In observance of Thanksgiving, NLIHC's office will be closed Wednesday, November 26, to Friday, November 28, 2025. Memo to Members & Partners will pause on Monday, December 1 and will resume on Monday, December 8, 2025.

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Budget and Appropriations

Congress Expected to Vote on Final FY26 HUD Funding Bill After Thanksgiving – Take Action Today to Protect Vital Housing Resources, Including Assistance for over 170,000 People Formerly Experiencing Homelessness

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

Senate Appropriations Committee Chair Susan Collins (R-ME), Vice Chair Patty Murray (D-WA), House Appropriations Committee Chair Tom Cole (R-OK), and Ranking Member Rosa DeLauro (D-CT) met last week to discuss a potential spending package that would include five of the remaining nine fiscal year (FY) 2026 appropriations bills. The five-bill package would likely include the Transportation, Housing and Urban Development (THUD) bill that funds HUD's vital affordable housing, homelessness, and community development programs. Lawmakers have until January 30 to pass the nine remaining spending bills, or another continuing resolution (CR) to temporarily extend federal funding and avert another government shutdown.

The THUD bill is the best opportunity advocates will have this year to protect federal investments in rental assistance and homelessness services, including stalling the harmful changes made to HUD's Continuum of Care (CoC) funding process that would upend decades of best practices, and leave over 170,000 people who had previously been experiencing homelessness at risk of losing their housing.

Final HUD Spending Bill Must Protect Funds for Permanent Housing and Rental Assistance

The Trump administration released on November 13 a FY 2025 CoC <u>Notice of Funding Opportunity (NOFO)</u>, making <u>drastic changes</u> to how the federal government funds homelessness assistance programs. The NOFO:

- Makes significant changes to which projects get funding and how much communities can spend on permanent housing, putting assistance at risk for over 170,000 people who had previously been experiencing homelessness. Typically, about 87% of CoC funding goes towards permanent housing projects, including Permanent Supportive Housing (PSH) that provides people experiencing homelessness, including those with severe mental illness or substance use disorder, with housing and voluntary, person-centered, wrap-around services that help ensure long-term housing stability. Rapid Re-Housing (RRH), another type of permanent housing project, provides short-term rental assistance and stability services to help people at risk of or who have recently fallen into homelessness quickly move into stable housing. PSH and RRH are proven to help end homelessness, including families, veterans, people with disabilities, and people experiencing chronic homelessness. Rather than continuing these established best practices, the new NOFO:
 - Caps how much funding communities can spend on permanent housing at just 30%. With 87% of CoC funding currently going towards permanent housing, this cap will require communities to make major changes to the programs they offer, including shifting funding from PSH and RRH to transitional housing, emergency shelter, and street outreach, which are less effective at addressing and ending homelessness.
 - Changes CoC funding to prioritize competitive "Tier 2" projects over protected "Tier 1" projects. Tier 1 projects, protected by HUD to ensure the continued operation of CoCs' most important programs, received 90% of funding in the previous year's NOFO. The new NOFO reduces Tier 1 funding to just 30% and increases funding for Tier 2 projects from 10% to 70%. Funding for Tier 2 projects is awarded on a competitive basis.
- Penalizes organizations that do not align with the administration's priorities, including looking into past projects. Applicants for either Tier 1 or Tier 2 project funding can be rejected if they currently use or previously used "racial preferences," utilized harm reduction measures like safe injection sites, or defined "sex" as "other than binary." Projects serving youth experiencing homelessness, who are more likely to identify as trans or non-binary, may be especially impacted by this provision. In addition, projects that require individuals to participate in services, that are in places with laws that arrest, ticket, or fine people experiencing homelessness, or that "promote self-sufficiency" will be prioritized for funding under the new NOFO.
- Is extremely late in the CoC funding cycle, which will cause major funding delays. The application for the FY25 NOFO is due January 14, and funding awards will not be announced until May at the earliest. The National Alliance to End Homelessness (The Alliance) warns that approximately one-third of all current CoC funding awards expire between January and June; even if their funding contracts are ultimately selected for renewal, these programs will run out of money before they receive new funding, resulting in unpaid rental assistance, a significant decrease in services, and more people experiencing homelessness.

