

Volume 31, Issue 36
October 13, 2026

Budget and Appropriations

- Take Action in October to Fight for HUD Funding in FY27

Congress

- Legislators Introduce Affordable Housing and Homelessness Bills

Native Housing

- Government Accountability Office Releases Report on Tribal Housing and Homelessness

HoUsed

- Join Today's (October 13) National *HoUsed* Campaign Call for Universal, Stable, Affordable Housing

Opportunity Starts at Home

- Register for October 29 OSAH Webinar Celebrating Achievements of the Keep Families Together Campaign
- Research from Johns Hopkins 21st Century Cities Initiative Identifies Housing and Transportation Policies Needed to Address School Segregation in Baltimore City Public Schools

NLIHC's 2027 Housing Policy Forum

- Early Bird Registration is Now Open!

Research

- Researchers Find that Veterans with Disabilities are at Greater Risk of Experiencing Poor Housing Conditions than Non-Disabled Veterans

Fact of the Week

- Nearly a Third of Veterans with Disabilities are Housing Cost-Burdened, Compared to a Fifth of Veterans without Disabilities

NLIHC News

- NLIHC Welcomes Anna Zaros as Senior Vice President of Advancement
- NLIHC in the News for the Week of October 5
- Where to Find Us – October 13

Budget and Appropriations

Take Action in October to Fight for HUD Funding in FY27

By Kim Johnson, NLIHC Senior Director of Policy

Keywords: budget and appropriations, THUD, HUD, FY27

Lawmakers have returned to their home states and districts until November 9 to campaign ahead of the midterm elections. Even with Congress in recess, the month of October will be an important time for advocates to weigh-in with their federal lawmakers on their priorities and lay the groundwork for the work Congress will get done after the elections and before the current congressional session ends.

Finalizing an FY27 Spending Bill for HUD

Before adjourning, Congress passed a continuing resolution (CR) extending funding for federal programs and services through December 11, giving lawmakers more time to reach an agreement on final fiscal year (FY) 2027 spending bills. Without either final spending bills or another CR in place, there will be a partial shutdown of the federal government when the current CR expires.

Increased Funding Needed to Maintain Current Levels of Assistance

Because the costs of rent, housing development, and homelessness services increase every year, HUD programs like Tenant- and Project-Based Rental Assistance (TBRA and PBRA), Homeless Assistance Grants (HAG), and Public Housing must receive increased funding to maintain the services they currently provide. Flat funding, like in a long-term continuing resolution (CR), acts as a cut and reduces the number of people and communities served by HUD programs.

For example, the [House's FY27 spending bill](#) proposed a drastic 8% cut to HUD programs overall and would provide a less than 1.5% increase in funding for contract renewals under HUD's TBRA program. A recent analysis from the Center on Budget and Policy Priorities found that, if enacted, an estimated [471,000 fewer people](#) would receive housing vouchers to help them afford rent in 2027. Typically, when one family no longer needs to use their voucher, public housing authorities (PHAs) can give that voucher to a new family on the waitlist for assistance; without a sufficient increase in funding, PHAs administering vouchers cannot provide vouchers to new families when others leave the program.

Any final FY27 spending bill should at least provide sufficient funding to maintain services for currently assisted households, ensuring the millions of people helped by HUD programs do not lose the assistance they rely on for safe, stable, affordable, accessible homes, including:

- Providing at least \$45.6 billion for TBRA programs, which would be enough to renew all current TBRA contracts.

- Investing at least \$5.1 billion in HUD’s Homeless Assistance Grants (HAG) program.
- Fully funding 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 providing increased funding for the Public Housing Capital Fund to begin addressing the capital needs backlog in Public Housing.
- Investing 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.
- Providing 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 maintaining \$1.1 billion for the Indian Housing Block Grant (IHBG) program and increasing funding for the IHBG-Competitive program to \$150 million, targeted to Tribal communities with the most urgent housing needs.

