Memo To Members & Partners
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Budget and Appropriations

Lawmakers Return to Washington for End of 119th Congress – Join Tomorrow's (November 10) Day of Action to Protect Funding for Vital Federal Programs and Services

By Kim Johnson, NLIHC Senior Director of Policy

Keywords: Budget and Appropriations, THUD, HUD, FY27

Members of the House and Senate will return to their Washington, D.C. offices today for the last few weeks of the 119th congressional session. Lawmakers will need to consider several "must pass" pieces of legislation, including a continuing resolution (CR) that would extend federal funding beyond December 11, when the current CR expires, and potentially into the new year.

With time limited, an ongoing stalemate over fiscal year (FY) 2027 spending negotiations, and a new congressional session around the corner, it is unlikely that there will be agreement on a final FY27 spending bill for HUD programs before the end of the year. Without final FY27 spending bills in place, members will need to pass another CR before December 11 to ensure federal programs and services remain funded and the government does not shut down.

The Next CR Must Protect Federal Funding

NLIHC and our partners in the Campaign for Housing and Community Development Funding (CHCDF) are joining the National Council of Nonprofits' (NCN's) November 10 Day of Action to urge Congress to include language in the CR permanently blocking implementation of the Office of Management and Budget's (OMB's) proposed rule, "Regulation for Federal Financial Assistance."

If finalized, the proposal would reshape the framework for federal funding awards across agencies to ensure funds are not used to support programs that run afoul of the administration's policy positions, including programs that support disparate impact; diversity, equity, inclusion, and accessibility; or "gender ideology." NLIHC strongly opposes the rule, particularly due to its

potential impact on federal housing programs, and is calling on Congress to permanently block its implementation.

In addition, NLIHC and our partners at the National Alliance to End Homelessness (the Alliance) are calling on Congress to include language in the next CR that would protect funding for the Continuum of Care (CoC) program by requiring HUD to non-competitively renew all CoC projects expiring in FY26 for 12 months. HUD's CoC program, the backbone of the nation's homelessness response system, provides funding to thousands of communities around the country for services like permanent supportive housing. The Trump administration has proposed drastic changes to the program that would disrupt communities' homelessness response efforts and put an estimated 97,000 people who previously experienced homelessness at risk of losing their housing.
The Alliance is hosting a November 18 Day of Action for advocates to push for language in the next CR protecting funding for CoC programs and the people who rely on them. Learn more and access the Alliance's toolkit for the day of action.

Take Action!

Join NCN's Day of Action tomorrow (November 10)! 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.

Advocates should also mark their calendars for the Alliance's November 18 Day of Action on the CoC program! 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. Access the Alliance's Activation Toolkit, Keep People Home, to learn how you can join the Day of Action.

Keep emailing or calling 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 providing 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 increase 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, the "Mixed-Status" rule, and the 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.

Federal Register

NLIHC Submits Comments on Revisions to MTW Expansion Operations Notice

By Renee Williams, NLIHC Senior Advisor for Public Policy

Keywords: HUD, MTW, moving to work, disparate impact, PHAs, work requirements, time limits, term limits

On November 2, NLIHC submitted comments opposing several changes to HUD's Moving to Work (MTW) Operations Notice (Revision Notice) for the MTW expansion agencies. The Revision Notice, published in the *Federal Register* on September 1, makes changes to the August 2020 expansion Operations Notice revised in March 2025.

For a summary of the August 2020 notice and the MTW Demonstration and expansion more generally, please refer to the *2026 Advocates' Guide*.

NLIHC's comments made the following points:

- NLIHC strongly opposes the Revision Notice's changes that would allow for harsher work requirements and time limits by MTW expansion agencies. The Revision Notice, similar to HUD's recent proposed rulemaking regarding work requirements and time limits (see *Memo*, 5/11), fails to justify these changes or to establish how they would provide any benefits for HUD-assisted families.

- NLIHC strongly opposes the Revision Notice's removal of the existing 10 percent cap on "local, non-traditional activities," which allows PHAs to spend funds on activities that are not required to serve the lowest income families.
- The Revision Notice should not remove references to "disparate impact," as it is important to examine the impacts of MTW agency policies for unjustified discriminatory effects. NLIHC noted that HUD's refusal to acknowledge disparate impact does not erase fair housing obligations.

NLIHC also expressed its agreement with comments submitted by the National Housing Law Project and the Housing Justice Network.

Read NLIHC's comment letter.

Review HUD's Revision Notice.

For more detailed background regarding MTW, please refer to the *2026 Advocates' Guide*.

NLIHC, DHRC Submit Comment Letters Opposing Harmful Changes to Census; Nearly 150,000 Comments Submitted, With Vast Majority Opposed to Census Proposal

By Renee Williams, NLIHC Senior Advisor for Public Policy and Tia Turner, NLIHC Project Manager, *Our Homes, Our Votes*

Keywords: HUD, CDBG, Census, fair housing, immigration, voting rights

On November 2, both NLIHC and the Disaster Housing Recovery Coalition (DHRC) submitted letters opposing drastic proposed changes to the decennial Census. For a summary of the proposed changes, see *Memo*, 10/5.

These changes would lead to an inaccurate Census count and have numerous negative downstream consequences for the distribution of federal funds (including housing and community development dollars), data accuracy, disaster preparedness and recovery, and fair housing enforcement, among other effects.

Partners such as the Hands Off Our Census Campaign, the Roadmap to the 2030 Census initiative, and Puerto Rico Cuenta called attention to the harmful changes proposed by the Census Bureau and mobilized comments in opposition.

Leader Stacey Abrams recently discussed the importance of an accurate Census in her Substack "Assembly Notes by Stacey Abrams," using her platform to highlight NLIHC's analysis connecting the Census and equitable access to housing families can afford.

Nearly 150,000 comments were submitted during the public comment period. As of November 2, 89 percent of the comments analyzed by Hands Off Our Census opposed the proposed changes.

The Census Bureau, which is part of the Department of Commerce, now must review the submitted comments, respond to substantive comments, and make any changes before the proposal can be finalized.