Read The Alliance's full analysis of the NOFO here, and find more resources here.

NLIHC and The Alliance are calling on Congress to <u>hold HUD accountable to its promised two-year NOFO cycle</u>, and to include language in any final THUD bill that would extend funding for previously awarded projects for another 12 months.

In addition, Congress must provide sufficient funding in any final FY26 THUD bill to renew all existing Housing Choice Vouchers (HCVs) and Emergency Housing Vouchers (EHVs). Without sufficient funding, vouchers will be lost through attrition – when a household no longer needs its voucher, it cannot be reissued to a new family because it is no longer attached to funding. When renewal funding is insufficient or when funding is cut – households that rely on a voucher to keep a roof over their heads actively lose their rental assistance, putting them at risk for housing instability, eviction, and in worst cases, homelessness.

At current funding levels, over 2.4 million households receive rental assistance, accounting for just one in four households who qualify. Under the House's FY26 spending bill, an estimated 181,900 fewer households would be served; in the Senate, 107,800 fewer households would receive rental assistance. The <u>loss of these vouchers</u> would disproportionately affect older adults, people with disabilities, and families with children.

Take Action

Use NLIHC's toolkits and resources to take action on FY26 funding, including by:

- Using 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 <u>HCV</u> or <u>EHV</u> to keep a roof over their heads do not lose their assistance. Check out the "<u>EHV Funding Cliff Mobilization Toolkit</u>" 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 <u>commitment to a two-year Notice of Funding Opportunity</u> (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.
 - o \$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.

The toolkit includes talking points, advocacy materials, engagement ideas, and more resources for advocates to weigh-in with their members of Congress on the importance of these vital resources!

• Emailing or calling 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 <u>NLIHC's Take Action page</u> to look up your member offices or call/send an email directly!
- Sharing stories of those directly impacted by homelessness and housing instability. Storytelling adds emotional weight to your message and can help lawmakers see how their policy decisions impact actual people. <u>Learn about how to tell compelling stories</u> 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.

Visit <u>NLIHC's Advocacy Hub</u> for more information and resources that can help you take action and help protect the affordable housing programs people rely on.

HoUSed

Join Tomorrow's (11/25) National HoUSed Campaign Call for Universal, Stable, Affordable Housing

By Kim Johnson, NLIHC Senior Director of Policy

Keywords: HoUSed Campaign, National Call, webinar, NLIHC events

Join our national HoUSed campaign call on November 25 from 4:00 pm to 5:00 pm ET. NLIHC's Senior Vice President of Policy, David Gonzalez Rice, will moderate the webinar. The Protecting Immigrant Families (PIF) coalition will discuss the recent proposed "public charge" rule from the Department of Homeland Security, its impact on immigrant families, and advocacy opportunities. The National Alliance to End Homelessness will review HUD's fiscal year 2025 Continuum of Care (CoC) Notice of Funding Opportunity (NOFO) and the significant changes it introduces to federal homelessness funding. The Urban Institute will present new resources on how the NOFO will affect states' responses to homelessness. Please register here.

Access NLIHC's archive of HoUSed Campaign calls and other webinar recordings here. November 25 NLIHC's National HoUSed Campaign Call Agenda

- Welcome & Updates
 - o David Gonzalez Rice, Senior Vice President for Public Policy, NLIHC
- DHS's Public Charge Rule
 - Protecting Immigrant Families Coalition
- Overview: HUD's FY25 CoC NOFO & Impact on States
 - o Steve Berg, National Alliance to End Homelessness
 - o Samantha Batko, Urban Institute
- Policy Update & Next Steps
 - o David Gonzalez Rice, Senior Vice President for Public Policy, NLIHC

Housing Policy Forum

Don't Miss Early Bird Registration for NLIHC's 2026 Housing Policy Forum!

By Jen Butler, NLIHC Senior Vice President of External Affairs

Keywords: Housing Policy Forum 2026, Capitol Hill Day, early bird discounts

Secure your spot at NLIHC's Housing Policy Forum 2026. Early bird discounts won't last long – register today!

NLIHC's Housing Policy Forum 2026 will convene community leaders, policy experts, researchers, tenant advocates, affordable housing practitioners, and members of Congress for thought and action partnership on ending the housing crisis impacting the lowest-income and most marginalized renters in America.