Language Protecting HUD Resources and the People Who Rely on Them

In addition to increased funding, Congress should include in their final FY27 spending bills language limiting the administration’s ability to rescind, withhold, freeze, or otherwise prevent appropriated funding from reaching communities, and reasserting Congress’s exclusive authority to expend federal funding:

- *Protect funding for Continuum of Care (CoC) programs so they are not destabilized by potential changes from the administration.* HUD’s CoC program is the backbone of the nation’s homelessness response system, providing 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 had previously been experiencing homelessness at risk of losing their housing. The National Alliance to End Homelessness’ [factsheet](#) details the threats to homelessness assistance funding and the language needed to protect these important resources.
- *Permanently block implementation of the Office of Management and Budget’s (OMB’s) proposed rule, “Regulation for Federal Financial Assistance.”* OMB published a notice of proposed rulemaking ([NPRM](#)) that would radically reshape the federal grantmaking process, giving the administration broad authority over the grantmaking cycle, including the authority to suspend or terminate a grant if a recipient runs afoul of the administration’s policy positions. Congress included in its most recent CR language delaying implementation of the rule until the CR expires December 11; federal lawmakers should stop the administration from moving forward with these harmful changes permanently by including language permanently blocking implementation of OMB’s proposal.

Use NLIHC’s August Recess Toolkit to Tell Congress to Expand – Not Cut – Federal Investments in Affordable Housing and Homelessness Assistance Programs!

October will be a crucial time to lay the foundation for the work Congress will need to finish before the end of the year. There is still time for advocates to weigh in with their federal lawmakers on the importance of expanding federal investments in affordable housing and homelessness assistance. Much like August Recess, the pre-election break in October gives federal lawmakers the opportunity to return to their home states and districts to not only campaign, but also to hear from constituents about the issues that matter the most to them.

Advocates can take action today by:

- Using NLIHC's [August Recess Advocacy Toolkit](#) for ideas and information on engaging members of Congress when they are in their home states or districts, including:
 - How to schedule an in-district meeting with a member of Congress or invite an elected official to tour a housing development in your community.
 - NLIHC's policy priorities for the remainder of the current Congress.
 - Links to additional resources for more information, and to help understand what the affordable housing crisis looks like in your community.
- Joining NLIHC's National *HoUSed* Campaign Call [today](#) (October 13) from 4:00 to 5:00 pm ET, where we will share an overview of Congress's to-do list for the post-midterm session and NLIHC's priorities. [Register here](#).
- 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 impacted by homelessness and housing instability. Storytelling adds emotional weight to your message and can help lawmakers see how their policy decisions impact actual people. [Learn about how to tell compelling stories with this resource](#).
- Organizations can also join CHCDF's sign-on letter calling for the highest possible funding for HUD and USDA affordable housing, homelessness and community development programs in any final FY27 spending bills. [Read the letter and sign your organization on here](#).

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

Legislators Introduce Affordable Housing and Homelessness Bills

By Lucas Eisenberg, NLIHC Policy Intern

Keywords: Senate, House, Affordable Housing, Congress, Homeless Shelters, Supportive Housing, Transit-Oriented Development, Low-Income Housing Tax Credit, Tina Smith, Lisa Blunt Rochester, Shontel Brown, Carlos Gimenez, Michael Lawler, Cory Booker, National Housing Trust Fund

Legislators in both chambers have recently introduced bills to expand access to affordable housing and homelessness resources. The bills would expand shelter capacity and permanent supportive housing, help preserve existing HUD-assisted affordable housing, and increase investments in the National Housing Trust Fund.

“Building and Maintaining Homeless Shelters Act” – Senator Tina Smith (D-MN)

Senator Smith introduced the “[Building and Maintaining Homeless Shelters Act](#)” (S.5534), which would create a new grant program to help communities construct shelters and permanent supportive housing. The bill would provide more than \$1.5 billion over the course of five years to increase the capacity of homeless shelters, preserve existing supportive housing stock, and maintain these buildings through repairs. At a time when homelessness is on the rise, this bill would provide shelter and housing providers with the funding they desperately need to connect people experiencing homelessness with safe shelter and a permanent place to call home.

