OUR HOMES OUR VOTES

BECAUSE HOUSING IS BUILT WITH BALLOTS

Memo To Members & Partners

A weekly newsletter from the National Low Income Housing Coalition

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In observance of Election Day 2025, the NLIHC office will be closed on Tuesday, November 4. Today's Memo to Members & Partners highlights important voter engagement resources.

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Our Homes, Our Votes

Tomorrow (November 4) is Election Day!

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

Keywords: Election Day, ballot box, NLIHC, voter engagement, voter mobilization, GOTV

Tomorrow (Tuesday, November 4) is Election Day, and voters are making their voices heard in state, local, and special elections across the country. While state and local elections typically receive far less attention than presidential and congressional elections, NLIHC encourages our members and partners to vote in every election. Housing is built with ballots, and the outcomes of state and local elections can have an immense impact on housing policies affecting the lowest-income renters. Some voters will even have the opportunity to weigh in directly on housing policy issues by voting on ballot measures.

To build the political will for housing solutions at every level of government, it is essential that low-income renters and housing advocates turn out to vote. Elected officials are more likely to pay attention to the concerns of their constituents who vote at higher rates, but because of disproportionate barriers to voting, low-income renters are less likely to vote than higher-income renters and homeowners. In the 2022 midterm elections, 58% of homeowners voted compared to 37% of renters. While 67% of people with incomes over $100,000 voted in 2022, just 33% of people with incomes below $20,000 voted. In elections with low voter turnout overall, low-income people are typically less likely to vote, so these gaps are likely to be even greater in the 2025 election cycle.

NLIHC's nonpartisan *Our Homes, Our Votes* (OHOV) campaign works to boost voter turnout among low-income renters and demonstrate that they are a powerful voting bloc to which elected officials must be accountable. The campaign provides an abundance of resources that housing and homelessness advocates, service providers, and tenant leaders can use to register, educate, and mobilize voters. Visit www.ourhomes-ourvotes.org to learn more.

This year, OHOV released a new report, *Turning Renters into Voters: Lessons in Engaging Low-Income Communities,* which compiles insights from six partner communities that piloted innovative renter engagement strategies. The report highlights best practices from organizations in Michigan, Rhode Island, Pennsylvania, Georgia, California, and Indiana. Each partner received funding, training, and technical assistance to help low-income renters register, learn about ballot issues, and vote. The report offers practical recommendations for housing and homelessness organizations seeking to empower renters and close the voter turnout gap.

Read the full report here.

If you have not already voted early or by mail, visit Vote411.org to make your plan to vote tomorrow. Once you've made your voting plan, encourage three friends or family members to do so, too!

Here are some additional resources to make voting more accessible, to ensure your vote is counted, and to celebrate our democracy:

- The nonpartisan Election Protection Coalition manages Election Protection Hotlines in multiple languages. If you have questions about voting or if your right to vote is being challenged, call 866-OUR-VOTE (English), 888-VE-Y-VOTA (Spanish), 844-YALLA-US (Arabic), or 1-888-API-VOTE (English, Mandarin, Cantonese, Korean, Vietnamese, Tagalog, Urdu, Hindi, and Bengali/Bangla). Visit 866ourvote.org for more information.
    - Check out the social media toolkit for sample language and social media posts to spread the word about voter protection.
- If you need a ride to the polls, there may be a nonpartisan civic organization in your community able to provide one. Rideshare2Vote AWARE, an O*ur Homes, Our Votes* affiliate, is a nonpartisan organization that provides barrier-free rides to the polls in 13 states and counting. Visit the website at rideshare2voteaware.org or call 888-858-3421 to request a ride.
    - If you already have transportation to the polls, consider volunteering with Rideshare2Vote AWARE and supporting other voters in your community! Click here to learn more about volunteer opportunities.

For more information about NLIHC's nonpartisan *Our Homes, Our Votes* campaign, visit ourhomes-ourvotes.org or email ourhomes@nlihc.org.

Resources to Help Make Your Voice Heard: Vote for Housing Justice and Voting Rights This Election Day!

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

Keywords: Election Day, voter mobilization, voter engagement, ballot box, Supreme Court, voting rights, NLIHC

On this Election Day, NLIHC's *Our Homes, Our Votes* (OHOV) nonpartisan campaign continues to distribute civic engagement resources to help voters make informed decisions. OHOV's mission is to close the voter turnout gap between low-income renters and high-income homeowners and to elevate housing as a key election issue. To support this effort, OHOV recently co-hosted a webinar with NLIHC's Training Institute for Tenants & Residents (TITR) titled "Civic Engagement 101: The Power of Advocacy and Voting Rights." The conversation focused on how tenants and housing advocates can use civic engagement to drive lasting change and build political power for housing justice.