Forum empowers attendees to engage in the collective action needed to protect essential housing programs and funding. Registration for NLIHC's <u>Forum 2026</u> has officially opened and will feature New York Times best-selling author, attorney, civil rights activist, and political commentator <u>Bakari Sellers</u> as keynote speaker!

Additional Forum 2026 speakers and panelists will be announced in the coming weeks.

Disaster Housing Recovery

NLIHC's DHRC Calls for Sign-Ons for Advocacy Letter to Support FEMA

By Oliver Porter, NLIHC DHR Intern and Noah Patton, NLIHC Director of Disaster Recovery

Keywords: RDRA, FEMA Act, CDBG-DR, Road to Housing Act

NLIHC and the NLIHC-led Disaster Housing Recovery Coalition (DHRC) continue to advocate for disaster management reforms to ensure that low-income disaster survivors receive the support they need to recover. The DHRC is seeking organizational signatories for letters supporting two key priorities: the "Reforming Disaster Recovery Act" (RDRA) and the "Fixing Emergency Management for Americans (FEMA) Act."

The <u>RDRA</u> is a critical piece of legislation that would permanently authorize the Department of Housing and Urban Development's <u>Community Development Block Grant for Disaster Recovery (CDBG-DR) program</u>, our country's only source for long-term disaster recovery funding. This program is the main way communities rebuild, but under the current system, it

frequently faces delays and hurdles because it lacks permanent authorization—requiring HUD to issue separate notices and rules each time the program is funded by Congress. The bill would also establish requirements that help ensure these important funds reach the most impacted disaster survivors—including renters and those experiencing homelessness.

The RDRA was recently included in the "ROAD to Housing Act" sponsored by Senator Tim Scott (R-SC) and Elizabeth Warren (D-MA), Chair and Ranking Member of the Senate Banking Committee, respectively. That bill was subsequently unanimously passed by the Senate Banking Committee and incorporated into the "National Defense Authorization Act" (NDDAA), a large annual defense funding bill, which was then passed by the Senate. Discussions have been ongoing about whether the "ROAD to Housing Act" will be included in the final version of the bill, which will reach the president's desk for signature.

While the RDRA addresses HUD Long-Term Disaster Recovery programs, the "FEMA Act" would implement a range of reforms at the Federal Emergency Management Agency (FEMA). The bill would restore FEMA to its former status as an independent, cabinet-level agency, implement important reforms, such as creating a unified assistance application process, extending the duration of FEMA assistance, and reducing barriers for applicants without a fixed address.

To help advance these critical pieces of legislation, the DHRC is requesting signatures on two letters to congressional leadership in support of the bills. These letters are pivotal to continuing efforts to enact these important reforms.

Sign the "FEMA Act" letter <u>here</u>.

Sign the RDRA letter <u>here</u>.

FEMA Acting Administrator Resigns; Administration Mulls Moving Agency to Texas

By Oliver Porter, NLIHC DHR Intern and Noah Patton, NLIHC Director of Disaster Recovery

Keywords: FEMA, David Richardson, Karen Evans, relocation

The Federal Emergency Management Agency (FEMA) is experiencing the latest in a series of shakeups. The agency's acting administrator, David Richardson, <u>resigned</u> last week, following <u>rumors</u> that he would be fired at the end of the year. Richardson has faced intense scrutiny over being <u>unreachable</u> during the height of the tragic Fourth of July weekend floods in Texas. Karen Evans, the agency's chief of staff, will become the new acting administrator beginning December 1. This is the second Acting FEMA administrator to be removed this year, following the firing of Cameron Hamilton, who was dismissed from his post after he made comments at a congressional hearing arguing that the agency should be preserved. None of the acting administrators have had significant emergency management experience, a legal requirement for the position.

Richardson's resignation occurs amidst the pending release of the FEMA Review Council's report. The FEMA Review Council was created by President Trump on January 24 via an Executive Order (EO) and tasked with reviewing all aspects of FEMA operations. The Council was created following public statements from members of the Trump administration suggesting that the agency should be dismantled. The council's report is expected before the end of the year.