“Affordable Housing Preservation and Protection Act” – Senator Lisa Blunt Rochester (D-DE) and Representatives Shontel Brown (D-OH), Carlos Gimenez (R-FL), and Michael Lawler (R-NY)

The “[Affordable Housing Preservation and Protection Act](#)” (S.5500/H.R.10534)—bipartisan, bicameral legislation—would help preserve existing HUD-assisted affordable housing by providing loans to properties in need of critical physical improvements. While deeply affordable new supply is needed to address our nation's housing crisis, we similarly need to invest in aging affordable properties to ensure that existing housing remains safe, accessible, and affordable.

“Transit-Oriented Development Act” – Senator Cory Booker (D-NJ)

The “[Transit-Oriented Development Act](#)” (S.5553) invests \$300 billion over ten years into the National Housing Trust Fund and expands other housing resources with a priority toward building and preserving affordable housing near transit hubs. The bill would create more than two million new affordable housing units across the country. The [National Housing Trust Fund](#) is the only federal resource specifically targeted toward building and preserving rental homes for extremely low-income households who face [the most severe shortage](#) of affordable, accessible housing.

[Read](#) the “Building and Maintaining Homeless Shelters Act.”

[Read](#) the “Affordable Housing and Protection Act.”

[Read](#) the “Transit-Oriented Development Act.”

Native Housing

Government Accountability Office Releases Report on Tribal Housing and Homelessness

By Lucas Eisenberg, NLIHC Policy Intern

Keywords: Senate, Senate Indian Affairs, Senate Committee on Indian Affairs, Native housing, Native American, homelessness, Government Accountability Office

The Government Accountability Office (GAO) released a report, “[Native American Issues: Preliminary Observations on Housing and Homelessness](#),” following testimony provided in a Senate Committee on Indian Affairs (SCIA) hearing on September 16 (see *Memo*, [9/21](#)). In the hearing, Alicia Puente Cackley, director of financial markets and community investment at GAO, testified on housing and homelessness in Native American communities, sharing preliminary observations on its investigation into 30 federal programs supporting Native communities. These programs target efforts by American Indian and Alaska Native (AI/AN) Tribes, Native Hawaiian organizations, and Tribally Designated Housing Entities (TDHEs).

GAO Report Summary

GAO interviewed officials from four federal agencies that provide housing support for Tribal communities—the Bureau of Indian Affairs (BIA), Department of Agriculture (USDA), Federal Housing Finance Agency, HUD, and Veterans Affairs (VA)—to identify the 30 different housing programs targeting Native people. GAO also sampled 8 Tribes and 4 TDHEs to receive feedback on the program’s outcomes and challenges. To account for the vast geographic distribution of Native communities, GAO surveyed entities from Alaska and at least one entity from each of the four census regions in the contiguous U.S. Officials from the Department of Hawaiian Homelands were also interviewed. On Tribal homelessness, GAO interviewed 19 Tribes, TDHEs, and regional intertribal organizations, focusing on entities potentially taking innovative approaches to addressing homelessness. The GAO also surveyed seven Continuums of Care (CoC), part of HUD’s largest homelessness assistance program.

The GAO’s preliminary observations found that federal funding primarily went toward the maintenance and operation of Tribal housing. While grant funds partially went to support homelessness programs, this funding was limited after prioritizing preserving existing housing. Additionally, while Tribes and TDHEs have interest in accessing CoC aid, there are many restrictions to using these funds to address homelessness in AI/AN and Native Hawaiian communities. Definitions used to define “homelessness” as considered by CoCs do not encompass overcrowded living conditions common in Tribal communities. Tribes also described the CoC program as complex, and HUD grants CoC funding typically for established projects, disadvantaging Tribal authorities new to the program.

Federal Housing Grants

Thirty federal programs provide targeted housing support to Native American communities. The GAO identified that these programs are run by four federal agencies—BIA, USDA, HUD, and VA—along with ten government-sponsored enterprises, including Fannie Mae and Freddie Mac.

The largest of these grant programs is the Indian Housing Block Grant (IHBG), which was authorized under the “Native American Housing Assistance and Self-Determination Act” (NAHASDA). Tribes and TDHEs can apply for the grant to access funds going toward preserving, maintaining, and constructing new Tribal housing.