NLIHC Comment Letter

NLIHC's comments, joined by numerous organizations that signed on, made the following points:

- The Census proposal to exclude from the apportionment count individuals who are not U.S. citizens or legal permanent residents is inconsistent with the Constitution's plain text.
- The Census proposal, if implemented, would result in undercounts within many communities, disadvantaging their states in the apportionment process and denying those states fair representation in Congress. Crucial decisions about funding federal housing programs are made by Congress. Congress also plays a role in essential oversight of departments that administer federal housing programs serving millions of Americans, such as HUD.
- An inaccurate population count in the 2030 Census would also create uncertainty across important housing and community development programs that states and communities rely upon, such as the Community Development Block Grant program.
- The proposed changes would create distrust in the Census, lower response rates, and result in lower-quality data needed for housing research.
- The proposed bar on race, ethnicity, and sexual orientation questions for the decennial Census would negatively impact civil rights enforcement and lead to lower-quality federal data.
- The comment period was too short given the significance of the proposed changes.

NLIHC urged the Census Bureau to withdraw its proposed changes to the Census in their entirety.

DHRC Comment Letter

The DHRC comments made the following points:

- The proposed changes fail to account for the prevalence of long-term displacement of disaster-impacted households and will lead to incorrectly counting these households elsewhere or excluding them from Census counts altogether.
- Federal programs at multiple agencies, state and local governments, and first responders rely on accurate Census data for disaster and emergency operations and planning. An inaccurate count would harm the effectiveness of these programs in saving lives and property.
- The proposed changes would have particularly negative effects on the U.S. territories, which have disproportionately suffered the impacts of extreme weather and resulting disasters, heightening the stakes for accurate data collection.

- The proposed changes would negatively impact efforts to respond to disasters and emergencies equitably across communities. The race and ethnicity data collection that the Census Bureau seeks to prohibit for the decennial Census is needed to ensure that disaster responses do not retrench historic patterns of racial segregation.
- Creating distrust surrounding the Census will sow additional chaos and confusion for disaster survivors and further chill engagement with all government entities, including lifesaving services provided during disaster responses.

The DHRC comments also called for the withdrawal of the Census proposal.

Read NLIHC's comments.

Read the DHRC comments.

Read the "Assembly Notes by Stacey Abrams" piece connecting the Census and housing.

Read the Census Proposed Rule.

HoUSed

Join Tomorrow's (November 10) National *HoUSed* Campaign Call for Universal, Stable, Affordable Housing

By NLIHC Policy Team

Keywords: national call, CoC, midterm elections

Join NLIHC's national *HoUSed* campaign call tomorrow (November 10) from 4:00 pm to 5:00 pm ET to learn more about the results of the 2026 midterm elections on housing policies, protecting the Continuum of Care Program, and more. Register today.

On tomorrow's call, Zach Brown, senior manager of government affairs at the Center on Budget and Policy Priorities, will provide an overview of the 2026 midterm election results and what they might mean for federal housing and homelessness policy. Tamina Chowdhury, director of advocacy and campaign strategy at the National Alliance to End Homelessness, will share information on the Alliance's November 18 National Day of Action to stop HUD from making sweeping changes to the Continuum of Care (CoC) program that would put over 97,000 people who had previously been experiencing homelessness at risk of losing their homes. The Alliance and NLIHC are calling on Congress to include language in the next continuing resolution (CR) protecting CoC program funding by requiring HUD to noncompetitively renew all expiring CoC projects for 12 months. The Alaska Coalition on Housing and Homelessness will also join this call to discuss Alaska's homeless and affordable housing advocacy organization responsible for overseeing the Balance of State CoC program and Alaska's Homeless Management Information System. We will also share ways for advocates to get involved and take action in their communities.

Please note that that we will not be recording this call due to the potentially sensitive nature of the information shared.

NLIHC's National HoUSed Campaign Call Agenda: November 10, 2026

- Welcome & Overview
  - David Gonzalez Rice, Senior Vice President of Policy, NLIHC
- Results of the 2026 Midterms
  - Zach Brown, Senior Manager of Government Affairs, Center on Budget and Policy Priorities
- Protecting HUD's Continuum of Care Program
  - Tamina Chowdhury, Director of Advocacy and Campaign Strategy, National Alliance to End Homelessness
- Field Update: Alaska
  - Alaska Coalition on Housing and Homelessness
- Take Action & Next Steps
  - Brooke Schipporeit, Senior Director for Field Strategy & Innovation, NLIHC

Access NLIHC's archive of *HoUSed* campaign calls and other webinar recordings.

Our Homes, Our Votes

Recap: NLIHC's *Our Homes, Our Votes* National Webinar: "Election Protection: Ensuring Voter Access & Overcoming Suppression in 2026"

By Dani Patel, NLIHC Strategic Partnerships & Campaigns Intern

Keywords: midterm elections, 10 Steps Campaign, Stacey Abrams, Asian American Advancing Justice, State Voices, HELP Carolina, voting access

In anticipation of the Midterm Elections, NLIHC's nonpartisan *Our Homes, Our Votes* (OHOV) Campaign held its November 2 webinar, "Election Protection: Ensuring Voter Access & Overcoming Suppression in 2026." This event concluded OHOV's year-long webinar series that worked to educate and equip housing advocates with the tools needed to civically engage community members.

The panelists focused their discussion on voter rights, election protection resources, and on showcasing the impact of voter engagement events supported by Our Homes, Our Votes' mini-grant program. Chantelle Wilkinson, Vice President of Strategic Partnerships & Campaigns at the coalition, kicked off the webinar by highlighting the growth of OHOV's platform through the affiliate network, NLIHC membership, newsletter, and social media. Wilkinson discussed the recent mobilization by over 200 organizations in opposing the harmful proposed Census rule change that seeks to undermine fair representation. She also discussed NLIHC's *Our Homes, Our Votes'* recent collaboration with the 10 Steps Campaign and Leader Stacey Abrams for a

Substack article on the intersection of housing and the Census. Finally, Wilkinson emphasized the need for sharing the OHOV webinars widely throughout the affordable housing space to ensure advocates have the tools needed to reach their communities.

Zaria Guignard, Manager of Census and Civic Engagement at Asian Americans Advancing Justice (AAJC) began the conversation with an overview of election access under the "Voting Rights Act" (VRA). Section 203 of the VRA, which applies to certain jurisdictions, ensures multilingual residents can cast their ballot by requiring translated election materials and bilingual poll workers. Section 208 of the VRA lets voters with disabilities and multilingual voters bring someone into the voting booth to help them cast their ballot. Guignard discussed federal protections against voter intimidation, including federal law enforcement agents being prohibited from being at the polls. To address voter intimidation or voter assistance needs, Guignard closed by highlighting the multilingual options within the Election Protection Hotlines, which ensure that all community members can access the resources needed to cast their ballot.