While the report's findings remain unknown, NLIHC's DHR team will monitor their implications and advise DHRC members as needed, while continuing to support the bipartisan <u>FEMA Act</u> of 2025, which would establish FEMA as an independent agency and institute important reforms to support low-income households.

The soon-to-be acting administrator, Karen Evans, has worked for FEMA since June. <u>The New York Times</u> reported that "Ms. Evans has played a central role in the Trump administration's efforts to cut costs at FEMA." Evans does have prior experience at the Department of Homeland Security (DHS); earlier this year, she served as a director at the Cybersecurity and Infrastructure Security Agency. Evans was also the DHS chief information officer from June 2020 to January 2021 and served in the Bush administration as CIO for the Office of Management and Budget. She was nominated as the DHS undersecretary for management earlier this year, but her nomination was withdrawn.

According to <u>Politico</u>, in addition to this leadership shake-up, FEMA is reportedly considering relocating to Texas. An official who worked at FEMA shared that the council may recommend relocation in its forthcoming report, which also aligns with the administration's desire to tap Nim Kidd, head of the Texas Division of Emergency Management, as administrator. The prospect of a move raises significant concerns for the already short-staffed agency, as it would be even more poorly positioned to respond to disasters during the move, which would cost billions of dollars, impede intergovernmental coordination, and make the agency itself more likely to be impacted by events like hurricanes and flooding.

Opportunity Starts at Home

Opportunity Starts at Home Campaign Releases New Podcast Episode on Affordable Housing and Heat Resilience

By Ella Izenour, NLIHC Opportunity Starts at Home Intern

Keywords: Opportunity Starts at Home, multi-sectors, podcast, housing, climate, Victoria Kiechel, Ella Izenour

The *Opportunity Starts at Home* (OSAH) campaign released a new podcast episode, "Exploring the Connections Between Housing, Heat Morbidity, and Climate Resilience." The episode, hosted by *Opportunity Starts at Home* intern Ella Izenour, features a conversation with Professor Victoria Kiechel, a practicing architect and faculty member in American University's School of International Studies' Environment, Development, and Health Department.

Professor Kiechel discusses the mounting health risks associated with rising temperatures and underscores the essential role of affordable housing in mitigating heat-related illness. Research shows that low-income households experience disproportionate exposure to extreme heat, placing them at a heightened risk of heat-related morbidity and injury. The episode explores a range of strategies to address this challenge—including cooling centers, reflective "white roofs," and buildings designed for passive cooling.

The conversation further explores policy and development approaches that prioritize meaningful community engagement to ensure new climate-resilient housing solutions meet residents' needs while preventing displacement or "green gentrification." The episode also highlights the urgent need to increase public awareness of heat-mitigation resources for low-income and marginalized communities, who often face the greatest risks with the fewest tools for protection. The discussion reinforces that affordable, accessible, high-quality housing is central to long-term climate resilience, particularly as extreme heat events become more frequent and severe.

Listen to the episode on Spotify, Apple, and Soundcloud.

Strategic Partnerships & Campaigns

NLIHC Launches Its Newest Storytelling Podcast, "The Common Ground," With A Powerful First Episode Featuring Journalist and Author Brian Goldstone

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

Keywords: The Common Ground, Brian Goldstone, homelessness, Atlanta

Today, NLIHC launched "<u>The Common Ground</u>," a new storytelling podcast that highlights the powerful intersections of housing, homelessness, and other sectors. Each episode aims to bring together cultural leaders, artists, journalists, advocates, and influencers to explore how their values and work connect to housing justice, emphasizing our collective responsibility for a future where everyone has a place to call home.

In the first episode, titled "How Housing and Homelessness Are Portrayed in the Media and Why That Matters," host May Louis-Juste speaks with <u>Brian Goldstone</u>, journalist and author of "There Is No Place for Us." Drawing on years of frontline reporting, Brian examines the lived experiences of families pushed into homelessness despite having full-time jobs and challenges the long-standing narratives about who becomes unhoused and why.

He emphasizes the true impact of this crisis, stating, "The people experiencing homelessness, they are our neighbors. They are the people taking care of our children when we drop them off at daycare. They are the people who are cleaning up our hospital rooms or here in Atlanta who are who are mopping the Atlanta airport, the pride and joy of the city's economy, ... and yet they can't afford a place to live."