The webinar was moderated by NLIHC Tenant Leader Fellow Dee Ross and NLIHC Project Manager for *Our Homes, Our Votes* Tia Turner, who emphasized the power of civic participation in shaping equitable housing policy and introduced a panel of national leaders advancing voter engagement efforts across the country. Ajay Saini, senior staff attorney at the Southern Poverty Law Center, provided an overview of *Louisiana v. Callais*, a landmark redistricting case before the U.S. Supreme Court that will determine whether Louisiana's congressional map complies with the "Voting Rights Act" and the Equal Protection Clause. The decision could have far-reaching implications for fair representation and the voting power of communities of color nationwide.

Dr. Bambie Hayes-Brown, president and CEO of Georgia ACT, shared how her organization partnered with housing providers and VoteRiders to help renters obtain IDs, hosted candidate forums, canvassed, collaborated with HBCUs, registered eligible inmates to vote, and provided transportation to polling places, creating a holistic, community-based model for voter empowerment. Katie West, director of strategic initiatives at the Housing Network of Rhode Island, described how her team worked with affordable housing providers and outreach staff to engage low-income renters and unhoused individuals through canvassing, bilingual voter education, and social media outreach tied to a local housing bond ballot measure.

The session concluded with an overview of OHOV resources, including the recent report *Turning Renters into Voters: Lessons in Engaging Low-Income Communities,* which highlights practical strategies for increasing voter participation among renters and uplifting housing as a core election issue.

Voter turnout disparities between low-income renters and high-income homeowners remain one of the biggest obstacles to achieving equitable housing policy. In the 2022 midterm elections, 58% of homeowners voted, compared to just 37% of renters. Among people earning more than $100,000, 67% voted, compared with just 33% of people with incomes below $20,000. Because elected officials often respond to the constituents who vote, these disparities can limit the political will needed to invest in deeply affordable homes and renter protections.

As communities across the country head to the polls, NLIHC and OHOV urge advocates, residents, and partners to use the tools available at ourhomes.turbovote.org to make a voting plan, find their polling locations, and ensure every renter's voice is heard this Election Day.

To make your voting plan and learn what's on your ballot, visit ourhomes.turbovote.org.

The webinar recording is available here.

The presentation slides are available here.

If you have not already voted early or by mail, visit Vote411.org to make your plan to vote tomorrow. Once you've made your voting plan, encourage three friends or family members to do so, too!

Here are some additional resources to make voting more accessible, to ensure your vote is counted, and to celebrate our democracy:

- The nonpartisan Election Protection Coalition manages Election Protection Hotlines in multiple languages. If you have questions about voting or if your right to vote is being challenged, call 866-OUR-VOTE (English), 888-VE-Y-VOTA (Spanish), 844-YALLA-US (Arabic), or 1-888-API-VOTE (English, Mandarin, Cantonese, Korean, Vietnamese, Tagalog, Urdu, Hindi, and Bengali/Bangla). Visit 866ourvote.org for more information.
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For more information about NLIHC's nonpartisan *Our Homes, Our Votes* campaign, visit ourhomes-ourvotes.org or email ourhomes@nlihc.org.

Our Homes, Our Votes Mini-Grant Program Application Deadline Approaching!

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

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

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

To strengthen the field's voter engagement capacity, OHOV has launched its first-ever mini-grant program, offering funding for innovative, nonpartisan voter engagement initiatives led by housing organizations, tenant groups, and community-based nonprofits. The program support activities that empower low-income renters and people experiencing homelessness to participate in the democratic process.

Grant recipients will be selected through a competitive application process, open until this **Friday, November 7, 2025**, at **11:59 pm ET**, with awards of up to **$1,500 per selected organization**.

Who Can Apply?

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

When Is the Deadline to Apply?

The deadline to apply for this mini-grant is this Friday, November 7, 2025, 11:59 pm ET.

When Will Grantees Be Notified?

Selected grantees will be notified by December 5, 2025.

Our Homes, Our Votes Mini-Grant Program FAQs and preview of grant application questions here.

Apply for *Our Homes, Our Votes* Mini-Grant Program here.

For questions about *Our Homes, Our Votes*, contact Tia Turner, *Our Homes, Our Votes* project manager at ourhomes@nlihc.org

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Budget & Appropriations

Federal Judges Rule Trump Administration Obligated to Use Contingency Fund for Food Assistance Payments, LIHEAP Funding Remains Stuck as Government Shutdown Reaches Day 34

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

Two federal judges issued rulings asserting the Trump Administration is legally required to use contingency funding for the U.S. Department of Agriculture (USDA) to continue at least partial assistance payments to recipients of the Supplemental Nutrition Assistance Program (SNAP). SNAP provides food assistance to about 42 million people with low incomes, about one in eight people in the U.S. As with housing assistance, the vast majority of those served by SNAP are families with children, people with disabilities, older adults, caregivers, students, and workers paid low wages.

A federal judge in Boston issued a ruling on October 31 stating the Trump administration's refusal to use USDA's contingency fund to continue SNAP assistance is "contrary to law," and calling the administration's argument that they could not use the fund for SNAP payments during a government shutdown "erroneous." The judge gave USDA until November 3 to provide a plan for how the department will issue at least partial payments to SNAP recipients.

