Memo To Members & Partners
A weekly newsletter from the National Low Income Housing Coalition

In observance of Thanksgiving, NLIHC's office will be closed from Wednesday, November 25, to Friday, November 27, 2026. Memo to Members & Partners will pause on Monday, November 30, 2026, and will resume Monday, December 7, 2026.

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2027 Housing Policy Forum

Hotel and Travel Scholarship Application Now Open for 2027 Housing Policy Forum

By Lindsay Duvall, NLIHC Manager, Member Engagement

Keywords: Forum 2027, hotel and travel scholarships

NLIHC is strongest when people living on low incomes actively participate in all areas of its work. For the 2027 Housing Policy Forum in Washington, DC, 20 scholarships will be provided for low-income NLIHC members to cover lodging and travel costs. The scholarship application is now open and will close Dec. 21, 2026. View the Scholarship Application Guide and apply for the Hotel and Travel Scholarship online via SurveyMonkey. For questions about this application, please contact membership@nlihc.org.

Applications will only be considered for individuals who meet each of the following requirements by Dec. 21, 2026:

- Are at least 18 years old.
- Identify as a low-income individual who, without a scholarship, would not be able to attend NLIHC's Housing Policy Forum. *NLIHC strongly encourages those who work for member organizations to explore all other options to attend in order to reserve scholarships for individuals who have no other options.*
- Are a current member of NLIHC, or a listed affiliate of an organization that is a current member of NLIHC. Contact membership@nlihc.org to verify your membership status.
- Have not previously received a scholarship from NLIHC to attend the annual Housing Policy Forum.

Upon selection, all scholarship recipients:

- Must register and pay the $125 low-income rate to attend the 2027 Housing Policy Forum
- Must reserve and pay for their own travel to and from Washington, DC. If a recipient is unable to do so, they must request NLIHC to arrange their travel on their behalf.
- Will be eligible for up to $800 in travel reimbursement *after* the event concludes.
- Will receive one standard hotel room at the Washington Hilton for three nights (March 2-4, 2027).

Scholarships are very limited and in high demand. NLIHC will review all eligible applications and evaluate them based on the following criteria:

- How the applicant plans to connect the experience and learnings from the Housing Policy Forum back to their efforts to advance housing justice in their own community or region.
- How active the applicant is with organizing or policy advocacy, including leadership roles, in their own community or region.

- To what extent the applicant has been engaged with NLIHC in the past, including with their affiliated organizations.

Key Scholarship Dates and Deadlines

November 23, 2026: Scholarship application opens.

December 21, 2026: Scholarship applications due.

January 8, 2027: Initial scholarship recipients notified. Other applicants placed on a waitlist.

January 18, 2027: Deadline for initial scholarship recipients to register and pay the $125 Forum registration fee and to reserve and pay for their travel arrangements or request NLIHC to arrange travel on their behalf.

January 20, 2027: As needed, individuals from the waitlist are notified that they have been awarded a scholarship.

January 29, 2027: Deadline for final scholarship recipients (from waitlist) to register and pay the $125 Forum registration fee and to reserve and pay for their travel arrangements or request NLIHC to arrange travel on their behalf.

March 2-5, 2027: Housing Policy Forum takes place in Washington, DC.

March 19, 2027: Deadline for submitting travel reimbursement form.

For more information, email membership@nlihc.org

View the Scholarship Application Guide and then apply for the Hotel and Travel Scholarship via SurveyMonkey by Dec. 21, 2026.

Nominations for NLIHC's 2027 Annual Organizing Awards are Now Open

By Brooke Schipporeit, NLIHC Senior Director, Field Strategy & Innovation and Thaddaeus Elliott, NLIHC Housing Advocacy Organizer

Keywords: Forum 2027, Organizing Awards

NLIHC is accepting nominations for the 2027 Annual Organizing Awards. These awards recognize two NLIHC-member organizations' outstanding achievements in statewide, regional, citywide, neighborhood, and resident organizing over 2026.

NLIHC will recognize accomplishments that further NLIHC's mission of achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice. NLIHC will present the Organizing Awards at the 2027 Housing Policy Forum on March 4, 2027, at the Washington Hilton Hotel in Washington, DC. Special consideration will be given to nominations that incorporate tenant- or resident-centered organizing and leadership and that prioritize racial equity.

Submit your nomination today! Nominations are due by **11:59 pm ET on Wednesday, December 16, 2026.** If you wish to respond to the nomination form questions via a video or audio file, please contact outreach@nlihc.org.

An Organizing Awards Committee composed of NLIHC board members and previous award winners will determine the 2027 honorees. NLIHC will provide two representatives of each honored organization with complimentary Forum registrations and lodging for the 2027 Housing Policy Forum.

Criteria:

- Nominated organizations must be current NLIHC members by Monday, January 4, 2027.
- Organizations may self-nominate.
- NLIHC board members and Award Committee members may not nominate an organization with which they are employed or affiliated.

For questions or to check an organization's membership status, please reach out to the NLIHC Field Team at outreach@nlihc.org**.**

Read about previous award winners on our website and our blog, "On the Home Front."

Breakout Sessions Announced for 2027 Housing Policy Forum

By NLIHC Communications

Keywords: Forum 2027, breakout sessions, early bird registration

Just announced! The 2027 Housing Policy Forum will feature an array of breakout sessions in which attendees can engage with and learn from thought leaders, policy experts, researchers, tenant advocates, affordable housing practitioners, and more.

Taking place March 2-5 at the Washington Hilton Hotel in Washington, D.C., the 2027 Forum will include the following breakout sessions:

- Turning Housing Research into Narrative Change
- Housing Justice is Disability Justice: Collaborating Across Sectors to Fight Criminalization and Institutionalization

- "Nothing About Us, Without Us - Building Effective Organizing & Advocacy Campaigns"
- Power is Taken, Not Given: How to Plan and Execute Effective Actions
- Beyond the Usual Suspects: Building Unlikely Partnerships for Housing Justice and Civic Power
- Healthy Housing for Healthy Futures: Advancing Housing and Health Equity Through Partnerships
- The ROAD Ahead: The 21st Century ROAD to Housing Act and What Comes Next
- A Housing Policy Blueprint for 2029
- Actually Accessible Housing

Register today and don't miss out on the discounted rate that ends Tuesday, December 1, 2026!

Budget and Appropriations

Appropriations Chair Collins Releases FY27 HUD Spending Bill Ahead of Thanksgiving Recess and December 11 Funding Deadline – Take Action!

By Kim Johnson, NLIHC Senior Director of Policy

Keywords: Budget and Appropriations, THUD, HUD, FY27

Federal lawmakers have adjourned for a week-long Thanksgiving recess. Scheduled to return on November 30, they will have until December 11—just two weeks—to reach an agreement on another continuing resolution (CR) extending funding for federal programs and services or face a government shutdown.

