike. Yet, the current Administration has proposed a multitude of cuts to federal housing support for renter households with the lowest incomes. Cuts to HUD's key rental assistance programs, such as Project-based Section 8 and Housing Choice Vouchers, would lead to unaffordable rents for many tenants, including those in LIHTC units. Decreases in funding for Public Housing could lead to losses of existing affordable housing due to unmet repair and rehabilitation needs. Instead of cuts, the federal government should build upon the existing foundation of federal housing supports to better meet the needs of all low- and moderate-income households who qualify for assistance.

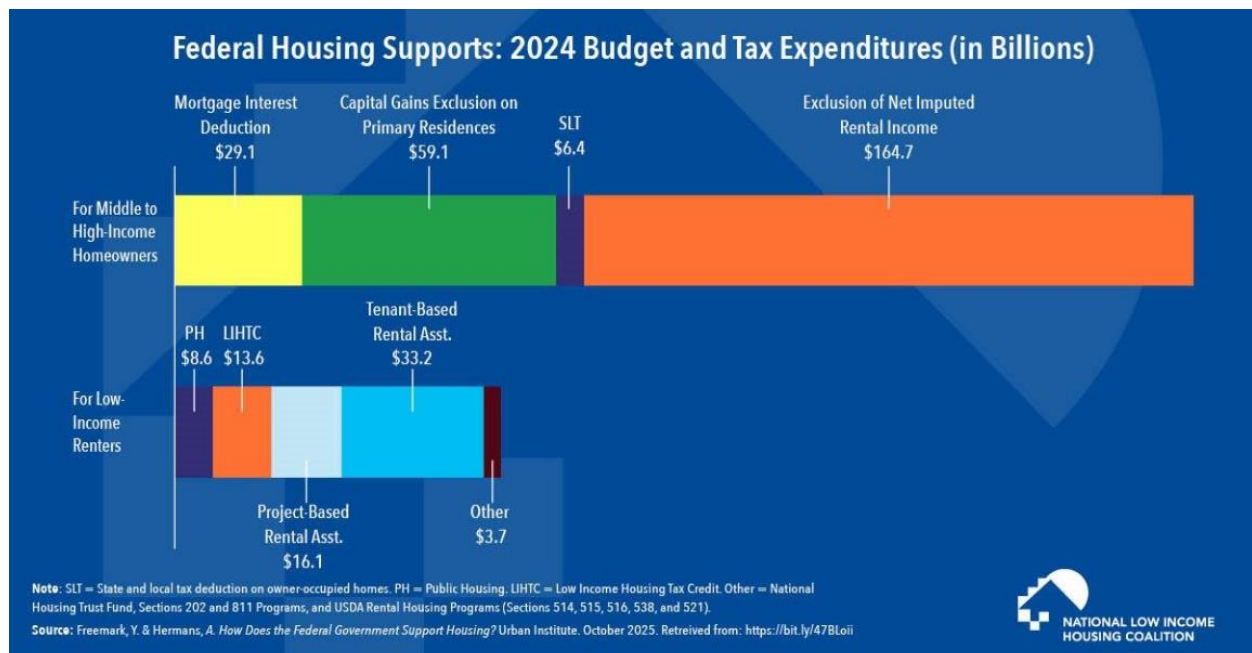
The full article can be found [here](#).

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## Fact of the Week

### The Federal Government Pays Over Three Times More in Housing Supports for Homeowners than for Low-Income Renters

*Keywords: ELI renters, household income levels, housing assistance, renters, homeowners, MID, capital gains exclusion, federal assistance, federal spending*



**Note:** SLT = State and local tax deduction on owner-occupied homes. PH = Public Housing. LIHTC = Low-Income Housing Tax Credit. Other = National Housing Trust Fund, Sections 202 and 811 Programs and USDA Rental Housing Programs (Sections 514, 515, 516, 538 and 521).

**Source:** Freemark, Y. & Hermans, A. *How Does the Federal Government Support Housing?* Urban Institute. October 2025. Retrieved from: <https://bit.ly/47BL0ii>

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## IDEAS

### **November 13 Training Institute for Tenants & Residents Webinar Cancelled; Next Webinar Scheduled for January 2026**

By Dee Ross, NLIHC Tenant Leader Fellow

This week's (November 13) [Training Institute for Tenants & Residents](#) (TITR) session is cancelled. The sessions will resume January 2026. Register for the series of webinars [here](#) and access archived webinar recordings [here](#).

The TITR launched on April 23, 2025, with the goal of empowering renters with the knowledge, skills, and tools necessary to protect their rights, organize their communities, and influence housing policies. Through training, advocacy, and leadership development, TITR equips tenants with the resources they need to take meaningful action and create lasting change.

The 2026 webinar series will expand on the 2025 sessions and address key topics in the housing justice movement.

#### *Upcoming Webinars*

#### **Policy 101—Thursday, January 29, 2026, at 4:00 pm ET**

- Ever wondered how housing policies are made—and how you can shape them? This session will demystify the policymaking process at the local, state, and federal levels. Learn how to track legislation, understand your rights, and influence the systems that impact your rent, your neighborhood, and your future.

#### **Equity, Race & Culture 101—Thursday, February 26, 2026, at 4:00 pm ET**

- Housing injustice isn't just about systems—it's about people. This session explores how race, culture, and identity shape access to housing, displacement, and power. We'll examine the historic and ongoing barriers—from redlining to gentrification—and center on the voices and lived experiences of those most impacted. Participants will gain tools to recognize systemic inequities and advance housing justice rooted in equity, dignity, and community leadership.

Register to attend these webinars [here](#).

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## NLIHC in the News for the Week of November 3

The following are some of the news stories to which NLIHC contributed during the week of November 3:

- “Private equity firms are snapping up mobile home parks – and driving out the residents who can least afford to lose them,” *The Conversation*, November 3, at: <https://tr.ee/G5iame>
  - “Reno agency opens low-income housing waitlists indefinitely amid shutdown,” *Reno Gazette Journal*, November 3, at: <https://tr.ee/AX0ob9>
  - “‘I never thought it would happen to me’: FEMA’s future and the bill to keep aid flowing,” *Straight Arrow News*, November 5, at: <https://tr.ee/FSi1T5>
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## Where to Find Us—November 10

- [Warren Village Connections Breakfast](#) – From Policy to Practice: Addressing Affordable Housing Together – Denver, CO, November 12 (Brooke Schipporeit)
  - Mercer County Tenants – Princeton, WV, November 12-14 (Billy Cerullo)
  - Empower Missouri [Anti-Poverty Advocates Summit](#) – Columbia, MO, November 18-19 (Kayla Blackwell)
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Julie Walker, Project Manager, *Opportunity Starts at Home*  
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