In a separate ruling later on October 31, a federal judge in Rhode Island granted the states and nonprofit agencies suing the Trump administration a temporary restraining order, effectively ordering the Administration to make at least partial payments to SNAP recipients. The judge in the second ruling gave the Trump administration until the end of the day on November 3 to make full payments to recipients, or until November 5 to come up with a way of administering partial benefits.

November 1 marked a critical point on the ongoing government shutdown, now reaching its 34th day, and with no meaningful negotiations taking shape, expected to pass the current 35-day record for the longest government shutdown. Congress has not passed funding bills for fiscal year (FY) 2026, which began on October 1, or a continuing resolution (CR) to temporarily maintain funding for federal programs and services. Democrats are withholding support of a CR to pressure Republicans into agreeing to an extension of "Affordable Care Act" (ACA) tax credits slated to expire at the end of the year.

Open enrollment for ACA coverage in 2026 began on November 1; without an extension in place, health insurance premiums are slated to increase an average of 114% from the previous year.

Home Energy Assistance Payments Delayed

The mass layoff of federal workers, and furlough of many remaining federal employees during the shutdown, is causing delays in the Department of Health and Human Services' (HHS's) ability to administer funding for the Low-Income Heating and Energy Assistance Program (LIHEAP). LIHEAP serves 6.2 million households with low incomes—many of whom are older adults, people with disabilities, families with children, and workers paid the lowest wages—helping them afford home heating and cooling costs.

In April, the Trump Administration fired the entire staff responsible for administering LIHEAP to states. At the time, advocates expressed concern for how shutting down the LIHEAP office would impact HHS's ability to distribute funds and respond to technical assistance or other requests from states. Remaining staff at HHS who would have been tasked with administering the program have been furloughed during the shutdown; as a result, there is effectively no one at HHS to get LHEAP funding to states to serve the people who rely on LIHEAP to cool their homes in the summer and keep them warm in the winter.

In an October 27 letter, Representative Brian Fitzpatrick (R-PA) urged HHS Secretary Robert F. Kennedy, Jr. and Office of Management and Budget (OMB) Director Russell Vought to ensure that LIHEAP funding is distributed without delay, particularly as the winter months set in and temperatures drop.

"I urge the Administration to prioritize continuous funding of the Low-Income Home Energy Assistance Program (LIHEAP) through the government shutdown," wrote Rep. Fitzpatrick. "No household should have to choose between keeping their homes safe temperatures, basic health care, or having food on the table."

Shutdown Risks for HUD-Assisted Households

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

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

Senate Democrats Gauge Support for Three-Bill Spending Package that Would Include HUD FY26 Funding—Take Action!

By Kim Johnson, NLIHC Senior Director of Policy

Keywords: FY26 spending bills, continuing resolution (CR), THUD, HUD funding

Despite the impasse around a temporary measure to fund federal programs and services, Senate Democrats are reportedly gauging members' support for a three-bill spending package that would include the fiscal year (FY) 2026 spending bill for Transportation, Housing and Urban Development (THUD) programs. With the end of the year quickly approaching, members of the Senate are laying the groundwork to move FY26 spending bills quickly after the government shutdown ends.

The Senate Appropriations Committee passed its FY26 THUD spending bill by a vote of 27-1 in July. The bill would provide $73.3 billion for HUD programs, significantly more than the $67.8 billion provided for HUD in the House FY26 spending bill. Still, the Senate's bill does not provide sufficient funding to ensure renewal of all existing Housing Choice Vouchers (HCVs) or Emergency Housing Vouchers (EHVs). Without sufficient funding, vouchers will be lost through attrition—when a household no longer needs their voucher, the voucher 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 who 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 the 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 FY26 spending bill, an estimated 181,900 fewer households would be served; in the Senate, 107,800 fewer households would receive rental assistance. The loss of these vouchers would disproportionately affect older adults, people with disabilities, and families with children.

Need for CoC Funding Extension

In addition to increased voucher funding, Congress must seize this or any opportunity to extend current grant awards for HUD's Continuum of Care (CoC) program for an additional year. CoC grants provide vital resources to communities to help respond to the needs of people experiencing homelessness. Last year, communities engaged in a planning process for a two-year grant cycle for CoC funding, but in July HUD unexpectedly announced it would issue a new CoC Notice of Funding Opportunity (NOFO) for FY25. This new NOFO has still not been released; with the ongoing government shutdown compounding the already significant delay, there is concern that releasing the FY25 NOFO will slow down or pause the CoC funding communities rely on to prevent and end homelessness.

Learn more about the impact HUD's potential FY25 CoC NOFO will have on states and communities at the National Alliance to End Homelessness website.

Bipartisan Support for Federal Housing and Homelessness Investments

Bipartisan support continues for increased funding for the vital affordable housing, homelessness, and community development funding HUD programs provide to communities.