In this conversation, Brian discusses how media myths about homelessness, such as the notion that unhoused individuals simply haven't worked hard enough, divert attention from systemic issues like housing unaffordability, eviction, and predatory profit. He reflects on how these narratives have been perpetuated for decades, negatively influencing public perception and policy.

To hear more about this important discussion, you can listen to "<u>The Common Ground</u>" on <u>Spotify</u>, <u>Apple Podcasts</u>, and <u>SoundCloud</u>. Subscribe to join us as we explore our shared commitment to finding common ground.

Our Homes, Our Votes

Our Homes, Our Votes Mini-Grant Application Cycle Now Closed!

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

Keywords: NLIHC, mini-grant, voter engagement, voter mobilization, voter education, civic engagement, low-income renters, voter registration

Applications for <u>Our Homes, Our Votes</u>' first-ever mini-grant program are now officially closed. We are excited to share that we received more than 80 applications from organizations across the country committed to expanding civic engagement among low-income renters and people experiencing homelessness. The volume and quality of submissions underscore the growing momentum behind nonpartisan voter engagement efforts in the housing and homelessness field.

Grant recipients will be announced on December 12.

The *Our Homes, Our Votes* mini-grant program was created to strengthen our field's capacity to engage more low-income voters in the election process. Selected organizations will receive up to \$1,500 to support nonpartisan voter engagement activities, including voter registration, voter education, get-out-the-vote efforts, and community-based civic mobilization strategies ahead of the 2026 midterm elections. These grants are intended to empower local partners to deepen their outreach and ensure that the voices of renters and unhoused individuals are heard in our democracy.

State and Local Innovation

Register for NLIHC's Next State and Local Tenant Protections Network Call!

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

Keywords: tenant protections, renters, rights, state and local, eviction

On <u>December 11</u> at 3:00 pm ET, NLIHC will host the next State and Local Tenant Protections Network call. NLIHC's State and Local Tenant Protections Network is a virtual convening space that gathers a broad range of state and local partners and organizations working to advance, implement, and enforce tenant protections within their jurisdictions. Tenant protections, including laws, policies, and programs that strengthen renters' rights, are critical to ensuring renters have access to safe, stable, and affordable housing of their choice. In the absence of federal-level tenant protections to safeguard tenants against the threat of eviction, including "just cause" eviction protections, laws that strengthen habitability procedures, and laws that seek to increase transparency around rent and costs, among a plethora of other legal safeguards, states and localities play a key role in preserving the rights of renters and bolstering affordability, accessibility, habitability, and equity in their local communities.

During December's Network call, housing advocates will have the opportunity to discuss their policy priorities for their respective legislative sessions taking place in 2026. Advocates, including academics, tenant leaders and organizers, members of housing organizations, and legal service providers, will have the opportunity to troubleshoot any challenges they are facing, share resources with other organizations and Network members, and share their advocacy goals for the upcoming year. A finalized agenda will be made available in the coming weeks.

Register for the December 11 Network call here!

The State and Local Tenant Protections Network will meet bi-monthly, with calls to take place on the second Thursday of the month from 3 to 4 pm ET. If you have any questions regarding the Network, please reach out to Nada Hussein, NLIHC's State and Local Research Analyst at sli@nlihc.org.

Research

New NLIHC Report Reveals Housing Shortage and High Housing Cost Burdens for Extremely Low-Income Renters in Puerto Rico

By Esther Y. Colón-Bermúdez, NLIHC Research Analyst

Keywords: housing shortage, affordable housing, extremely low-income renters, Puerto Rico

NLIHC released <u>The Gap: Assessing the Affordability and Availability of Rental Housing in Puerto Rico</u> on November 20. The report is NLIHC's first analysis of the affordability and availability of rental housing in Puerto Rico. The report reveals a shortage of 54,915 affordable and available homes for extremely low-income renters. As a result, 63% of renters with extremely low incomes are severely cost-burdened, spending more than half of their income on rent. These renters account for nearly 86% of all severely cost-burdened renters in the territory.