Before adjourning, Senate Appropriations Chair Susan Collins (R-ME) released the last five remaining fiscal year (FY) 2027 spending bills, including the Transportation, Housing and Urban Development (THUD) bill funding HUD's vital affordable housing, homelessness, and community development programs. The bills were written and released without compromising with committee Democrats, who have been pushing for higher topline funding levels for non-defense programs. Overall, the Senate's FY27 THUD spending bill would provide around $77 billion for HUD, roughly level with the amount provided for HUD programs in FY26 but an increase of about $6 billion from the cut to HUD funding in the House's FY27 spending bill. For details, see NLIHC's full analysis and updated budget chart.

Partisan FY27 Spending Bills Fall Short of Meeting Need

While the Senate FY27 spending bill for HUD would provide more funding than the House bill, it still does not provide the investments required to expand the availability of rental and homelessness assistance to more people struggling to afford the cost of housing. In fact, funding for voucher renewals in the House's FY27 spending bill is so insufficient it would likely lead to a decrease in the number of vouchers communities have available, leading to over 471,000 fewer people served and exacerbating the already years-long waitlist for assistance.

Importantly, neither spending bill includes language that would protect HUD funding from being frozen, withheld, or rescinded. While Chair Collins reportedly supports continuing to delay implementation of the Office of Management and Budget's (OMB's) rule politicizing federal grants, none of the released bills include language doing so; Committee Vice-Chair Patty Murray (D-WA) has been a vocal critic of the OMB rule and has pledged to continue blocking its implementation and other attempts by the Trump administration to withhold, freeze, or rescind appropriated funding. The HUD spending bill also does not include language blocking or delaying implementation of HUD's devastating rule to evict families with mixed immigration status from assisted housing, or language requiring HUD to non-competitively renew all expiring CoC projects for 12 months.

The Next CR Must Protect Families & Funding

With time limited, little to no bipartisan support for the released FY27 spending bills, and a new congressional session around the corner, it is unlikely lawmakers will be able to reach an agreement on a final FY27 spending bill for HUD programs before the end of the current CR. Between now and December 11 will be a crucial time to push for Congress to include policies in the next CR that will protect families and individuals who rely on federal funding for a safe stable home.

Take Action!

Use the resources below to take action on NLIHC's priorities for the next CR:

- ***Protect the housing stability of people who previously experienced homelessness:*** NLIHC and the Alliance are calling on Congress to include language in the next CR requiring HUD to non-competitively renew all expiring CoC projects for 12 months.
- ***Block implementation of HUD's devastating Mixed Status rule:*** HUD has finalized its new "Mixed-Status" rule, scheduled to take effect in mid-December. The new rule would force mixed-status immigrant families receiving HUD assistance or living in HUD-assisted housing to choose between breaking up so some can stay housed or leaving their homes together and facing eviction and homelessness. HUD also wants to impose burdensome new documentation and verification requirements on Public Housing Agencies (PHAs), property owners, and all households, not just mixed-status families, receiving assistance through covered HUD programs. Learn more about the rule and take action.
- ***Block implementation of the Office of Management and Budget's (OMB's) harmful proposed rule politicizing federal grants:*** Call or email your members of Congress and urge them to block OMB's proposed rule. Learn more about key changes in the proposal and its impact on housing programs.

- ***Provide long-term recovery funding for communities impacted by disasters.*** Organizations can join the Disaster Housing Recovery Coalition's (DHRC's) letter to congressional appropriators calling for the CR to include a disaster supplemental that would provide much needed long-term recovery assistance to communities impacted by disasters in 2025 and 2026, and forward-looking funding for post-disaster recovery needs in 2027.

Email or Call Your Federal Elected Officials to Urge Them to Protect and Expand Investments in Affordable Housing, Homelessness, and Community Development Resources!

It is likely the next CR will extend funding for federal programs into early 2027, giving the new Congress the opportunity to enact FY27 spending bills and advocates additional time to push elected officials for the highest possible funding and needed guardrails for HUD's vital affordable housing, homelessness, and community development programs.

- *Use NLIHC's Take Action page to look up your member offices or call/send an email directly,* and urge them to provide increased investments in affordable housing, homelessness, and community development programs in HUD's final fiscal year (FY) 2027 spending bill, including NLIHC's priorities:
    - Provide at least $45.6 billion for TBRA programs, which would be enough to renew all current TBRA contracts.
    - Invest at least $5.1 billion in HUD's Homeless Assistance Grants (HAG) program.
    - Fully fund the Public Housing Operating Fund at the full, formula-determined need, plus $598 million to address the cumulative shortfall in Public Housing operations reported in FY25, and provide increased funding for the Public Housing Capital Fund to begin addressing the capital needs backlog in Public Housing.
    - Invest in accessible, affordable homes for older adults and people with disabilities by fully renewing all existing PBRA contracts and Project Rental Assistance Contracts (PRACs) and expanding funding for the Section 202 Housing for the Elderly and Section 811 Housing for Persons with Disabilities programs.
    - Provide at least $15 million for HUD's Eviction Protection Grant Program (EPGP), which gives communities grants to establish right to counsel and other programs that help people avoid eviction and remain housed.
    - At least maintain $1.1 billion for the Indian Housing Block Grant (IHBG) program and increase funding for the IHBG-Competitive program to $150 million, targeted to Tribal communities with the most urgent housing needs.
    - Language blocking implementation of other harmful proposed changes by HUD, including the Equal Access rule, "Mixed-Status" rule, and disparate impact rule.

- *Organizations can also join CHCDF's fiscal year (FY) 2027 sign-on letter* calling for increased investments in HUD's and USDA's affordable housing, homelessness, and community development programs.

Congress

Senators Padilla, Blumenthal, and Warren Reintroduce the "End Veteran Homelessness Act"

By Lucas Eisenberg, NLIHC Policy Intern and Alayna Calabro, NLIHC Senior Policy Analyst

Keywords: Veteran, Veteran Homelessness, HUD-VASH, Veterans Affairs, VA

Senators Alex Padilla (D-CA), Richard Blumenthal (D-CT), and Elizabeth Warren (D-MA) reintroduced the "End Veteran Homelessness Act of 2026" (S.5715) in the Senate on November 10. The legislation aims to help veterans obtain housing vouchers by expanding eligibility for HUD's Veterans Affairs Supportive Housing (HUD-VASH) program. Additionally, the NLIHC-endorsed bill streamlines the casework process for HUD-VASH by eliminating administrative bottlenecks. These improvements to HUD-VASH could help secure permanent housing for the nearly 32,500 veterans experiencing homelessness. NLIHC previously endorsed a companion piece of legislation in the House by Representatives Maxine Waters (D-CA), Mark Takano (D-CA), and Mike Levin (D-CA) (see *Memo,* 6/10/24).