Representatives Andrew Garbarino (R-NY) and Nick LaLota (R-NY) led an October 28 sign-on letter with 20 of their Republican colleagues in the House addressed to HUD Secretary Scott Turner, asking the secretary to "renew all existing Continuum of Care (CoC) grants expiring in calendar year 2026 for one additional 12-month period." The lawmakers note that the extension "is essential to prevent service disruptions for individuals and families experiencing homelessness, sustain continuity of care for vulnerable populations, and allow HUD adequate time to implement its next generation of homelessness policy reforms."

In a recent joint op-ed, democratic Mayor Todd Gloria of San Diego, California, and Republican Mayor Mark Freeman of Mesa, Arizona, voiced their bipartisan support for continued funding for the EHV program to ensure current recipients do not lose the assistance they rely on for a safe, stable home.

"In cities across America, we share a simple truth: offering a hand to those most in need isn't a red issue or a blue issue, it's a community issue," the mayors stated. "Supporting programs like emergency housing vouchers is a practical way to strengthen our communities. Stable housing for seniors, veterans, and families reflects a commonsense principle: when we give people security, they contribute back to the neighborhoods they call home. Washington should see this not as a partisan issue but as an opportunity to preserve the strength of families and honor those who have given so much."

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 HCV or EHV to keep a roof over their heads do not lose their assistance. Check out the "EHV Funding Cliff Mobilization Toolkit" for more information, including talking points and resources.
    - $4.922 billion for HUD's Homeless Assistance Grants (HAG) program, and for HUD to stick to its commitment to a two-year Notice of Funding Opportunity (NOFO) for the Continuum of Care Program.
    - $5.7 billion for public housing operations, and at least $5 billion to address public housing capital needs.
    - $15 million for the Eviction Protection Grant Program (EPGP), as provided in the Senate's spending bill.
    - At least $1.3 billion for HUD's Indian Housing Block Grant (IHBG) program and $150 million for IHBG-Competitive funds, targeted to Tribes with the greatest needs.

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 NLIHC's Take Action page to look up your member offices or call/send an email directly!
- **Sharing stories of those directly impacte**d by homelessness and housing instability. Storytelling adds emotional weight to your message and can help lawmakers see how

their policy decisions impact actual people. Learn about how to tell compelling stories with this resource.

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

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

Congress

House Republicans Urge HUD to Renew Current Continuum of Care Awards, Citing the Potential for Significant Delays in Funding

By Alayna Calabro, NLIHC Senior Policy Analyst and San Kwon, NLIHC Policy Intern

Keywords: homelessness, HUD, House Republicans, Continuum of Care, NOFO, Notice of Funding Opportunity, CoC, permanent housing, permanent supportive housing, rapid rehousing, Politico

House Republicans are warning the Trump Administration against the U.S. Department of Housing and Urban Development's (HUD) plan to issue a new Continuum of Care (CoC) Program Notice of Funding Opportunity (NOFO) for FY2025 funds, according to a Republican-only sign-on letter to HUD Secretary Scott Turner.

The letter, signed by more than 20 House Republicans and led by Representatives Andrew Garbarino (R-NY) and Nick LaLota (R-NY), urges Secretary Turner to extend for an additional year all existing grants expiring in 2026 under HUD's CoC program—a program that partners with local communities to provide housing and services to people experiencing homelessness with the goal of moving them into permanent housing.

In late September, *Politico* reported a leaked HUD plan to cut more than half of the 2026 funding designated for permanent housing projects in its CoC program and incentivize communities to invest in transitional housing and treatment first approaches. Currently, about 87% of CoC funds ending in 2026 are designated for permanent housing projects. Under the reported policy change, no community could invest more than 30% of its CoC funds in proven solutions like Permanent Supportive Housing or Rapid Rehousing. According to HUD's internal estimates, this could put more than 170,000 people currently served by the CoC program at risk of experiencing homelessness.

HUD was expected to announce the funding cap in a new FY2025 CoC Program Competition NOFO this fall. HUD's unexpected announcement that it would re-issue the FY2025 NOFO—despite an existing two-year funding cycle for FY2024 and FY2025 previously approved by

Congress—has raised significant concerns that programs could experience funding gaps before new awards are finalized. The ongoing government shutdown, however, has since delayed the release of the notice.

In the letter, the Republican lawmakers caution that HUD move carefully in shifting its strategies on homelessness "to avoid destabilizing programs" that serve individuals with disabilities and older adults. "HUD's adoption of a two-year NOFO cycle has provided predictability and reduced administrative burdens for grantees," the letter states. "Given the compressed timeline in 2025 and the potential for delays caused by ongoing fiscal constraints, extending current CoC awards for an additional year would provide a stable bridge as the Department transitions to its next strategic phase."

"The Department of Housing and Urban Development's Continuum of Care grant is vital for communities to address homelessness and keep families safe and housed across the U.S. I am proud to lead this letter with Rep. LaLota and 20 Republican colleagues to request that HUD honor its two-year commitment to grantees to avoid any funding gaps and ensure communities get the support they were promised," Representative Garbarino said in a statement.