Gabrielle Velasco, election protection expert at State Voices continued the conversation by providing resources to ensure residents can fairly cast their ballots. Velasco emphasized the importance of election protection efforts in ensuring disenfranchised and underrepresented communities can make their voices heard. She highlighted how protecting elections is a year-round effort, with volunteers and voter education needed before Election Day. Velasco concluded by covering 866 Our Vote's Field Monitors, which help resolve common voting issues and ensure voters know their rights at the ballot box, along with election hotlines available in multiple languages.

Tasha White, Founder & Executive Director at HELP Carolina followed up with a discussion on civic engagement work done at the local level as a recipient of an *Our Homes, Our Votes* mini-grant. White worked in partnership with community leaders to civically engage residents through a teen summit and Juneteenth event. She outlined strategies housing advocates can use to engage their own residents, including relying on community partners for support, outreach to political candidates on housing issues, and civic engagement circles to bring leaders together on affordability issues.

Lindsay Duvall, manager of member engagement at NLIHC, wrapped up the discussion by speaking on how advocates can continue to support affordable housing through the coalition's member network. Duvall highlighted the importance of working after the election to support affordable housing policies, with a strong member network signaling to lawmakers that housing solutions matter. Members also receive benefits, including discounted tickets to the 2027 Housing Policy Forum in Washington, DC.

Webinar Resources

- Presentation slides are available.
- Watch the recording.

Stay Connected with OHOV and NLIHC

Subscribe to the *Our Homes, Our Votes* Monthly Newsletter to receive the latest updates on voting rights, civic engagement resources, upcoming webinars, and opportunities to take action at the intersection of housing justice and democracy.

Follow OHOV on Instagram.

Join NLIHC's Membership Network.

Additional Resources

Vote Safely in 2026: Asian Americans Advancing Justice (AAJC)'s factsheet outlines information to protect voters from intimidation, including what to do if ICE officers or federal troops are at polling locations. It is available in multiple Asian languages: https://www.advancingjustice-aajc.org/publication/vote-safely-2026.

2026 Voter Readiness Checklist: (AAJC)'s guide provides tips and assistance for voting in-person and by mail: https://www.advancingjustice-aajc.org/publication/2026-voter-readiness-checklist.

866-OUR-VOTE Hotlines: Election Protection Hotlines available in multiple languages, including English, Spanish, Arabic, and Asian languages (Mandarin, Cantonese, Korean, Vietnamese, Tagalog, Urdu, Hindi, Punjabi, and Bengali): https://866ourvote.org/.

Low-Income Housing Tax Credit

NLIHC Joins Sign-On Letters Opposing Significant Changes to Community Reinvestment Act Regulations

By Libby O'Neill, NLIHC Senior Policy Analyst

Keywords: community reinvestment act, LIHTC, regulations

NLIHC signed on to four organizational sign-on comment letters in response to the Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation's (FDIC) proposed rule on the "Community Reinvestment Act" (CRA). The proposed rule, published August 12, would significantly scale back the requirements for banks to invest in the communities in which they operate, including investments in affordable housing and community development.

The CRA was enacted in 1977 to address the adverse effects of redlining and discriminatory lending practices. It requires banks to make loans and investments and provide services to borrowers and communities with low to moderate incomes. Examples of activities evaluated by CRA include equity investments in Low-Income Housing Tax Credit (LIHTC) properties, grants to community-based nonprofit organizations, loans to first-time homebuyers, and loans to small businesses. Three federal entities are responsible for evaluating how well banks meet their CRA

obligations: the Federal Reserve, the FDIC, and the OCC. The new rule was proposed by two of these entities—the FDIC and the OCC.

The comment letters NLIHC signed on to vary in focus and scope, but each letter raises concerns and opposition to proposed changes to bank "asset thresholds," which determine banks' CRA obligations based on their size in assets (by dollar amount). For example, banks with assets greater than $1.649 billion are subject to the highest CRA requirements; the proposed rule would make it so that only banks with assets over $10 billion are subject to the highest requirements. If this change takes place, several hundred banks around the country would have significantly lower CRA obligations, which would likely result in less investment in their communities. Other changes would result in decreased accountability and reduced access to financial services for low- and moderate-income communities.

The following is brief overview of each comment letter:

- NLIHC signed on to the ACTION Campaign's comment letter as a member of ACTION's Steering Committee. The ACTION Campaign is focused on reforming and expanding the Low-Income Housing Tax Credit (LIHTC), so the comment focuses on implications for this program. The proposed changes to the asset threshold mean that significantly fewer banks would be required to make equity investments (such as those to LIHTC properties) in their communities. This would lead to reduced "competition in the LIHTC equity market, leading to lower pricing on credits, and less housing produced."
- The National Association of Affordable Housing Lenders' (NAAHL) comment letter also addresses the proposed changes to the asset thresholds, including the impact on reduced investment in underserved communities. NAAHL also raises concerns with new requirements for organizations receiving grants under the CRA, which could force banks to provide fewer grants, "particularly to smaller organizations, including those serving rural and other under-resourced communities." NAAHL urges the OCC and FDIC to maintain CRA's focus on low- and moderate-income people and communities, as intended by statute.
- The Native CDFI Network's (NCN) letter focuses on impacts of the proposed changes to Tribal Nations, Native communities, and Native Community Development Finance Institutions (CDFIs). NCN opposes the proposed rule, citing several proposed changes, including the changes to bank asset thresholds that would lead to reduced investment in Indian Country. Their letter states that the proposed rule will "structurally and dramatically de-incentivize bank lending and investment in Tribal Nations and Native communities generally and Native CDFIs specifically," reduce banks' public accountability to Indian Country, and make it difficult to amend the CRA rule in the future to strengthen investments in Indian County.
- The National Community Reinvestment Coalition's (NCRC) comment letter is very comprehensive, including detailed comments about most aspects of the proposed rule. NCRC opposes the proposed rule, stating that it would "significantly scale back CRA coverage, drastically reduce regulatory expectations of CRA activity, and weaken the CRA's mechanisms for holding banks accountable for serving the needs of the entire communities they operate in."

The "Community Reinvestment Act" is a vital tool for addressing the impacts of systemic discrimination on people and communities, and NLIHC opposes changes that would weaken the implementation of this law. Access to financial services and affordable financing is essential for developing and preserving affordable housing, community development, and financial stability for people in underserved communities. The regulatory entities responsible for evaluating the CRA should maintain high standards for meaningfully investing in their communities.

Read the proposed rule.