"The HUD-VASH program has been a critical tool for addressing and ending homelessness for hundreds of thousands of veterans. Expanding and building upon the success of the program will bring the nation closer to the goal of ending veteran homelessness and serve as a roadmap for how we can ensure everyone has a safe, affordable place to call home," stated Renee M. Willis, NLIHC president and CEO in a press release.

HUD's Veterans Affairs Supportive Housing (HUD-VASH) Program
The HUD-VASH program has served over 200,000 veterans experiencing homelessness since it was formally established in 1992. As of 2025, over 91,500 veterans and their family members were permanently housed by the more than 750 Public Housing Authorities (PHAs) participating in HUD-VASH. The Department of Veteran Affairs (VA) performs the program's case management.

Despite the program's success, statutory limits restrict which veterans are eligible for HUD-VASH vouchers. Veterans who are experiencing homelessness, but do not demonstrate a need

for intensive support services for serious mental illnesses, substance use disorders, or physical disabilities, do not qualify for HUD-VASH.

An additional challenge the program faces is that VA's case management does not evenly keep pace with funding allocated toward HUD for new vouchers. The understaffing of the program's case management side results in many vouchers allocated by HUD going unutilized.

The "End Veteran Homelessness Act"

As outlined in Senator Padilla's press release and one pager, the "End Veteran Homelessness Act" would enact four main policy changes to expand eligibility and ensure efficient case management for HUD-VASH:

- First, the act expands HUD-VASH to include veterans who are experiencing homelessness but do not require intensive supportive services.
- Second, the bill allows veterans receiving housing assistance from other HUD programs to transfer into HUD-VASH, freeing up space for non-veterans to access these programs.
- Third, the act streamlines case management by adopting regulatory flexibilities of HUD's Emergency Housing Voucher program, and by allowing PHAs to use administrative expenses to speed up the process.
- Finally, the act increases transparency and oversight by directing HUD to give Congress an annual report on the program and requiring a Government Accountability Office review of HUD-VASH.

Read the Senate version or the House version of the "End Veteran Homelessness Act."

Read Senator Padilla's press release or his office's one pager on the act.

Learn more about HUD-VASH through Chapter 4 of NLIHC's *2026 Advocates' Guide*.

HUD

HUD's Mixed-Status Rule Released, Representative Waters Condemns Attacks; Urge Congress to Stop the Rule from Taking Effect!

By Kayla Blackwell, NLIHC Senior Housing Policy Analyst

Keywords: Mixed-Status, HUD, rule, immigrant families

HUD has finalized its "Mixed-Status" rule, which is scheduled to take effect December 14, just as families and housing providers enter the holiday season. The new rule would force mixed-status immigrant families to choose between breaking up so some can stay housed or leaving

their homes together and facing eviction and homelessness. The rule would impose burdensome new documentation and verification requirements on Public Housing Agencies (PHAs), property owners, and all households—not just mixed-status families—receiving assistance through covered HUD programs. The National Housing Law Project created a helpful Know Your Rights (KYR) tool, available in English and Spanish. NLIHC urges advocates to share KYR resources with immigrant advocates and urge your members of Congress to include language in the next continuing resolution (CR) to prevent the rule from taking effect before December 11!

Background on HUD's Mixed-Status Rule

HUD's "Mixed-Status" rule, if implemented, would require families with mixed immigration statuses in HUD's largest rental assistance programs to verify their U.S. citizenship or eligible immigration status using a faulty system at the Department of Homeland Security. This includes older noncitizens who have not previously been required to submit such documentation. The consequences for families could be devastating. Under the new requirements, households that cannot satisfy the verification requirements may lose their rental assistance. These requirements will also create enormous administrative burdens for PHAs and housing providers, which will have to notify tenants, collect and review documents, and navigate additional verification procedures. During the proposed rule comment period earlier this year, NLIHC worked with immigration and housing leaders to oppose the rule, supporting the *Keep Families Together* Campaign organized by Protecting Immigrant Families (PIF) and the National Housing Law Project (NHLP).

While immigration status determines who is eligible for federal housing assistance, current policy allows for mixed-status families to live together, albeit receiving a subsidy that only covers eligible members known as prorated assistance. However, HUD's final rule, if implemented, would end prorated assistance, prohibit mixed-status families from living together in HUD-assisted housing, and impose burdensome verification and documentation requirements. HUD's own Regulatory Impact Analysis (RIA) demonstrates the costs of these changes—necessitating action from organizations and individuals alike (see NLIHC's fact sheet on the RIA).

Urge Congress to Stop the HUD Mixed-Status Rule!

Congress has an important role to play in stopping this rule from going into effect. Representative Maxine Waters (D-CA) condemned the rule in a November 19 press release, urging HUD Secretary Scott Turner to reverse this rule immediately, stating: "Americans need housing relief, not more political cruelty. I will use every tool at my disposal to hold this administration accountable."

Additionally, NHLP, The Legal Aid Society, LatinoJustice PRLDEF, Winston Taylor LLP, Greater Boston Legal Services, and Massachusetts Law Reform Institute filed a federal class action lawsuit on November 19 challenging HUD's rule. NLIHC will continue to monitor and keep advocates informed as the litigation progresses.

Take Action: Tell your members of Congress to keep families whole and housed!

Advocates can take action today by urging their members of Congress **to include language in the next continuing resolution (CR) preventing HUD from implementing or enforcing the Mixed-Status rule at least for the duration of the continuing resolution!**

- Use this take action link to contact your members of Congress today!
- Share NHLP's Know Your Rights resources with immigrant families in HUD-assisted housing!
- Check out the *Keep Families Together* website for more resources and information, including sample social media posts, email templates, and more.

Thank you for your advocacy!

HUD Proposes Reorganization Amid Reduced Agency Capacity

By David Gonzalez Rice, NLIHC Senior Vice President of Public Policy

Keywords: HUD, operations

The U.S. Department of Housing and Urban Development (HUD) announced a plan to reorganize its headquarters and field operations, citing the need to streamline operations and make more efficient use of existing resources following significant workforce reductions. The proposed changes, which replace an earlier version that was published and quickly rescinded in September, would consolidate functions across numerous HUD offices beginning in fiscal year 2027.

HUD describes the reorganization as an effort to improve program delivery and customer service without closing offices or relocating employees. The plan does not propose additional staff reductions.