Read the letter here.

Read *Politico's* report on HUD's plan to cut funding for permanent housing here.

Read *Politico's* report on the letter here.

Take action to hold HUD accountable and protect CoC program funding here.

NLIHC Joins ACTION Campaign in Letter of Support for Increasing Banks' Public Welfare Investments

By Libby O'Neill, NLIHC Senior Policy Analyst

Keywords: LIHTC, Housing Finance, ROAD to Housing

NLIHC joined an ACTION Campaign sign-on letter in support of a provision in the bipartisan "ROAD to Housing Act" (ROAD; S. 2651) that increases the cap on the amount that banks can invest in affordable housing and other public welfare activities. The letter was sent on October 30 to House Financial Services Committee Chair French Hill (R-AR) and Ranking Member Maxine Waters (D-CA), and Housing Insurance Subcommittee Chair Mike Flood (R-NE) and Ranking Member Emanuel Cleaver (D-MO). The ACTION Campaign advocates for the reform and expansion of the Low-Income Housing Tax Credit (LIHTC) program; NLIHC is a member of the Campaign's steering committee.

The provision of ROAD, Section 205 "Community Investment and Prosperity Act" (S. 2464), would increase the statutory cap on "public welfare investments" made by banks from 15% to 20%, and would complement the recent expansion of LIHTC. As stated in the sign-on letter, "banks are key drivers of equity investment in the Housing Credit. In 2024, banks supplied about 80% of the $28.9 billion in Housing Credit equity (roughly $23.1 billion)." Many banks are expected to soon hit the current 15% cap. Increasing the cap would allow greater equity to be invested in affordable housing.

The "ROAD to Housing Act," endorsed by NLIHC, passed the Senate on October 9 as an amendment to the "National Defense Authorization Act" (NDAA, S. 2296, see Memo, 10/14). The House passed their version of the NDAA (H.R. 3838) in September, which does not include the "ROAD" amendment. The two chambers will now go to conference to reconcile the differences between the two NDAA bills, including amendments.

LIHTC is the primary source of financing for the construction and preservation of affordable housing. While an important resource, LIHTC on its own is generally insufficient to support the construction and preservation of homes affordable to households with the lowest incomes. NLIHC supports reforms to LIHTC that would help the program better serve renters with the greatest needs, including those with extremely low incomes and renters in rural and Tribal communities.

Read the sign-on letter here.

Read more about needed reforms to LIHTC here.

Read more about the "ROAD to Housing Act" here.

Native Housing

NLIHC Joins Native Leaders in Urging White House and Congress to Defend the CDFI Fund

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

Keywords: Native, community development financial institutions, CDFI, bipartisan, termination

NLIHC joined a Native CDFI Network (NCN) letter urging Office of Management and Budget (OMB) Director Russel Vought, White House officials, Treasury Secretary Bessent, and U.S. Congressmembers to reevaluate the termination of the Community Development Financial Institutions (CDFI) Fund and maintain its operations and funding.

The CDFI Fund, established in 1994, created financial institutions with the specific purpose of serving economically disadvantaged people and communities: offering financial and technical assistance that conventional financial institutions have left unbanked. As of October 10th, all CDFI staff received termination notices, indicating the Fund's closure. This action by the Trump Administration leaves no vehicle to award and distribute previously appropriated funding, significantly threatening Native CDFIs who will be cut off from support provided by the Native

American CDFI Assistance (NACA) Program—one of eight CDFI Fund programs. Native CDFIs fill a crucial gap: "46% of Indian Country is considered a banking desert—12 times the national rate." With nearly 100 Treasury-certified and emerging Native CDFIs across the country, the Fund's termination directly harms Native recipients—exacerbating economic and rural distress and voiding an essential effort created to address existing limited resources.

These efforts directly contradict a history of bipartisan support that demonstrates how essential the CDFI Fund is. The letter points to how staff termination and Fund abolishment:

- Disregards Congress's clear legislative intent to sustain the CDFI Fund, where the NACA Program received $28 million in funding from Congress to award to Native CDFIs for FY 25 and is on course to receive $35 million from Congress for FY 26;
- Runs counter to the current bipartisan congressional push to expand and make permanent the highly successful USDA Section 502 Native Relending Program, enhancing Native CDFI's proven ability to deploy homeownership loans across Indian Country; and
- Conflicts with the statutory status of the Fund and its programs, affirmed by Treasury Secretary Bessent in March 2025.

Moreover, Congresswoman Maxine Waters, Ranking Member of the U.S. House Committee on Financial Services, released a recent statement on the Fund's undermining, speaking to her own effort in working with Republicans to secure $3 billion for the Fund in 2020. These statements reveal the extent to which the Fund is needed and the devastating consequences of removing the Fund will have on countless individuals who live in low-income and underserved communities. Urging for additional oversight and the maintenance of appropriations, NCN's letter argues for the reinstallation of the Fund's staff and continued support for Native community and economic development across the U.S.

Read the NCN letter here.