All 12 of the Tribes and TDHEs surveyed reported that IHBG funds were mostly devoted to maintaining existing housing, with a smaller portion dedicated to the construction of new affordable homes. Maintenance centered around replacing aging doors, roofs, and windows, along with internal repairs to HVAC systems. Further, programs such as HUD’s Section 184 program aided Tribal communities with mortgage assistance by guaranteeing insurance to lenders. Some IHBG funds were dedicated to emergency housing assistance and to purchasing shelters or transitional housing for individuals experiencing homelessness, but prioritizing upkeep of existing stock made these efforts limited. COVID-19 relief funds provided resources to start homelessness-focused projects such as overnight emergency shelters. However, these funds are not continuous.

Continuums of Care (CoC)

The GAO investigated how Tribes approached HUD’s CoC program. Familiarity remains a large challenge, with one Tribe in Alaska surveyed to be unaware of the program’s existence. While there is potential for CoCs to provide benefits to AI/AN communities and Native Hawaiians, numerous challenges prevent easy access to funding:

- Tribes and TDHEs often struggle with understanding the CoC program’s requirements. There are multiple steps to join a regional CoC, and the parties surveyed state that the program rules are too complex.
- CoCs are split into regional areas, and Tribal borders often overlap these CoC boundaries, creating confusion.
- CoCs grant funding to applicants with past successes and most Tribes and TDHEs have little history with these grants.
- Tribes have concern with applying for CoC funding when nontribal partners also apply for the same funding, as to create competition.
- The definition of homelessness for CoC projects does not serve people who are “doubling up,” a common issue in Tribal communities where individuals temporarily move in with others to avoid homelessness.

Tribes Continue to Serve People Experiencing Homelessness

Despite these challenges described by the GAO, Tribes and TDHEs continue to aid individuals experiencing homelessness in their communities through local programs. By partnering with local and nontribal service providers, along with financing projects themselves, Tribes have been able to fund different types of homelessness programs. Such initiatives include transitional programs sheltering individuals for up to 24 months, permanent shelters for disabled individuals, and supportive programs helping with case management and housing searches.

[Read](#) the GAO Report.

HoUSed

Join Today's (October 13) National *HoUSed* Campaign Call for Universal, Stable, Affordable Housing

By NLIHC Policy Team

Keywords: Budget and Appropriations, THUD, HUD, FY27

[Join](#) NLIHC's National *HoUSed* Campaign Call today (October 13) from 4:00 pm to 5:00 pm ET. We will share an overview of Congress' to-do list for the post-midterm session, including finalizing a fiscal year (FY) 2027 spending bill for HUD programs. Sonya Acosta, senior policy analyst at the Center on Budget and Policy Priorities (CBPP), will share [insights](#) from her recent report on the need for increased funding for voucher renewals in HUD's final FY27 spending bill.

NLIHC Vice President for Strategic Partnerships & Campaigns Chantelle Wilkinson will provide an overview of and updates on two recently reintroduced bipartisan bills that have been major priorities for NLIHC and our *Opportunity Starts at Home* ([OSAH](#)) Campaign: the "[Family Stability and Opportunity Vouchers Act](#)" ([S.5405/H.R.10688](#)), led by Senators Todd Young (R-IN) and Chris Van Hollen (D-MD), and Representatives Joe Neguse (D-CO) and Brian Fitzpatrick (R-PA), which would fund an additional 250,000 Housing Choice Vouchers (HCVs) for families with young children; and the "[Eviction Crisis Act](#)," ([S.5535](#)), led by Senators Young and Michael Bennett (D-CO), which would create a permanent emergency rental assistance program to provide households facing eviction due to an unexpected cost with the assistance they need to pay rent and remain stably housed. Rachel Cheeseman, policy manager at [Prosperity Indiana](#), will share her insights into engaging congressional offices on making needed investments in affordable housing programs. We will also share ways for advocates to get involved and take action in their communities. [Register here](#).