Read the four sign-on letters below:

- ACTION Campaign
- National Association of Affordable Housing Lenders
- Native CDFI Network
- National Community Reinvestment Coalition

Opportunity Starts at Home

"Multi-Sector Organizing to Protect Immigrant Communities: The *Keep Families Together* Campaign" Webinar Recap

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

Keywords: mixed-status, Keep Families Together

The *Opportunity Starts at Home* (OSAH) Campaign and OSAH Roundtable Members Protecting Immigration Families (PIF) and the National Housing Law Project (NHLP) hosted a webinar on October 29, highlighting the achievements of the *Keep Families Together* Campaign, which organized a broad coalition of national, state, and local partners in response to HUD's proposed Mixed-Status rule. The proposed Mixed-Status rule would force families with mixed immigration statuses (mixed-status families) in certain HUD programs to choose between separating to preserve their housing assistance or foregoing their assistance to stay together.

Speakers included:

- Julie Walker, Opportunity Starts at Home (OSAH) project manager, NLIHC
- Kayla Blackwell, senior housing policy analyst, NLIHC
- Adriana Cadena, executive director, Protecting Immigrant Families (PIF)
- Marie Claire Tran-Leung, evictions initiative project director and managing attorney, National Housing Law Project (NHLP)
- Sonya Acosta, senior policy analyst, Center on Budget and Policy Priorities (CBPP)

Julie Walker opened the webinar with an overview of the OSAH campaign and the significance of mobilizing multi-sector partners around both offensive and defensive policy priorities. She

highlighted the *Keep Families Together* Campaign as a powerful example of success in mobilizing a wide array of partners with different areas of expertise to oppose the HUD proposed Mixed-Status rule.

Marie Claire Tran-Leung shared more about *Keep Families Together* Campaign efforts from 2019 to the present, including defeating the 2019 HUD proposed Mixed-Status rule by gathering over 30,000 comments. She highlighted that the campaign's success was the result of bringing together a broad spectrum of stakeholders in opposition to this rule. Housing organizations that are not always aligned came together, and multi-sector partners, including educators, health care providers, and local and state governments, saw the importance of keeping immigrant families together and showed up for the effort. When comments were needed again in 2026, partners remained steadfast in their support. Collaboration with PIF helped the campaign to bring in additional multi-sector partners by connecting the Mixed-Status proposed rule to a broader anti-immigrant agenda that cuts across all public benefits.

Sonya Acosta shared her history with the *Keep Families Together* Campaign, beginning in her role as a policy analyst at NLIHC, and how she continues to support this work at CBPP through data analysis and technical assistance. Since 2019, leaders of the *Keep Families Together* Campaign have strengthened relationships with partners and worked closely with immigrant rights groups. Campaign leaders were also able to build on earlier campaign materials to ensure that partners had the educational materials needed to submit comments and inform communities. She emphasized the importance of a multipronged approach that includes coalition building, education and awareness, and legislative strategy based on congressional composition.

Kayla Blackwell discussed how NLIHC helped to bring in and mobilize national, state, and local partners. The *Keep Families Together* Campaign leaders identified populations who would be most impacted by the proposed Mixed-Status rule, and which sectors would be impacted, including those working directly in communities. Key partners included tenant leaders, homelessness advocates, immigration advocates, organizations serving older adults, housing providers, public benefits advocates, organizations serving immigrant survivors of domestic violence, state and local elected officials, and members of Congress. She shared that an important step to bringing partners into the work was educating different networks through webinars, partner calls, and in-person events on the proposed Mixed Status rule and relating the impacts of the rulemaking to multi-sector partners' day-to-day work and populations served.

Adriana concluded the webinar by sharing what is next for the *Keep Families Together* Campaign and plans to sustain momentum. She shared that they are anticipating the publication of the HUD Mixed-Status Final Rule, and it is critical to provide clear guidance to immigrant families about how it will impact their federally subsidized housing so they can make an informed choice about their housing assistance. The campaign is developing educational materials for families and service providers that will be shared with their network. She encouraged attendees to join the *Keep Families Together* Campaign by visiting the campaign website. She emphasized that the proposed rulemaking would impact not only immigrant communities but all communities, and that we all have a role to play to protect families by ensuring the use of equitable approaches to address the affordable housing crisis.

CBPP is an OSAH campaign Steering Committee member. PIF and NHLP are members of the OSAH campaign's Roundtable.

Watch the recorded webinar.

Research

2026 State Legislative Trends in the South: Heating and Cooling Laws, Strengthening Habitability, and Eviction Record Sealing Protections

By Nada Hussein, NLIHC State and Local Research Analyst

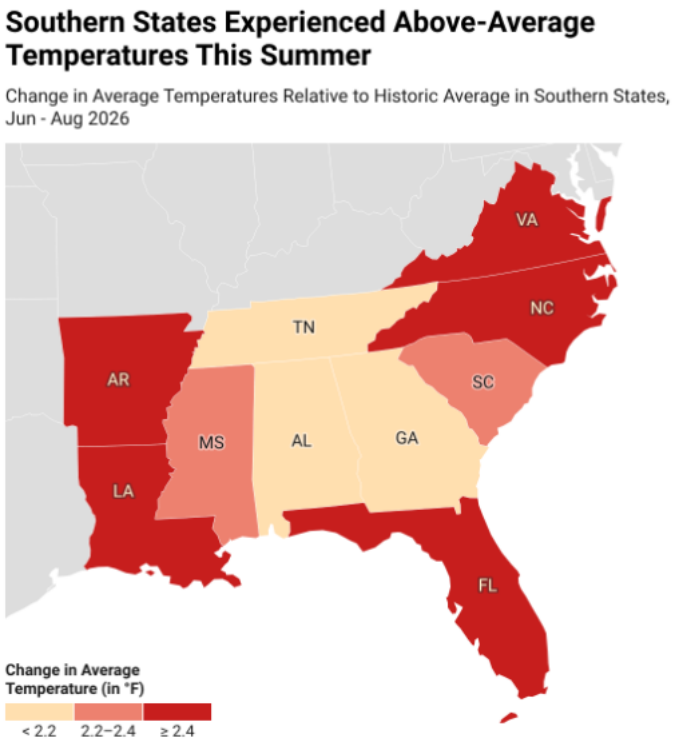
Keywords: Network, eviction, renters' rights, eviction sealing, habitability, South Carolina, Georgia, North Carolina

NLIHC's Research team follows developments in rental housing policies and programs at the state and local levels, including the introduction and passage of bills related to tenant protections in the legislatures of all 50 states and the District of Columbia. Between October and November, through *Memo to Members & Partners*, NLIHC will highlight 2026 legislative trends across the Northeastern, Southern, Midwestern, and Western regions of the U.S.