Sixty-six affordable and available homes exist for every 100 renter households with extremely low incomes in Puerto Rico. The San Juan metropolitan area, where more than 60% of Puerto Rico's renters reside, has 65 affordable and available homes for every 100 renter households

with extremely low incomes. For Puerto Rico, HUD defines extremely low-income renters as those with incomes below 50% of the area median income (AMI), as compared to incomes below the poverty guideline or 30% of AMI on the U.S. mainland. The significant share of rental homes with incomplete plumbing and kitchens underscores the habitability component of Puerto Rico's housing shortage, in which many existing structures are unfit for tenants.

Renters with extremely low incomes in Puerto Rico typically struggle to find full-time work, earn low wages, or have characteristics that limit their potential to earn income. They are more likely than other renter householders to be seniors, have a disability, be in school, or be single adult caregivers.

Renters of Dominican and South American origins are disproportionately impacted by this housing shortage. Twenty percent of Dominican households are extremely low-income renters compared to 6% of Cuban households, for example. These disparities are the product of the historically greater economic barriers, legal obstacles, and stigma that Dominican migrants have faced on the island.

The report makes clear that, as in the mainland U.S., Puerto Rico's private market cannot adequately serve renters with the lowest incomes, and current levels of housing assistance remain insufficient. These limitations are compounded by the territory's hardships and unique challenges, including its limited political autonomy, ongoing economic crises, and the growing threat of climate-related disasters.

Addressing Puerto Rico's severe housing cost burdens and housing shortage requires major federal investments. This includes making significant investments in federal housing programs, such as rental assistance, preserving the existing federally assisted affordable housing stock, and ensuring equitable and timely funding for housing and disaster recovery.

Download *The Gap: Assessing the Affordability and Availability of Rental Housing in Puerto Rico* report in English <u>here</u>.

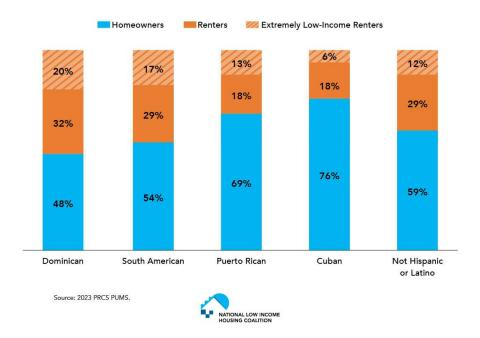
Download *The Gap: Assessing the Affordability and Availability of Rental Housing in Puerto Rico* report in Spanish here.

Fact of the Week

In Puerto Rico, Dominicans are More Likely than Other Ethnic Groups to be Extremely Low-Income Renters

Keywords: The Gap, Puerto Rico, ethnicity, housing tenure

Ethnicity of Households by Tenure



Source: 2023 PRCS PUMS.

Tenant Talk Live

Help Improve "Tenant Talk Live" and Fill Out the Feedback Survey!

By Sid Betancourt, NLIHC Manager of Inclusive Community

Keywords: Tenant Talk Live, survey

It's that time of year again! We invite all past and present "Tenant Talk Live" attendees to participate in the 2026 "Tenant Talk Live" feedback survey. Your valuable input assists NLIHC staff in planning 2026 meetings and improving the meeting experience for participants. The survey will close on this **Friday**, **November 28**, 2025.

Fill out the "Tenant Talk Live" Feedback Survey today!

NLIHC News

NLIHC in the News for the Week of November 17

The following are some of the news stories to which NLIHC contributed during the week of November 17:

- "Housing officials, advocates warn shift in HUD funding could unhouse thousands in Maryland," *Maryland Matters*, November 20, at: https://bit.ly/486Mwuo
- "Actors bring experiences of homelessness to the stage in zAmya's 'Living in America: The Waiting List is Full'," *MinnPost*, November 20, at: https://bit.ly/4adL3oC
- "Rep. Ayanna Pressley unveils new bill aimed to combat bias in home valuations," *The Grio*, November 21, at: https://bit.ly/4id1F25

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Julie Walker, Project Manager, Opportunity Starts at Home

Brandon Weil, Graphic Communications Manager

Cierra White, IDEAS Intern

Chantelle Wilkinson, Vice President, Strategic Partnerships & Campaigns, x230

Renee Williams, Senior Advisor for Public Policy

Renee M. Willis, President and CEO, x247

Tiara Wood, Communications Coordinator