NLIHC's National *HoUSed* Campaign Call Agenda: October 13, 2026

- Welcome and Overview
 - Kim Johnson, senior director of policy, NLIHC
- Need for increased voucher renewal funding in HUD's FY27 spending bill
 - Sonya Acosta, senior policy analyst, CBPP
- "Family Stability and Opportunity Vouchers Act" and "Eviction Crisis Act" Reintroduction
 - Chantelle Wilkinson, vice president for strategic partnerships & campaigns, NLIHC
- Engaging Congressional Offices on Needed Housing Investments
 - Rachel Cheeseman, policy manager, Prosperity Indiana
- Take Action and Next Steps
 - Brooke Schipporeit, senior director for field strategy & innovation, NLIHC

[Access](#) NLIHC's archive of *HoUsed* Campaign calls and other webinar recordings.

Opportunity Starts at Home

Register for October 29 OSAH Webinar Celebrating Achievements of the *Keep Families Together* Campaign

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

Keywords: multi-sector, immigrant communities, Keep Families Together Campaign, National Housing Law Project, Protecting Immigrant Families, mixed-status rule

On October 29, [join](#) the *Opportunity Starts at Home* (OSAH) Campaign for a [webinar](#), “Multi-Sector Organizing to Protect Immigrant Communities: The *Keep Families Together* Campaign,” in partnership with OSAH Roundtable Members Protecting Immigration Families and the National Housing Law Project. The webinar, held from 3:00 to 4:00 pm ET, will highlight the achievements of the *Keep Families Together* (KFT) Campaign, which organized a broad coalition of national, state, and local partners in response to HUD’s proposed Mixed-Status Rule. HUD’s 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. NHLP and the PIF Coalition’s *Keep Families Together* Campaign mobilized opposition to the proposal across the country in partnership with immigration, housing, and anti-poverty leaders.

Speakers include:

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

[Join](#) this webinar to learn about the current landscape around housing access for immigrant communities and the urgent need for housing, immigration, and other sector advocates to work together. KFT Campaign partners will discuss the campaign’s successes in base building and coordinating responses to the proposed rule and share practical recommendations for effective collaboration at this moment.

[Register](#) for the webinar.

Research from Johns Hopkins 21st Century Cities Initiative Identifies Housing and Transportation Policies Needed to Address School Segregation in Baltimore City Public Schools

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

Keywords: multi-sector, racial segregation, Baltimore City Public Schools, Blueprint for Maryland's Future, NCES, BAS, research

The Johns Hopkins 21st Century Cities Initiative, a hub for interdisciplinary research on urban experiences in Baltimore and worldwide, released a new [report](#) analyzing racial segregation patterns within and between Baltimore City Public Schools (City Schools) and other schools in the Baltimore region. The report finds that school segregation in Baltimore is due to regional housing segregation, and cross-sector strategies that foster racial and economic integration across jurisdictions are necessary to reduce racial segregation. The report's authors identify housing and transportation policies required for meaningful outcomes.

The [Blueprint for Maryland's Future](#), a 10-year statewide education reform law, identifies increasing educational opportunities and equitable access to opportunities as priorities. Studies consistently find that segregation creates resource inequalities and makes equal educational opportunities more difficult to achieve. Further, prior research on segregation in Baltimore has shown that racial and economic diversity increases student success. The report provides an overview of the historical and contemporary context of segregation to understand contemporary patterns and challenges to addressing school segregation and identifies where people move as the process that maintains segregation today.

The authors use data from the National Center for Education Statistics' (NCES) Education Demographic and Geographic Estimates, segregation measures from The Segregation Tracking Project at Stanford University, and data from the 2024 Baltimore Area Survey (BAS). The BAS found that Baltimore-area residents overwhelmingly consider racial integration to be very important. Analysis of the racial composition of city schools finds that 75.4% of city schools students are Black, 10% are Hispanic, and 9% are white. Baltimore residents age 0-19, in comparison, are 66% Black, 11% Hispanic, and 17% white. Differences between enrollment and population indicate that some racial segregation in schools can be explained by a disproportionate number of white children enrolled in private schools outside of city schools.