Learn more about the CDFI Fund here.

Tenant Talk Live

Join Today's (11/3) "Tenant Talk Live" Recapping The Collective's Tenant Leader Retreat

By Sid Betancourt, NLIHC Manager, Inclusive Community Engagement

Keywords: "Tenant Talk Live," The Collective, tenant leader retreat

Join NLIHC's next "Tenant Talk Live," a meeting geared toward tenant and resident leaders, today, November 3, at 6:00 pm ET (5:00 pm CT, 4:00 pm MT, and 3:00 pm PT). Join this month's call to learn more about The Collective's recent retreat from tenant leader participants from across the country. Learn about their collective strategizing during the retreat and their specific approaches to organizing around heightening housing precarity and escalating repression.

The Collective is a dedicated group of tenant and community leaders with lived experience of housing insecurity who work to advance housing and racial justice in their communities. Joining "Tenant Talk Live" this month are three Collective members: Mrs. Kennetha "The Homeless CEO" Patterson, Tiffany Haynes, and Jacob Berry.

Register for today's "Tenant Talk Live."

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

Stay up to date on "Tenant Talk Live" events via the Facebook group.

Research

Research Provides Considerations for Direct Rental Assistance Program Design

By Mackenzie Pish, NLIHC Research Analyst

Keywords: rental assistance; housing assistance; housing choice voucher; direct rental assistance

A recent report, "*Direct Rental Assistance and Landlords: Considerations for Program and Pilot Design,*" examines how landlords might respond to direct rental assistance (DRA) that provides cash payments *directly to tenants* to help them afford housing. Based on landlords' perspectives of the Housing Choice Voucher (HCV) program, which provides rental assistance payments *directly to landlords*, the authors found that landlords who rent to low-income renters would likely prefer to rent to DRA recipients than to unsubsidized renters. However, landlords' preference between DRA and HCVs depends on how landlords weigh the benefit of HCVs' more reliable rent payments against the cost of HCVs' administrative requirements.

The authors conducted 2-hour interviews with 157 landlords and property managers who rent to low-income renters in Baltimore, Maryland; Washington, D.C.; Cleveland, Ohio; and Dallas, Texas. Participating landlords managed a range of rental portfolios, from one rental home to thousands, with rents at or below 150% of the metropolitan area Fair Market Rent. About 70% of the landlords accepted vouchers, many of whom had not done so previously. Interviews focused on landlords' perceptions of the HCV program, business and screening strategies, and engagement with subsidy programs generally. The authors also observed landlords during their daily operations to supplement findings from interviews. The interviews did not focus on DRA, but the authors suggest they provide important considerations for designing DRA programs.

The authors found that landlords might perceive tenants with DRA as a greater risk than tenants with HCVs, but they would still prefer them to unsubsidized low-income renters. For landlords, the reliability of rental payments is the most important distinction between HCVs, DRA, and no subsidy. Landlords prefer tenants who they believe will pay their rent in full and on time. Landlords value HCVs' guaranteed rental payments enough to deal with pragmatic administrative burdens. Despite research demonstrating that renters prioritize rental payments, landlords interviewed believed that renters were irresponsible, lacked budgeting skills, and spent money on novelties. This suggests that landlords won't trust tenants to prioritize DRA for rent without some form of programmatic verification that rent was paid.

DRA programs may be most effective if used to stabilize households with non-zero incomes and already residing in their homes, particularly in markets with rapidly increasing rents. For renters who have already secured housing, DRA could help them afford the rent and reduce involuntary displacement. For tenants searching for housing, however, the potential impact of DRA may be mixed and depend partially on whether landlords find DRA payments reliable, and what rent multiplier they apply to DRA income when considering whether tenants have sufficient income to rent. Landlords interviewed typically assess the ability of prospective tenants to reliably afford their rent by requiring their incomes to be three times the rent, which is a 'rent multiplier' of three. The authors found that landlords are willing to relax the rent multiplier when a renter's income source is more reliable. HCVs and fixed income sources like social security are more reliable than low-income wages. If landlords do not apply a lower multiplier for DRA income, then DRA assistance will likely be less effective than HCVs at helping recipients secure housing.

Further, the authors find that landlords are opposed to time-limited income sources. Landlords welcome HCV holders because they are more likely to renew leases and remain in the same homes for longer periods than unsubsidized tenants, creating fewer turnover costs. Ideally, DRA programs would provide long-term assistance similar to HCVs. If DRA programs are unable to offer long-term direct assistance, the authors recommend they include a mechanism to transition DRA recipients to HCVs or other long-term subsidies.

DRA may be more appealing for landlords with smaller portfolios who struggle to comply with HCV requirements. Small landlords without full-time staff find HCV requirements burdensome. Landlords identified the HCVs' rent reasonableness and inspection processes as frustrating and unduly time consuming. Inspection inconsistencies and delays obstruct tenants' move-in, delay rent payments for weeks or months, and may result in termination of HCV contracts. DRA programs could be designed to remove these administrative features. DRA programs could provide a maximum subsidy amount not based on their homes' rental price, relieving administrative burden for landlords and incentivizing renters to "shop" for homes with lower rent to save any leftover subsidy for other needs. DRA programs could also eliminate housing inspections or focus housing inspections on significant health and safety issues.