This article focuses on the Southern region, encompassing Alabama, Arkansas, Florida, Georgia, the District of Columbia, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Virginia, and West Virginia. While it uplifts a few key trends, the bills discussed here represent a small fraction of the scores of housing-related bills pursued this year across the region.

Legislators Introduce Laws to Protect Renters from the Dangers of a Changing Climate

Amid a changing climate landscape across the U.S., an uptick in severe weather events has put renter households at an increased risk of housing instability or loss of life. NLIHC's 2023 Natural Hazards and Federally Assisted Housing report found that heat waves were the most prevalent natural hazard threatening federally subsidized renters. During the summer months of 2026, more than half of the states in the South saw record-breaking heat. This year, legislators across the region took action to protect renters from the safety risks of a changing climate.



Note: The "historic average" is the average temperature between June to August from 1901 to 2000.

Source: National Centers for Environmental Information, Statewide Mapping Data, Average 3-Month Temperature for the Contiguous U.S. from June to August. Available at https://bit.ly/4z7v5FE

Virginia House Bill 519, signed in April 2026 by Governor Abigail Spanberger and effective July 1, 2026, amends the definition of "essential service" in the state's "Residential Landlord and Tenant Act" to include central air conditioning. "Essential services" is a term used in several states to describe features a rental unit must have to be considered fit for habitation, such as running water, electricity, or operable door locks. A landlord's failure to provide essential services might entitle affected renters to pursue legal action against them. However, under Virginia's new law, the definition only applies when the air conditioning is supplied by the landlord as per the lease agreement; it if a unit is rented without air conditioning, the landlord is not required to provide this service.

Legislators in Florida proposed a similar bill this year, Senate Bill 0322, to make air conditioning an essential service. Though the bill did not make it out of committee, it would have required landlords to maintain temperatures at or below 82ºF in rental units when outside temperatures exceed 90ºF and provided landlords three days to rectify defective cooling units after receiving written notice from a tenant.

In the District of Columbia, councilmembers passed Council Bill 26-0285 to modify existing temperature regulations for rental units to better suit a changing climate. The law now requires

landlords to provide heat in rental units between October 15 and April 15 of each year so that indoor temperatures remain at or above 68ºF. In the summer (May 1 to October 1), landlords must provide air conditioning in rental units so that indoor temperatures remain at or below 78ºF or at least 15ºF less than the outside temperature, whichever is greater. The law takes effect April 1, 2027.

In North Carolina, legislators took a different approach to keeping renters safe from extreme temperatures. Senate Bill 1027, which was referred to committee at the end of the 2026 legislative session, would prohibit utility providers from disconnecting renters' utilities during periods of extreme heat or cold, or poor air quality. The ban on utility shutoffs includes a buffer that would begin 24 hours prior to an official weather or air quality alert going into effect and end 48 hours after the expiration of an alert. The bill would also give renters the right to install their own portable cooling or air filtration devices, with some exceptions related to safety codes and property damage.

Legislators Pursued Bills to Empower Tenants to Address Habitability Concerns in Their Homes

Residing in properties where health and safety risks are present can have negative consequences on renters' physical and mental health. While almost all states across the country require that rental properties have a warranty of habitability—a legal requirement that landlords must keep rental units in reasonably safe condition—the implementation and enforcement of these laws are often complicated. This year, legislation was introduced in Georgia, Mississippi, and Virginia to empower renter households to take action to rectify habitability concerns within their homes. While these bills did not pass in 2026, these efforts by state legislators reflect a growing awareness of the need to improve housing conditions for renters in the South.

"Repair-and-deduct" laws are one approach to enforcing habitability. They allow renters to step in when landlords are unable or unwilling to make needed repairs, outlining a process through which households can make necessary repairs within their homes and then deduct the cost of the repair from their rent. Legislators in both Georgia and Mississippi proposed repair-and-deduct legislation this year that attempted to give tenants the right to repair when their landlord does not fulfill their habitability obligations. Georgia's House Bill 1007 would have allowed tenants to hire a licensed professional to make repairs if their landlords did not take action within 14 days of receiving written notice of a necessary repair, and to deduct the costs from future rent payments after submitting receipts to the landlord. The bill also would have allowed tenants to break their lease if repairs were not completed within 60 days of notifying the landlord. Similarly, Mississippi's House Bill 442 would have allowed tenants to repair-and-deduct if landlords did not make needed repairs within 30 days of receiving written notice from the tenant, as long as receipts were provided.

In Virginia, legislators carried forward House Bill 79 from the 2025 legislative session, which would allow a tenant to file a personal injury or wrongful death lawsuit against their landlord if the landlord's negligence in addressing mold in a rental unit resulted in serious harms to the tenant. The bill would allow tenants to seek compensatory damages like medical bills, lost wages, and injury to personal property, as well as punitive damages and attorney fees. Furthermore, when mold issues arise in a unit and are confirmed by a medical professional to

"materially affect the health or safety of any tenant," the proposed law would have required landlords to relocate tenants to a comparable dwelling or hotel at no additional cost beyond rent and perform mold remediation within 30 days. House Bill 79 made it to committee in February 2026 and will be carried forward to the 2027 legislative session.

Legislators Introduce Tenant Protections to Reform Eviction Record Sealing Laws

Eviction records, referred to as the Scarlet "E," are often treated as an automatic cause to deny a rental housing applicant and have long-lasting impacts on renters' housing stability. In reviewing rental applications, many landlords rely on third-party screening companies that use software to collect large amounts of court data and red flag any eviction filing against a tenant, regardless of what happened in the case. Over the past decade, several states have implemented laws that safeguard this data through record sealing, which hides eviction records from public view, or expungement, which removes eviction records from the legal record as if they never happened. These laws can be triggered automatically in certain circumstances, such as when a case is dismissed, through a petition by or agreement between the landlord and tenant or based on a judge's discretion.

In Georgia this year, legislators passed Senate Bill 406 that included a provision to permit courts to seal eviction case records when a tenant files a motion to seal. The law only applies to eviction cases in which the court ruled in favor of the tenant, the tenant has satisfied the judgment of the case in full (i.e., paying back rent and other legal costs), or the court dismissed the case and seven years have elapsed since. Dr. Bambie Hayes Brown, president and CEO of NLIHC state partner Georgia Advancing Communities Together, Inc., noted "the passage of Georgia Senate Bill 406 marks a significant step forward in housing justice. Beginning January 1, 2027, the law will provide eligible individuals with an opportunity to request that their eviction records be sealed, helping reduce barriers to securing housing and creating pathways toward greater stability and economic opportunity."