The proposed changes affect several offices responsible for administering critical housing programs. The Office of Public and Indian Housing would eliminate its field and regional presence, consolidating public housing and voucher programs into two offices at HUD headquarters. The Office of Fair Housing and Equal Opportunity would also adopt a more centralized management structure. HUD also proposes consolidating non-disaster grant programs within the Office of Community Planning and Development.

HUD argues these changes allow it to better manage workloads, share expertise, and respond more flexibly to program demands. However, the department acknowledges that the reorganization will not produce immediately quantifiable benefits.

The restructuring comes amid mounting evidence of the consequences of the Trump administration's workforce reductions. A September 2026 Government Accountability Office (GAO) report, *Department of Housing and Urban Development: 2025 Workforce and Spending Changes*, documents the extent of HUD's diminished capacity. Between December 2024 and December 2025, HUD's workforce declined by 29%, from approximately 8,800 to 6,300 employees. More than half of departing employees had worked at HUD for at least ten years.

The reorganization notice cites these changes without acknowledging their genesis in DOGE and the administration's open hostility to civil servants.

The GAO report further documented that stakeholders reported difficulty obtaining guidance, canceled meetings, inconsistent communications, and delays in program approvals from HUD following the staff cuts. Housing providers also reported problems with rental assistance payments, technology systems, and property inspections.

The recent HUD notice states that reorganizing will create "greater efficiencies in qualitative operations … including enhanced customer and stakeholder service."

Read the Reorganization Notice here.

Disaster Recovery

House Homeland Security Committee Misses Oversight Opportunity at Hearing on FEMA Readiness

By Noah Patton, NLIHC Director of Disaster Recovery

Keywords: hearing, Emergency Management and Technology Subcommittee, House Homeland Security Committee, disaster readiness

On November 16, the Emergency Management and Technology Subcommittee of the House Homeland Security Committee held a hearing with Federal Emergency Management Agency (FEMA) Administrator Cameron Hamilton to review the agency's capabilities and readiness. Mirroring the lack of prioritization of FEMA within the Department of Homeland Security (DHS), the majority of lawmakers' questions during the brief hearing focused on counterterrorism grant programs, cybersecurity, and reimbursement for state and local government disasters costs. No questions focused on FEMA's Individual Assistance program. This program is responsible for providing short-term assistance to families impacted by disaster and is of critical importance to the lowest-income disaster survivors. The hearing adjourned an hour after it began following limited questions from the Subcommittee Chair, Ranking Member, and just three members of each party.

Committee Chairman Thompson was not present, however he submitted an opening statement that rightfully called into question Administrator Hamilton's qualifications for his role and criticized the cancellation and subsequent reinstatement of FEMA resilience grants, the politicization of disaster declaration approvals, and the removal of publicly accessible lists of requested disaster declarations.

Lawmakers of both parties missed a rare, critical opportunity to hold the FEMA Administrator accountable for two years of utilizing the agency as a political bargaining chip. Exceptions included comments made by Resident Commissioner Pablo José Hernández Rivera (D-PR) and Representative Delia Ramirez (D-IL). Both questioned Administrator Hamilton on FEMA's own lack of planning, inconsistent rules and requirements to access assistance, and inefficient and inequitable execution of FEMA's mission—to help people before, during, and after disasters.

Administrator Hamilton spoke about the agency's operations in military terms, referring to FEMA Regional Administrators as "theatre commanders" and highlighted earlier memos released by the agency that called for drastic cuts in disaster assistance. He continued to commend the work of FEMA employees. Additionally, he insisted that the agency was ready to respond to disasters while failing to address questions regarding adequate staffing levels and concrete timelines for the release of FEMA's strategic plan, which was originally withdrawn in 2025.

This situation reiterates why the agency should be separated from DHS and re-established as an independent agency, as it was initially intended to be. FEMA's designation as an office under DHS has always created significant challenges for the agency, more so now than ever. Prior to 9/11, FEMA was an independent agency, but in 2003 it was redesignated as an office of DHS. Since then, FEMA has experienced an alarming siphoning of resources from the agency to DHS, significant reductions in staff, and overall, heavy overreach from DHS into daily FEMA operations.

In an effort to prevent this subversion of emergency management priorities, the bipartisan "Fixing Emergency Management for Americans (FEMA) Act of 2025" (H.R.4669) would restore FEMA as an independent agency and implement a host of improvements that will allow the agency to respond faster, fairer, and with increased flexibility and efficiency to the needs of all disaster survivors across the country.

NLIHC, Disaster Recovery Reform Advocates, and Disaster Survivors Hold Capitol Hill Funding Briefing

By Noah Patton, NLIHC Director of Disaster Recovery

Keywords: Hill briefing, disaster funding

On November 17, NLIHC's Disaster Recovery, Research, and Resilience Team hosted a briefing for 50 congressional staffers on the need for long-term disaster recovery funding for disasters in 2025 and 2026 via a disaster supplemental spending bill passed before the end of the year, and for funding future disaster recoveries via the FY28 annual appropriations process.

The briefing, which included panelists from the Council of State Community Development Agencies (COSCDA), the Evangelical Lutheran Church in America (ELCA), Texas Appleseed, and REBUILD.US, also covered the ongoing implementation of changes to long-term recovery programs created by the passage of the "21st Century ROAD to Housing Act" passed earlier this year.

Panelist Jenna Hampton, Director of Advocacy and Federal Programs at COSCDA, and Meghan Mertyris, Senior Policy Analyst, Disaster Recovery, at NLIHC discussed the differences between disaster assistance provided by FEMA and HUD's Community Development Block Grant – Disaster Recovery (CDBG-DR) program, highlighting the flexibility of the program, requirements that funding reach those most impacted by disasters, and how the program complements FEMA assistance. Maddie Sloan, Director, Disaster Recovery & Fair Housing

Project, Texas Appleseed, who is also affiliated with REBUILD.US, spoke to the recent changes created by the three-year authorization of the program created by the "Reforming Disaster Recovery Act," passed as part of the "21st Century ROAD to Housing Act" passed earlier this year.

Maryn Olson, Director, Lutheran Disaster Response, ELCA, discussed the need for long-term recovery funding from a disaster services perspective, highlighting that nonprofit partners are unable to fill the gap left when long-term recovery programs remain unfunded.

Finally, Ashlee Willis, a survivor of the 2025 Texas Hill Country Floods and a Community Leader with the Sandy Creek Alliance and REBUILD.US, shared her compelling story of surviving catastrophic flood, the pain of losing her home and neighbors, and the unmet needs within her community—which could begin to be met by the passage of long-term recovery funding.

NLIHC and its 900-member Disaster Housing Recovery Coalition (DHRC) continue to advocate for the passage of a disaster supplemental spending bill with funds for long-term recovery before the end of the calendar year and will continue to push for forward funding of HUD's critical CDBG-DR program in 2027.