The study concludes that DRA should not replace the HVC program, but it could be a valuable tool for communities to keep renters stably housed. HCVs may be best suited to help the lowest income renters secure housing that they could not otherwise afford, while DRA may be better suited to help tenants maintain housing in the face of financial setbacks or rising rents.

Read the report here.

Eighty Percent of the Nation's Affordable Housing Stock Exposed to Repeated Extreme Heat Events

By Mackenzie Pish, NLIHC Research Analyst

Keywords: disaster resilience; extreme heat; extreme weather; affordable housing; subsidized housing; habitability; renter protections

Research published by the Union of Concerned Scientists (UCS), "Colliding Crises: The Dangers of Extreme Heat in Affordable Housing," found that nearly 80% of affordable homes across the United States, Puerto Rico, and the Virgin Islands, and the more than seven million low-income people who live in them, were exposed to repeated extreme heat events in 2024.

The authors cross-referenced county-level data on heat alerts issued by the National Weather Service during the 2024 Danger Season from May 1 to October 31 with the location of four types of affordable housing: public housing (872,000 homes), project-based subsidized housing (1.5 million homes), homes subsidized through the Low-Income Housing Tax Credit (LIHTC) (2.6 million homes), and manufactured housing (1.9 million homes). Combined, these programs account for nearly eight million homes. Heat alerts are issued when extremely dangerous heat conditions occur or are expected.

During the 2024 Danger Season, nearly 80% of affordable homes (6.2 million) were located in counties with seven or more heat alerts. This includes approximately three-quarters of project-based and manufactured homes and nearly 83% of public housing and LIHTC homes. Fewer than 4% of affordable homes experienced no heat alerts. While affordable homes in every region were impacted by extreme heat, the Northeast and Southeast regions of the U.S. accounted for nearly half of all affordable homes exposed to at least seven heat alerts.

Nearly 46% of affordable homes were in counties that experienced at least 21 days or three weeks of heat alerts, including 35.6% of manufactured homes, 41.5% of project-based subsidized homes, and more than half of public housing and LIHTC homes. In 15 states or territories, 75% of affordable homes were exposed to at least 21 alerts. The states with the greatest number of affordable homes exposed to 21 or more heat alerts were Texas (567,886 homes), California (530,361 homes), New York (498,084 homes), New Jersey (212,842 homes), and Louisiana (156,404 homes).

People of color faced disproportionate risks of extreme heat exposure. Fifty-two percent of households in public and project-based subsidized housing are people of color, but they accounted for two-thirds of households in these programs that experienced 21 or more heat alerts. Race data for LIHTC or manufactured housing tenants were not accessible.

The authors conclude with a call for increased investments in heat resilience for existing and new homes to avoid deadly outcomes when low-income households cannot afford cooling costs during extreme heat. They call for expansion and reform of the U.S. Department of Health and Human Services' Low-Income Home Energy Assistance Program and the Department of Energy's Weatherization Assistance Program. Other key recommendations provided by the authors include improved, energy-efficient building codes; mandated cooling inspections in all publicly owned or subsidized homes and requiring remedies within 24 hours; renter protections that strengthen state and local warranties of habitability to reflect cooling needs, and prohibit utility shut-offs during extreme weather; and requiring federally subsidized properties to have power backups to combat grid issues during extreme weather events.

Read the report here.

Opportunity Starts at Home

JAMA Network Open Publishes Article on Housing Conditions and Adult Asthma Burden

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

Keywords: Opportunity Starts at Home*, multi-sectors, housing code enforcement system, health system electronic records, housing and health*

JAMA Network Open published a recent article, "Tenant Reports of In-Home Asthma Triggers and Adult Emergency Department Use," examining the association between tenant-reported residential asthma triggers and adult asthma emergency department visits. The cross-sectional study, conducted in Boston, utilized data from the city's housing code enforcement system and health system electronic records. The authors found that tenant-reported asthma triggers were significantly associated with higher rates of adult asthma emergency department visits, underscoring the need for universal access to healthy housing to reduce health disparities.

The authors analyzed data from the Massachusetts General Brigham health system electronic health records (EHR) and tenant requests for home inspections by code enforcement officers. The study included 2,406 emergency department visits from 1,698 unique patients and 7,259 tenant reports across 552 residential block groups. Eight categories of tenant reports were identified as relevant to asthma: excessive or insufficient heat, pest infestation, mice infestation, bed bugs, chronic dampness or mold, poor ventilation, rodent activity. Data were also collected from Breathe Easy, a program in Boston that allows clinicians to report asthma triggers directly to the Inspectional Services Department.