In contrast to Georgia's new law that requires tenants to file a motion to seal their eviction case, South Carolina's House Bill 4270 would automatically remove certain eviction cases from public record seven years after the final disposition of the case. The law includes eviction cases in which the court ordered an eviction against the tenant, that were resolved by settlement, or that were resolved by the payment of back-rent and other costs. The new law will take effect January 1, 2027.

This session, Florida legislators also attempted to advance eviction record protections through Senate Bill 1530. Though the bill did not make it through committee, it would have allowed tenants named in an eviction case for nonpayment of rent to file a motion to have the case records sealed and their names replaced with "tenant" on the public court docket, as long as their situation meets certain conditions. Notably, these protections would not have applied to individuals who have been evicted more than once.

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Have questions about state and local housing research, or want to share updates from your community? Email research@nlihc.org

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2026 State Legislative Trends in the Midwest: Combatting Junk Fees, Protecting Survivors of Abuse, and Prohibiting Naming Minors as Defendants in Evictions

By Mackenzie Pish, NLIHC Research Analyst

Keywords: tenant protections, renter protections, habitability, junk fees, eviction, record sealing, expungement, survivors of abuse

NLIHC's Research team follows developments in rental housing policies and programs at the state and local levels, including the introduction and passage of bills related to tenant protections in the legislatures of all 50 states and the District of Columbia. Between October and November, through *Memo to Members & Partners*, NLIHC will highlight 2026 legislative trends across the Northeastern, Southern, Western, and Midwestern regions of the U.S.

This article focuses on the Midwest region, which encompasses Illinois, Indiana, Iowa, Kentucky, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin. While it uplifts a few key trends, the bills discussed here represent a small fraction of the scores of housing-related bills pursued this year across the region.

States are Stepping Up to Protect Renters from Rental Housing Junk Fees

On top of the already high cost of housing, tenants are increasingly hit with an array of unexpected "junk fees" from landlords, or fees charged for services beyond rent and utilities, sometimes even when renters do not utilize those services. For example, NLIHC's 2025 National Renter Survey found that 35% of renters experienced a "convenience" or "pay-to-pay" fee for using a particular method to pay rent, such as checks or money orders. Nearly one in six renters were forced to pay for mandatory cable, internet, or phone services, and one in eleven were charged technology fees for things like smart locks, key fobs, and package lockers. These junk fees increase the true cost of rental housing and can impair renters' ability to make informed decisions about the right home for their budget during a housing search. For many renters, particularly the lowest income renters who face high rates of cost burdens, extra fees can cut into budgets for food and other needs and lead to late fees, eviction, and displacement.

In September, Michigan passed Senate Bill 373, amending the "Truth in Renting Act" to target pay-to-pay fees and immediately require that all landlords offer one fee-free method of paying rent. Michigan Coalition Against Homelessness CEO Eric Hufnagel shared how the organization "was proud to join housing advocates, tenant organizations, and community partners from across the state in supporting this legislation through testimony, education, and outreach. Together, we helped elevate the voices of renters who are disproportionately impacted by these fees and demonstrated why greater fairness in the rental market is essential to preventing homelessness." Similarly addressing pay-to-pay fees, Minnesota Senate Bill 4171 amended current law to require landlords to provide an alternate fee-free way to pay rent when an online payment platform malfunctions, and prohibits late fees or eviction in situations when rent is not paid because of malfunctioning payment methods.

Illinois House Bill 3564, the "Rental Affordability and Fee Transparency Act," goes even further to protect renters from junk fees. Passed in June 2026, the new law prohibits 11 types of junk fees, requires that all non-optional fees be explicitly disclosed on rental property listings and on the first page of lease agreements, and prohibits landlords from renaming fees to circumvent the law. Local jurisdictions operating under home rule can go further to regulate fees but cannot reduce the state law protections. NLIHC State Partner Housing Action Illinois joined over 35 other organizations in endorsing the bill and created a fact sheet to help renters understand their rights under the new law. Bob Palmer, policy director for Housing Action Illinois, noted that "this new state law will lower costs for many renters and make it easier for people to make an informed decision about whether to sign a lease or not."

Midwest States are Working to Ensure Renters Who are Survivors of Abuse are Safe in Their Homes

While the federal "Violence Against Women Act" (VAWA) provides protections for survivors of abuse, including domestic or intimate partner violence, sexual abuse, stalking, human trafficking, or other forms of harassment in federally subsidized housing, there are currently no federal protections for survivors who reside in other kinds of rental housing. In the Midwest, Wisconsin, Ohio, and Missouri joined several states in the Northeast this year to introduce protections for renters who are survivors of abuse.

In Wisconsin, existing law provides a pathway for renters to terminate their lease if they or their children experienced acts or threats of harm at home, but requires renters to provide landlords with legal evidence of an abusive action and to demonstrate that continued tenancy would result in "an imminent threat of serious physical harm." Passed in March 2026, Senate Bill 413 eliminated the requirement to demonstrate an imminent threat of serious harm when the underlying harm is sexual assault or stalking. Notably, the existing general provision requiring renters to prove an imminent threat still applies to renters who experience other forms of abuse, such as domestic violence or harassment.

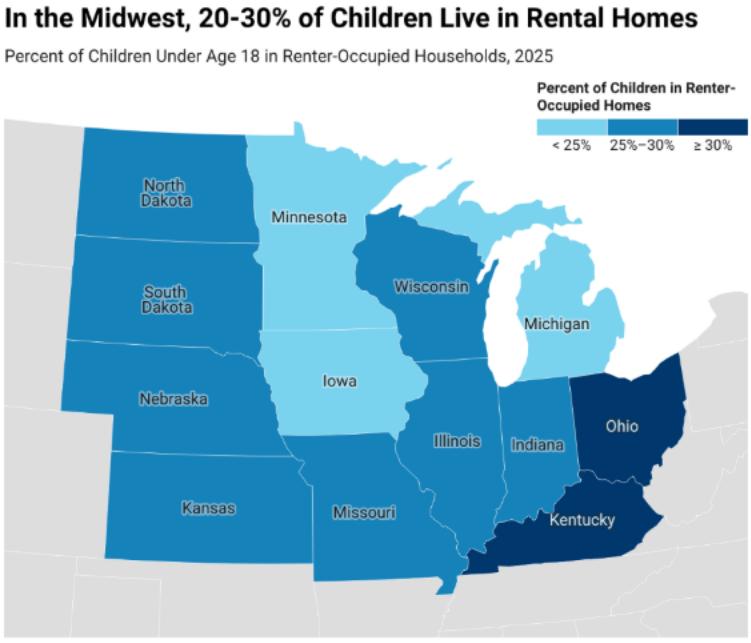
Introduced this May and referred to committee, the Ohio "Safe Homes Act" (House Bill 855) would provide protections to renters who are victims of abuse. The bill would permit renters who experienced one of several sex-related crimes to terminate a rental agreement or, at the renter's expense, request new locks. The renter must provide the landlord with a certified copy of a