2nd Edition Resources for Disaster Response, Recovery, and Resilience: A Toolkit for Advocates and Community-Based Organizations

By Noah Patton, NLIHC Director of Disaster Recovery and Meghan Mertyris, NLIHC Senior Disaster Housing Recovery Analyst

Keywords: Hill briefing, disaster funding

On November 19, NLIHC published the second edition of the "Resources for Disaster Response, Recovery, and Resilience: A Toolkit for Advocates and Community-Based Organizations," a resource designed with input from the NLIHC-led Disaster Housing Recovery Coalition, enabling organizations facing disasters to easily access the tools needed to effectively recover and respond to a disaster.

America's disaster housing framework is broken and needs major reform. When disasters strike, the lowest-income survivors, including people of color, seniors, people with disabilities, people experiencing homelessness, people with limited English proficiency, and other individuals are often hardest hit, have the fewest resources, and face the longest, steepest path to recovery.

The second edition, "Resources for Disaster Response, Recovery, and Resilience: A Toolkit for Advocates and Community-Based Organizations," is a guide for organizations advocating with these communities to fix the broken disaster housing recovery system. The toolkit covers the phases of disaster recovery—short-term recovery, long-term recovery, resilience, and mitigation—with subtopics that provide basic information on the issue, sample talking points, and a template letter to relevant federal, state, or local officials.

The full toolkit is available now!

Our Homes, Our Votes

The Outlook for Low-Income Housing After the Midterms

By Dani Patel, NLIHC *Our Homes, Our Votes* Intern, Tia Turner, NLIHC Project Manager, *Our Homes, Our Votes,* and Kim Johnson, NLIHC Senior Director of Policy

Keywords: HUD, FY27, Ballot Measures, midterms

The results of the midterm elections "reinforce what NLIHC and our members, partners, and advocates have long understood: housing is central to economic security, and addressing the affordable housing and homelessness crises must be a national priority." NLIHC is committed to working with the incoming Congress to enact policies that address voters' clear call for affordability and accountability.

In addition to tracking the results and implications of federal elections, ahead of the 2026 Midterms, NLIHC's *Our Homes, Our Votes* Campaign worked on nonpartisan mobilization to ensure low-income renters are equipped with the knowledge and resources needed to cast their vote and shape the future of housing affordability. These efforts also helped shape the outcomes of housing and homelessness-related ballot measures across the country, reflecting how voters are using their voices to advance housing affordability and accountability in their communities.

Federal Impact

Democrats will be in control of both the U.S. House of Representatives and U.S. Senate in the 120th Congress. The party in control of the House or Senate sets the chamber's legislative agenda, leads committees, and oversees the executive branch, among other important responsibilities. The majority party also gets more seats on each committee, giving them more weight in committee decision making.

In the Senate, Democrats gained nine seats and will be the majority party in the next congressional session. Two independent senators also caucus with Democrats, bringing the ratio of party representation to 56-44. In the House, Democrats gained 42 seats; the current ratio of party representation in the chamber is 257-173, with around five races that have not yet been decided.

Leadership & Housing Committee Assignments

We will not know the full details of committee membership until after the new Congress begins on January 3, 2027, but some leadership and committee assignments are beginning to take shape:

- House Republicans elected Representative Jim Jordan (R-OH) to serve as the minority leader in the 120th Congress. Rep. Jordan will be replacing current House Speaker Mike Johnson (R-LA), who did not seek reelection for his leadership position. Senate

Republicans reelected Senator John Thune (R-SD), currently Senate majority leader, to serve as minority leader in the upcoming congressional session.

- Democrats in the House nominated Representative Hakeem Jeffries (D-NY) last week to serve as House Speaker in the new Congress, with a formal vote expected in early January after new members are seated. Senator Chuck Schumer (D-NY) is running to keep his leadership position and once again become the Senate's majority leader but faces a challenge from Senator Chris Van Hollen (D-MD). Incoming Democratic senators are scheduled to vote for majority leader on December 1.

- *Appropriations committees:* The House and Senate Appropriations Committees are responsible for deciding how much funding to provide federal programs and services, and the Subcommittee on Transportation, Housing and Urban Development (THUD) has primary jurisdiction over funding for HUD programs.

  The House Appropriations Committee is expected to be led by Representatives Rosa DeLauro (D-CT) and Tom Cole (R-OK), and the THUD Subcommittee will likely be led by Reps. Jim Clyburn (D-SC) and Steve Womack (R-AR).

  The Senate Appropriations Committee is expected to be led by Senator Patty Murray (D-WA); Senator Susan Collins (R-ME), current committee chair, lost her reelection. The next most senior Republican appropriator, Senator Lisa Murkowski (R-AK), is slated to become the committee's next ranking member, but Senator Jerry Moran (R-KS) is challenging her leadership position. Senator Kirsten Gillibrand (D-NY) is positioned to lead the THUD Subcommittee in the new Congress; Senator Cindy Hyde-Smith (R-MS), who would have served as subcommittee ranking member, lost her reelection, leaving the position available for the next most senior republican on the subcommittee, Senator John Boozman (R-AR).

- *Authorizing committees:* The House Financial Services Committee (HFSC) and Senate Banking, Housing, and Urban Development (Banking) Committee have jurisdiction over all matters related to federal housing programs, financial institutions, and urban development, including HUD programs and policies. The HFS Subcommittee on Housing and Insurance and Senate Banking Subcommittee on Housing, Transportation, and Community Development have primary jurisdiction over HUD programs.

  In the House, current HFSC Ranking Member Maxine Waters (D-CA) is running to retain her leadership role and once again become the committee's chair after being challenged by Rep. Sean Casten (D-IL). Current Committee Chair French Hill (R-AR) is expected to serve as ranking member in the upcoming congressional session. The HFSC Subcommittee on Housing and Insurance will likely be chaired by Rep. Emanuel Cleaver (D-MO), while Rep. Mike Flood (R-NE) will likely serve as subcommittee ranking member.

  In the Senate, Senator Elizabeth Warren (D-MA) is expected to continue serving as the top Democrat on the Banking Committee, with Senator Tim Scott (R-SC) serving as ranking member. While current Chair of the Housing, Transportation, and Community

Development Subcommittee Katie Britt (R-AL) is expected to become subcommittee ranking member, it is not clear who will lead the subcommittee for Democrats. Current Ranking Member Tina Smith (D-MN) is retiring at the end of the year, and the next most senior Democrat on the subcommittee, Senator Van Hollen, is running for Senate majority leader.

Tax committees: The House Ways and Means Committee and Senate Finance Committee oversee matters related to Social Security, Medicare, Temporary Assistance for Needy Families (TANF), and taxation, including the Low-Income Housing Tax Credit (LIHTC).