The findings demonstrate a link between unhealthy housing and asthma at the population level in Boston. Increases in tenant reports of in-home asthma triggers were associated with a rise in neighborhood rates of adult asthma related emergency department visits. Neighborhoods with higher proportions of Black or Latino residents had at least 72% higher rates of asthma triggers.

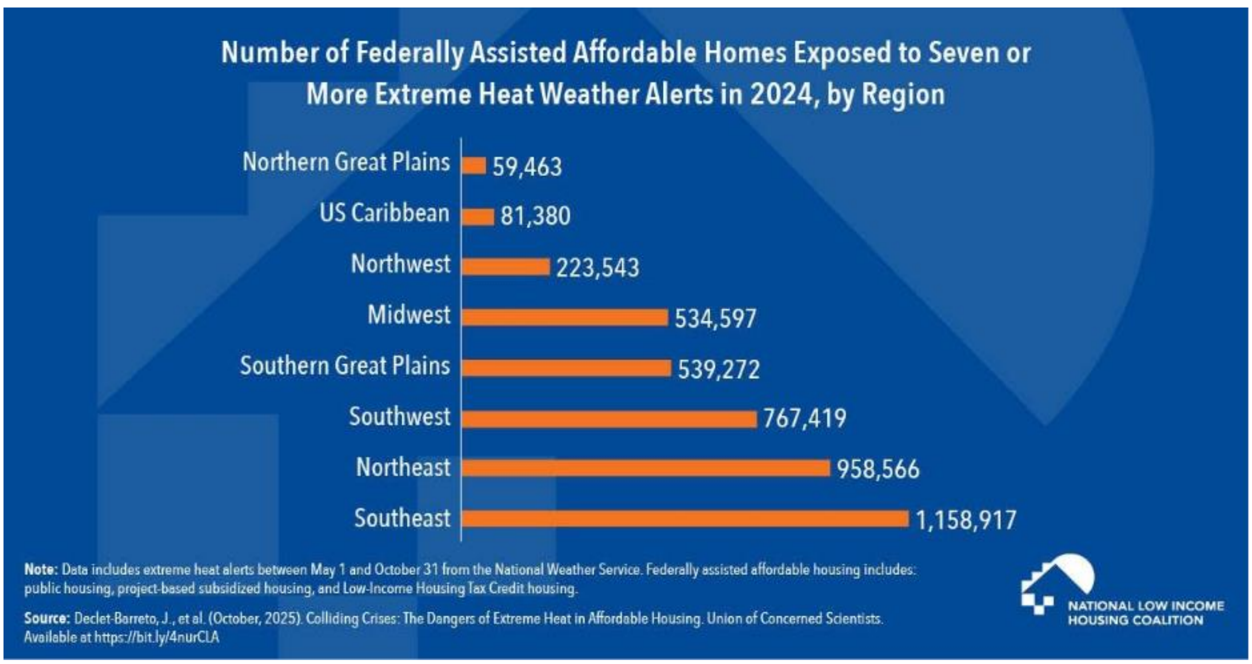
The article concludes by emphasizing the role of unhealthy housing in asthma burden differences between neighborhoods across Boston. It calls for greater investment in housing code enforcement and universal access to healthy housing to reduce asthma rates and disparities. The authors also highlight the broader, multi-sector impacts of improved housing conditions, noting healthy housing as a pathway to reducing psychosocial stress experienced by racial minorities, which contributes to worse asthma outcomes.

Read the article here.

To learn more about the intersections between housing and health, read the OSAH fact sheet here.

Fact of the Week

Nearly Half of All Federally Assisted Affordable Homes Exposed to Seven or More Extreme Heat Events are Located in the Southeast and Northeast Regions



Note: Data includes extreme heat alerts between May 1 and October 31 from the National Weather Service. Federally assisted affordable housing includes: public housing, project-based subsidized housing, and Low-Income Housing Tax Credit housing.

Source: Declet-Barreto, J., et al. (October, 2025). Colliding Crises: The Dangers of Extreme Heat in Affordable Housing. Union of Concerned Scientists. Available at https://bit.ly/4nurCLA

NLIHC News

NLIHC in the News for the Week of October 27

The following are some of the news stories to which NLIHC contributed during the week of October 27:

- "For the Homeless, Finding a Place to Live Is Only Part of the Problem," *Racket*, October 29, at: https://tr.ee/0cYjJF
- "The Shutdown Is Already Having A 'Chilling Effect' On Multifamily," *Bisnow*, October 29, at: https://tr.ee/GNGAM1
- "Housing Underbuilding Hits Northeast and Great Lakes Hardest," *CRE Daily*, October 29, at: https://tr.ee/fLHyca

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Where to Find Us—November 3

- Texas Supportive Housing Symposium 2025 – Austin, TX, November 4-5 (Dan Emmanuel)
- Warren Village Connections Breakfast – From Policy to Practice: Addressing Affordable Housing Together – Denver, CO, November 12 (Brooke Schipporeit)
- Empower Missouri Anti-Poverty Advocates Summit – Columbia, MO, November 18-19 (Kayla Blackwell)

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