qualifying protection order or a report signed by a "qualified advocate," or a victim crisis and safety advocate who meets training credentials defined in the bill. Landlords whose tenants break their lease under the law would be eligible for a tax credit. The bill would also prohibit landlords from refusing to rent to an otherwise qualified renter based on their status as a victim of these crimes and prohibit calls to law enforcement about such crimes from being classified as a nuisance that could threaten tenancy.

To protect renters from domestic violence specifically, Missouri Senate Bill 1741 would provide a pathway to remove or exclude offenders from rental homes when a tenant provides written notice and documentation of the offense to their landlord. If the offender vacates within the 5-day notice period, the landlord is required to install new locks. If the offender fails to vacate, the landlord must file for eviction against the offender only and change the locks after the eviction is ordered. The bill was referred to committee in May 2026.

Midwest States Prohibiting Landlords from Listing Children as Defendants in Eviction Cases

Beyond immediate housing instability, evictions cause severe and long-lasting harm to children's development, health, and well-being. Nearly three million children are at risk of eviction each year in the United States. In fact, renters with children are twice as likely to experience eviction as renters without children. To make matters worse, children are sometimes included with their parents or guardians on the list of named defendants in an eviction case, which can result in minor children having eviction records before they are legally allowed to enter into a lease agreement. This year, states in the Midwest pursued protections that prohibit children from being named in eviction records, following similar laws that passed in Illinois and Ohio last year.



Source: U.S. Census Bureau American Community Survey, 2025 1-Year Estimates, Table S0901: Children Characteristics. Available at https://bit.ly/3V5h3q0

This session, Minnesota unanimously passed Senate Bill 4171, effective August 2026, prohibiting landlords from listing minors as defendants in eviction cases unless the minor is the only renter on the lease. Landlords who violate the new law are liable for actual damages or $300, whichever is greater. Minnesota HOME Line led advocacy efforts around the provision. "What is achieved by saddling a minor with an eviction record because their parents or guardians, for example, experienced financial hardship and couldn't pay the rent on time? What purpose does that serve other than punishing a child for circumstances beyond their control?" Michael Dahl, HOME Line Public Policy Director, told NLIHC. "Minnesota legislators recognized this injustice and, in a bipartisan effort, passed legislation to ensure that children aren't held responsible for their parents' or guardians' rental situation."

Passing the House unanimously, Kentucky House Bill 338 would prohibit minors from being listed as defendants in evictions unless they are a leaseholder, require courts to remove minors as parties to an eviction, and permit courts to seal any eviction records necessary to protect minors. Minors, their parents or guardians, or other defendants could also petition the court at any time to expunge a minor's name from an eviction record. NLIHC State Partner Homeless and Housing Coalition of Kentucky (HHCK) and their partner Coalition for the Homeless in Louisville support the bill. Though there was not time in the 2026 session to move the bill over the finish line, Adrienne Bush, executive director of HHCK, expressed hope that it would pass next year: "HB 338's passage in the House and its inclusion in this year's omnibus housing bill are the result of working with key players in and around the legislature and among grassroots Kentuckians. About half of evictions filed in Kentucky over the last 5 years have been dismissed, and children should never have an eviction on their record, period. We look forward to seeing this become law in 2027."

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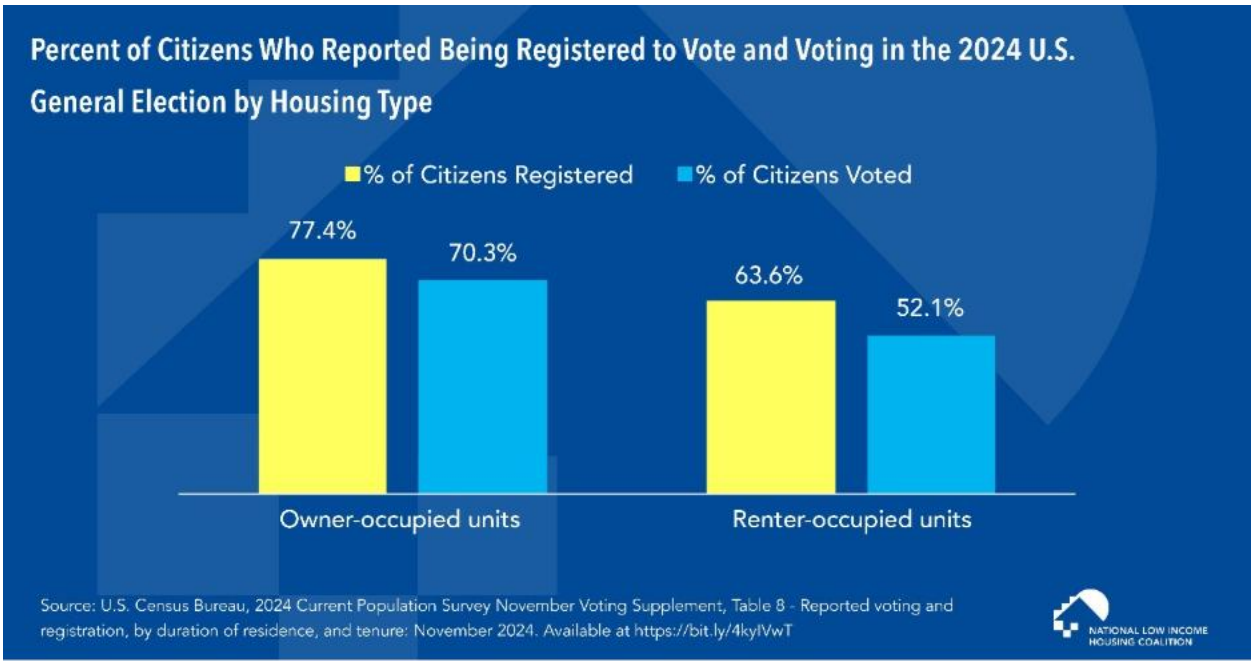
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Fact of the Week