In the new Congress, the House Ways and Means Committee is expected to be led by Representative Richard Neal (D-MA), the committee's current ranking member, while current Chair Jason Smith (R-MO) is likely to become ranking member. The Senate Finance Committee will likely be chaired by Senator Ron Wyden (D-OR), who currently serves as ranking member, and Senator Mike Crapo (R-ID), current committee chair.

Policy Outlook

It is vital that the new Congress take this opportunity to push forward policies that address the untenable cost of housing. For example, the new Congress will likely be able to re-write fiscal year (FY) 2027 spending bills to higher levels, including providing sufficient funding to not only renew current rental assistance contracts, but to expand access to rental and homelessness assistance to more people in need. In addition, in the wake of enacting the "21st Century ROAD to Housing Act," lawmakers have continued conversations about passing a second housing bill, which will present the opportunity for advocates to push for long-term, large-scale investments in programs that target resources to people and communities with the most urgent affordable housing needs.

The new Congress can also enact guardrails and other language to stop the Trump administration from rescinding or freezing federally appropriated dollars, and to prevent the administration from moving forward on harmful rules that would destabilize the individuals, families, and communities around the country who rely on HUD funding. Moreover, committees also have the power to investigate federal agencies and activities, providing an important check to the power of the executive branch.

State & Local Ballot Measures

California Proposition 1:

- Outcome: PASSED
    - 61% voted YES (~7.8 million people) and 39% voted NO (~4.9 million people).
- Background / Significance:
    - Proposition 1 "authorizes the state to sell $11.25 billion in bonds to fund affordable housing projects." The proposal will provide up to 40,000 multifamily rental units and assist another 40,000 households in buying a home. It also provides $1.25 billion for the state's veteran home loan program.

California Proposition 45

- Outcome: FAILED
  - 44% voted YES (~4.7 million people) and 56% voted NO (~6.1 million people).
- Background / Significance:
  - Proposition 45 sought to make housing and development projects easier by simplifying California's environmental review process. The proposal faced strong opposition from environmental groups (including Earth Justice and the Center for Biological Diversity) for removing safeguards.

Dallas County, Texas, Proposition A

- Outcome: FAILED
  - 51.87% (~364,000) voted NO, and 48.13% (~338,000) voted YES.
- Background / Significance:
  - The proposition would have increased property taxes to fund levy a tax of $248.65 per $100,000 of assessed value to fund programs to reduce homelessness and increase access to mental health treatment.
  - Would create anti-homelessness work such as "street outreach, rental assistance, supportive housing, mental-health services, and crisis hubs where people could be stabilized instead of jailed." It was made by Housing Forward.

Hawaii Housing Infrastructure Amendment (Constitutional Amendment 2)

- Outcome: PASSED
  - 67% (~240,000 people) voted YES and 33% (~117,000) voted NO.
- Background / Significance:
  - The amendment to the Hawaii Constitution will authorize the state legislature to issue housing infrastructure growth bonds (called Resilient Infrastructure for Shelter and Equity (RISE) Bonds). The bonds are payable from real property taxes, and do not go towards calculating a county's debt limit.

Rhode Island Question 2

- Outcome: PASSED
  - 61% (~212,000) voted YES, and 39% (~134,000) voted NO.
- Background / Significance
  - This will issue $120 million in bonds to fund the construction and development of affordable housing projects.

Salinas, California Measure H

- Outcome: FAILED
  - 61% (~15,000) voted NO, and 39% (~10,000) voted YES.

- Background / Significance:
    - Measure H sought to repeal the Residential Rental Registration Ordinance, the Rent Stabilization Ordinance, the Tenant Protection and Just Cause Eviction Ordinance, and the Tenant Anti-Harassment Ordinance. These ordinances protect low-income renters. Measure H was included on the ballot after the city council voted to repeal the rent stabilization ordinance, which resulted in volunteers gathering 10,000 signatures to put the measure on the ballot. Measure H would have disproportionately impacted the Latino-majority community in Salinas.

San Pablo, California Measure S

- Outcome: PASSED
    - 60% (~2,100) Voted YES, and 40% (~1,400) voted NO.
- Background / Significance:
    - Measure S establishes rent control by prohibiting residential real property rental rate increases for some rental units. A tenant organizing group called Rising Juntos brought Measure S onto the ballot through a signature campaign. The Measure limits landlords from increasing rent by more than 3% each year. It also creates a city-administered complaint process, prohibits landlords from evicting renters without a valid legal reason, and provides relocation assistance for renters.

Native Women Make History in 2026 Election Cycle

By Lindsay Duvall, NLIHC Manager, Member Engagement and Dani Patel, NLIHC *Our Homes, Our Votes* Intern

Keywords: Native women, Midterm Elections,

The 2026 midterm elections saw massive gains in political representation for Native women at the federal, state, and Tribal government levels. With expanded representation at all levels of government and across many different regions of the U.S., issues that impact Native communities, such as housing stability and affordability, may have a greater chance of being addressed.

Although Native Americans, Native Hawaiians, and Alaska Native people make up 3.4% of the total U.S. population, they only comprise 0.07% of elected officials across state and federal levels. As a consequence of underrepresentation, displacement, and attempts to suppress Native voters, government policies designed to support safe and affordable housing for Native communities are undermined and underfunded. Native Americans in Tribal areas have some of the worst housing needs in the United States, yet federal investments in affordable housing on Tribal lands have been chronically underfunded for decades, particularly in more rural and remote areas. NLIHC's *The Gap* report shows that the homeownership rate of American Indian and Alaska Native households is 55%, compared to 74% of white households. Similarly,

American Indian, Alaska Native, and Native Hawaiian households are more likely than white households to be renters with extremely low incomes. Electing leaders who more proportionately represent the constituents they serve signifies hope and momentum in the fight for decent, safe, and affordable housing in Native communities.

Federal Level Native Women Representation

At the congressional level, U.S. Representative Sharice Davids (Ho-Chunk) won her reelection in Kansas's Third District. In New York's Seventh District, U.S. Representative-elect Claire Valdez, a dual citizen of the Ysleta del Sur Pueblo and the United States, became the first Native American to represent the state. In Minnesota, U.S. Senator-elect Peggy Flanagan, a member of the White Earth Band of Ojibwe, became the first Native American woman elected to the Senate. Finally, Mary Peltola, an enrolled member of the Orutsararmiut Traditional Native Council was declared Alaska's newest Senator on November 17. Upon her election to the U.S. House of Representatives in 2022, Peltola previously became the first Alaska Native member of Congress.

State Level Native Women Representation

At the state level, Governor-elect Deb Haaland, a member of the Pueblo of Laguna, became the first Native American woman governor in the history of the United States. Haaland had already broken barriers in 2021 when she was confirmed as U.S. Secretary of the Interior, becoming the first Native American to serve as a U.S. cabinet secretary.

Tribal Government Native Women Representation

At the Tribal government level, Crystalyn Curley became the first woman elected president of the Navajo Nation, the largest reservation by land mass in the country. Curley also holds the distinction of being the first woman to serve as the Nation's council speaker when she was elected to that role in 2023. Similarly in New York, the Seneca Nation also elected its first woman president, Tina Abrams.

NLIHC proudly celebrates the increased electoral representation of Native women during Native American Heritage Month. Equitable representation in the political process is paramount to achieving racially and socially equitable public policy. At the same time, NLIHC recognizes that many Native voters face barriers to casting their ballots. This is particularly a challenge in states with strict voter ID requirements, where acceptance of Tribal IDs varies and voting rules can be difficult to navigate. Currently, only 16 states formally accept Tribal IDs as voter identification. NLIHC encourages housing and community advocates to further support Native voters by:

- Sharing resources, including information on Tribal ID options.
- Distributing voter ID information cards to the community.
- Referring voters who need assistance obtaining voter ID to VoteRiders for free support.

Opportunity Starts at Home

Register for December 4 OSAH Webinar with Legal Action Center on Aligning Narratives and Advocacy Across Recovery, Mental Health, and Housing Systems

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

Keywords: multi-sector, recovery, mental health, Legal Action Center, National Homelessness Law Center, National Health Care for the Homeless Council, Virginia Harm Reduction Coalition

On December 4, the *Opportunity Starts at Home* (OSAH) Campaign will host a webinar, "Recovery, Mental Health, and Housing Part 2 -Aligning Narratives and Advocacy Across Systems," in partnership with OSAH Roundtable Member Legal Action Center. The webinar, held from 2:00 to 3:00 pm ET, will examine existing misconceptions about housing, recovery, mental health, and the services available to communities. This discussion will highlight the critical need for a narrative shift that recognizes stable, affordable housing as essential to recovery and overall well-being for individuals with substance use disorders and/or mental health conditions. Addressing the affordable housing crisis requires collaboration across sectors, and integrated health and housing systems are critical to addressing homelessness. Experts from the National Homelessness Law Center, National Health Care for the Homeless Council, and the Virginia Harm Reduction Coalition will discuss effective messaging and advocacy strategies to advance support for stronger coordination across housing, healthcare, and homelessness response systems, as well as examples of successful defensive partnerships with multi-sector partners.

This webinar builds on the July 14 webinar, "Recovery, Mental Health, and Housing," which outlined the connection between access to affordable housing and recovery for individuals with substance use disorders and/or mental health conditions. Experts from the National Alliance on Mental Illness, the Corporation for Supportive Housing, National Homelessness Law Center, and the Virginia Harm Reduction coalition discussed the current landscape around housing access for people in recovery from a mental health condition or substance use disorder and shared strategies for advocating for supportive housing models.

Watch the July 14 webinar recording.

Register for the webinar.

Learn more about the connections between Recovery, Mental Health, and Housing.

Strategic Partnerships

Bringing Local Housing Perspectives into the National Lens

By Dani Patel, NLIHC Strategic Partnerships & Campaigns Intern

Keywords: exhibit, affordable housing crisis

We Live Here takes an all-encompassing approach to housing justice, situating the concerns of New London, Connecticut into the broader national affordable housing crisis. The public exhibition explores housing as a tenant of community life, combining historical and contemporary elements to better understand housing in New London.



Visitors immersed in We Live Here exhibit

The exhibit is an initiative of *A Right to Housing: Case Study Connecticut*, a three-year scholarship project funded by the Mellon Foundation meant to facilitate research and dialogue on housing issues. We Live Here incorporates historical images, photography, resident interviews, and interactive displays, with the goal of understanding housing history to foster discussion on structural barriers and inform the future of housing access.

Among the exhibit is a visual timeline documenting a century of housing in New London, featuring interviews from community members, architectural maps, data visualizations, and future architectural proposals designed by Yale School of Architecture students. We Live Here also incorporates live music and moving image collages to display art and photography.

We Live Here will also have a website and digital publication to accompany the exhibit, featuring essays, extended display content, and residential history studies featuring work by Connecticut College students.

Through a shared space, We Live Here brings together lived experiences and housing stories from across New London. The project brings affordability and accessibility questions into the broader community to imagine the future of just housing in New London.

NLIHC is dedicated to bringing together diverse voices from arts and culture together to change the narrative around housing affordability issues. We believe in cultivating partnerships with artists and changemakers who center housing in their work.

If you are interested in elevating an arts or cultural event, such as a film screening, gallery show, community storytelling event, or national conference, please send the details to May Louis Juste, NLIHC Project Manager, *Strategic Partnerships*, at mlouis-juste@nlihc.org.

Research

State Eviction Protection Policies for Survivors of Intimate Partner Violence Associated with Lower Foster Care Entry

Keywords: Foster Care, Intimate Partner Violence, Eviction Protection

By Carter Horner, NLIHC Research Intern

A new article in the journal *Child Abuse and Neglect*, "Does State Eviction Protection Policy Buffer the Effect of Housing Instability on Foster Care Entry? Evidence from IPV-Exposed Families," examines whether housing instability increases the likelihood of foster care placement among children in IPV-impacted households and whether state-level eviction protection policies moderate this association. They determined that housing instability increased the likelihood of foster-care placement, and that eviction protection programs work as targeted policies that help children in households impacted by both IPV and housing instability.

For the purpose of the study, which analyzed 16 states and the District of Columbia, a state had eviction protection if it had passed a law by October 2021 that specifically protected victims of domestic violence from eviction. A household was considered to have housing instability if child protective services (CPS) investigator reports from the National Child Abuse and Neglect Data System (NCANDS) identified conditions such as pending eviction, utility shutoffs, homelessness, structural hazards, or severe overcrowding. The researchers used reports from Adoption and Foster Care Analysis and Reporting System (AFCARS) to identify entries into the foster care system for 2022 and 2023.

Of the 55,159 children identified for the study, 8.5% entered the foster care system and 4.6% experienced housing instability. Children experiencing housing instability were 5.3% more likely to enter the foster care system than the overall population. Eviction protection policies targeted to IPV-impacted households had no apparent impact on the rate of children in IPV-exposed households being placed in foster care placement. However, for children in IPV-impacted

households experiencing housing instability, protections appeared to more than halve the rate of foster care placement.