Only Half of Renters Reported Voting in the 2024 General Election, Compared to 70% of Homeowners

Keywords: OHOV, voting, renters, homeowners, voter registration, 2024 general election



Source: U.S. Census Bureau, 2024 Current Population Survey November Voting Supplement, Table 8 - Reported voting and registration, by duration of residence, and tenure: November 2024. Available at https://bit.ly/4kyIVwT

2027 Housing Policy Forum

Less Than 30 Days Until Early Bird Registration Ends

By NLIHC Communications Team

Keywords: 2027 Housing Policy Forum, early bird registration

Early Bird Registration is now open for NLIHC's 2027 Housing Policy Forum: Building Our Future Together! Early Bird rates expire on December 1, 2026. Register today and take advantage of discounted member ticket prices.

Sarah Lewis, writer, art and cultural historian, will join award-winning author and journalist Ta-Nehisi Coates at the 2027 Housing Policy Forum.

Let us know you're looking forward to **#Forum27** by following and tagging NLIHC on social media and using **#Forum27** and **#NLIHC27!**

What You Should Know

Early Bird Registration: October 1, 2026, to December 1, 2026
General Sales: December 2, 2026, to February 2, 2027

Early Bird Registration Ticket Prices

Member: $650 (increases to $800 on December 2)
Non-Member: $750 (increases to $900 on December 2)
Low-Income Individual: $125 (increases to $150 on December 2)

For questions about membership, please contact Lindsay Duvall, NLIHC Manager, Member Engagement, at membership@nlihc.org

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Event

Reimagining Interim Housing Project Releases New and Updated Resources – Attend November 17 Webinar to Learn More

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

Shelter and interim housing programs play essential roles in keeping people safe and helping people connect to permanent housing. The Reimagining Interim Housing Project has developed the new National Standards for Shelter and Interim Housing Programs. The Standards—which were deeply informed by people with lived expertise, program staff, system leaders, and others—provide clear expectations that can be adapted and applied based on local circumstances to help provider organizations and communities improve people's experiences and strengthen the quality, safety, and effectiveness of programs. The 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.

Register here for a webinar on Tuesday, November 17, from 3:00 to 4:30 pm ET to learn more about these new National Standards.

NLIHC News

NLIHC in the News for the Week of November 2

The following are some of the news stories to which NLIHC contributed during the week of November 2:

- "Rhode Island Voters Back $120 Million Bond Measure To Support Affordable Housing," *Realtor.com*, November 3, at: https://tr.ee/aykRUH
- "Preserving Pennsylvania's Affordable Housing," *Weitzman School of Design*, November 4, at: https://tr.ee/r0VMgZ
- "Oak Ridge celebrates rehabilitation of 70 public housing units," *WVLT*, November 5, at: https://tr.ee/t8C7rx

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Where to Find Us – November 9

- Housing Justice Network Conference – Atlanta, GA, November 9-11 (Sarah Abdelhadi and Renee Williams)
- Connecticut Affordable Housing Conference – virtual, November 17 (Nada Hussein)
- Dallas Housing Coalition Annual Housing Summit – Dallas, TX, November 20 (Sarah Abdelhadi)
- Housing Alliance of Pennsylvania's Homes Within Reach Conference – Hershey, PA, December 14-16 (Kim Johnson)

NLIHC Staff

Sarah Abdelhadi, Manager, State and Local Research
Galiba Anjum, Communications Intern
Andrew Aurand, Senior Vice President for Research, x245
Kayla Blackwell, Senior Housing Policy Analyst, x231
Victoria Bourret, Manager, State and Local Research Outreach, x244
Alayna Calabro, Senior Policy Analyst, x252
Billy Cerullo, Manager, Training and Innovation
Adelle Chenier, Senior Director of Events
Esther Colón-Bermúdez, Research Analyst
Lakesha Dawson, Director of Operations and Accounting
Lindsay Duvall, Manager, Member Engagement, x206
Lucas Eisenberg, Policy Intern
Thaddaeus Elliott, Housing Advocacy Organizer
Dan Emmanuel, Director, Federal Research, x316
Treasure Evans, IDEAS Intern
Janelle Flowers, Operations Coordinator
Jamaal Gilani, Director of People and Culture
Kayla Gilchrist, Senior Housing Advocacy Organizer
David Gonzalez Rice, Senior Vice President of Public Policy
Raquel Harati, Research Analyst
Carter Horner, Housing Trust Fund Research Intern
Danita Humphries, Executive Operations Manager, x226
Nada Hussein, Research Analyst, x264
Kenza Idrissi Janati, Housing Advocacy Coordinator

Kim Johnson, Senior Director of Policy, x243
Mayerline Louis-Juste, Project Manager, *Strategic Partnerships*, x201
Lisa Marlow, Senior Director of Communications, x813
Meghan Mertyris, Senior Disaster Housing Recovery Analyst
Khara Norris, Senior Vice President of Operations and Finance, x242
Libby O'Neill, Senior Policy Analyst
Dani Patel, Strategic Partnerships & Campaigns Intern
Noah Patton, Director, Disaster Recovery, x227
Sydney Phillips, DHR Intern
Mackenzie Pish, Research Analyst
Benja Reilly, Development Coordinator, x234
Zenayah Roache, Housing Advocacy Organizer
Dee Ross, Tenant Leader Fellow
Gabrielle Ross, Manager, IDEAS, x208
Craig Schaar, Data Systems Analyst
Brooke Schipporeit, Senior Director, Field Organizing and Innovation, x233
Kristen Stehling, Fund Development Director
Carlton Taylor, Jr., Senior Graphic Communications Coordinator
Cecily Thomas, Development Coordinator, x810
Tia Turner, Project Manager, *Our Homes, Our Votes*
Julie Walker, Project Manager, *Opportunity Starts at Home*
Brandon Weil, Graphic Communications Manager
Chantelle Wilkinson, Vice President, Strategic Partnerships & Campaigns, x230
Renee Williams, Senior Advisor for Public Policy
Renee M. Willis, President and CEO, x247
Elizabeth Workman, Research Intern
Tiara Wood, Communications Coordinator
Taytum Wymer, Field Strategy & Innovation Intern
Anna Zaros, Senior Vice President of Advancement