The authors offer potential explanations for the results. First, the presence of eviction protections may reduce the risk of child abuse by lowering stress for parents, leading to lower foster care placements. Alternatively, or additionally, eviction protections may allow one parent to remain in their primary household with their child while the landlord evicts the abuser, either through financial assistance or by directly prohibiting eviction for everyone but the abuser. The authors also suggest that, because housing insecurity is associated with increased involvement with the criminal justice and child welfare systems, households with eviction protections may be less likely to get reported to CPS in the first place, regardless of whether they would be admitted to the foster care system.

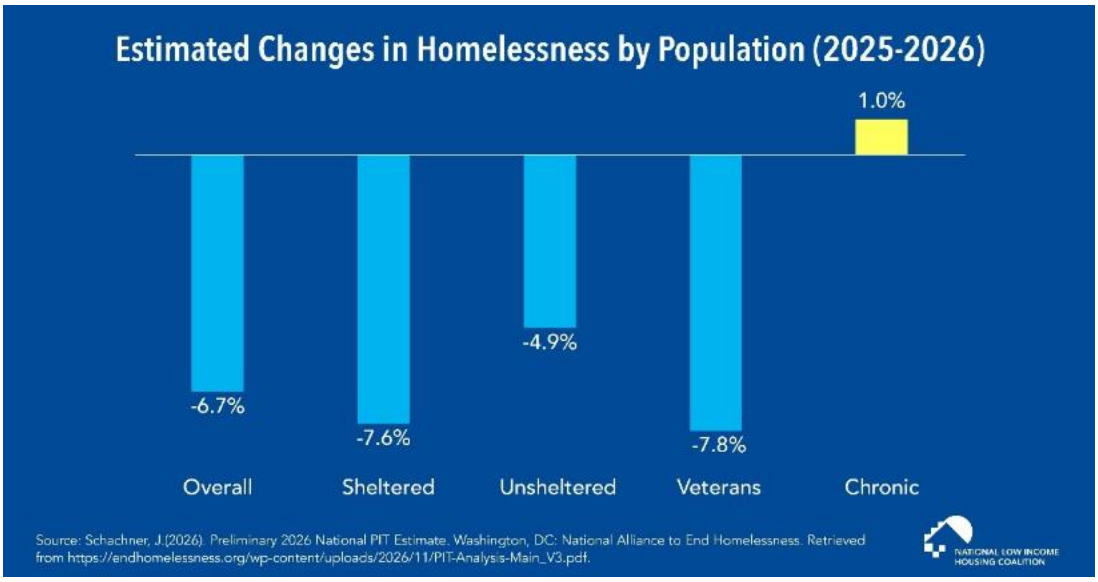
Eviction protections for IPV survivors show promise in preventing foster care placements among IPV-impacted households experiencing housing instability. Preventing unnecessary foster care placements can also mitigate longer-term risks associated with entering the foster care system such as behavioral development issues and criminal justice involvement. However, the authors acknowledge that their study did not address state-level protection policy nuances, which could have further affected outcomes, not to mention the presence of city-level eviction protections in states without overall eviction protections. Furthermore, states with eviction protection policies may also be more likely to have other policies that reduce foster care placement risk for vulnerable households, for which the authors did not control. Still, the authors recommend eviction protection policies as a way to tackle housing insecurity for survivors of IPV and, in turn, reduce foster care placements for these households.

Read the report.

Fact of the Week

Overall Homelessness Declined Between 2025 and 2026

Keywords: Homelessness, Point-in-Time, PIT, Trends



Source: Schachner, J.(2026). Preliminary 2026 National PIT Estimate. Washington, DC: National Alliance to End Homelessness. Retrieved from https://endhomelessness.org/wp-content/uploads/2026/11/PIT-Analysis-Main_V3.pdf

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Event

Join December 3 Webinar to Learn About Applying New National Standards for Shelter and Interim Housing Programs

By NLIHC Policy Team

Keywords: homelessness, Framework for an Equitable Homelessness Response, shelter, interim housing, resources, webinar, Reimagining Interim Housing, National Standards for Shelter and Interim Housing Programs

The new National Standards for Shelter and Interim Housing Programs provide clear expectations for high-quality programs and a framework for ongoing improvement. Developed by the Reimagining Interim Housing Project and deeply informed by people with lived expertise, program staff, system leaders, and others, the Standards identify detailed policies and practices that can be adapted and applied based on local circumstances. The Standards can help programs and communities assess current practices, identify opportunities for improvement, and guide action over time. **Register here for a webinar on Thursday, December 3, from 2:00 to 3:30 pm ET for guidance on adapting and applying the National Standards.**

The Reimagining Interim Housing project has also released updated publications to help communities and organizations reimagine approaches to sheltering people experiencing homelessness while also strengthening existing programs. **Access the Reimagining Interim Housing Project's new and updated resources.**

NLIHC News

Communications Team Seeks Winter/Spring Intern

By NLIHC Communications

Keywords: Internship, Communications

The Communications department at NLIHC is seeking an intern for the winter/spring term. The Communications Intern will assist the NLIHC Communications team in the creation and production of a wide range of communications materials and projects, including, but not limited to social media content, Instagram Reels, written and digital publications, fact sheets, reports, toolkits, newsletters, website content, email marketing campaigns, YouTube thumbnails, graphics, infographics, videos, webinars, and other multimedia assets. Applicants should have strong written and verbal communication skills and experience with communications, marketing, digital media, content creation, or related fields. Familiarity with Adobe Creative Cloud (Illustrator, After Effects, Premiere, Photoshop), Canva, Adobe Express, social media platforms, and content management systems is preferred. Please provide a resume, cover letter, and three relevant work samples (such as writing, social media, design, video, or other communications projects). Interested students should submit their materials to CommunicationsTeam@nlihc.org. Please include the subject line: "Application: Communications Intern - 'Your Name'"

Information on additional internship positions at NLIHC is available here.

NLIHC in the News for the Week of November 16

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

- "Housing Notes: Every affordability index agrees: it's getting worse," *The RealDeal*, November 18, at: https://tr.ee/rN64QO
- "HUD finalizes rule targeting mixed-immigration-status households receiving aid," *SmartCitiesDive*, November 18, at: https://tr.ee/slDCWP
- "How Denver hopes to rein in neglectful landlords, from a right to organize tenants to rent payment diversion," *The Denver Post*, November 20, at: https://tr.ee/x1nUIE

Where to Find Us – November 23

- Native CDFI Network's 7th Annual Policy & Capacity Building Summit – Washington, DC, December 6-9 (Kayla Blackwell)
- Housing Alliance of Pennsylvania's Homes Within Reach Conference – Hershey, PA, December 14-16 (Kim Johnson)

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Anna Zaros, Senior Vice President of Advancement