To gauge levels of segregation, the authors looked at measures of exposure or isolation to assess the make-up of a school's composition within a larger geography, and measures of unevenness that consider how well an individual school's demographic composition reflects that of the overall district. City schools were found to be generally less segregated compared to the Baltimore Metro region and the state of Maryland.

Middle- and high-school students in city schools often have the option to choose schools outside of their home school district through a ranked-choice lottery. While choice in school enrollment promotes school integration by de-coupling school assignments from segregated residential patterns, these options are often undermined by social and transportation barriers. As a result,

addressing racial segregation will require strategies that create opportunities across district boundaries, through cross-sector solutions that address housing and transportation barriers alongside education policies.

The report's authors highlight housing and transportation policies that would promote increased school integration in Baltimore. Providing Housing Choice Vouchers (HCVs) is the most direct, beneficial, and immediate way to help families with low incomes access housing. When paired with counseling to help participants find homes in neighborhoods of their choice, HCVs are a cost-effective way to reduce racial segregation across schools. Along with an increase in HCVs, policies like inclusionary zoning are needed to increase the housing supply available to families with low incomes in areas with the highest housing costs. Importantly, mixed-income development is needed outside of Baltimore City since school racial segregation is higher in surrounding regions. Subsidies to incentivize housing development are recommended in lower-cost areas of the region, and the authors highlight tax credits, Community Land Trusts (CLTs), and affordable housing trust funds as effective policy options.

Improving regional transportation options must also be considered when developing more equitable housing opportunities, and regional cooperation between Baltimore and Washington, D.C. could help to solve housing problems in different parts of the state. Improved regional transportation could supplement housing supply for the D.C. workforce and help to overcome declining population in Baltimore. Along with supporting increased residential and school integration, state commitment to regional transportation improvements may keep more residents in Maryland in the long term and foster new economic development opportunities.

[Read](#) the report.

To learn more about the connections between housing and racial equity, [read](#) the OSAH fact sheet.

NLIHC's 2027 Housing Policy Forum

Early Bird Registration is Now Open!

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 Registration rates are available for a limited time. Join NLIHC today, register, and take advantage of discounted member ticket prices.

[Sarah Lewis](#), writer, art and cultural historian, will be joining the 2027 Housing Policy Forum as the opening keynote speaker on Wednesday, March 3. Lewis is the John L. Loeb Associate

Professor of the Humanities and Associate Professor of African and African American Studies at Harvard University and the founder of Vision & Justice, a catalytic civic initiative that generates original research and programs that reveal the foundational role of art and culture for equity and justice in America.

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: \$125 (increases to \$150 on December 2)

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

Research

Researchers Find that Veterans with Disabilities are at Greater Risk of Experiencing Poor Housing Conditions than Non-Disabled Veterans

By Raquel Harati, NLIHC Research Analyst

Keywords: veterans with disabilities, veterans, individuals with disabilities, disabilities, housing conditions, housing outcomes

Recent research published in *Cityscape*, “[Veterans and Disability: Intersecting Status, State-Level Resources, and Their Association with Poor Housing Conditions for Disabled Veterans, 2018 to 2023](#),” examines the intersection of veteran status and disability status in relation to poor housing conditions. The authors find that veterans with disabilities are at greater risk of experiencing poor housing conditions compared to nondisabled civilians, civilians with disabilities, and nondisabled veterans. They also found that a higher prevalence of veteran-specific resources was not always associated with lower odds of experiencing poor housing conditions. These findings demonstrate the importance of further research into the distinct housing challenges of veterans with disabilities and the development of targeted interventions that address their unique needs.

While previous research has examined housing conditions of individuals with disabilities and of veterans as discrete populations, much remains unknown about the housing conditions of

veterans with disabilities. To address this research gap, the authors analyzed five-year samples from the U.S. Census Bureau's Integrated Public Use Microdata Series (IPUMS) database to compare the risk of experiencing poor housing conditions among four noninstitutionalized groups: nondisabled civilians, civilians with disabilities, nondisabled veterans, and veterans with disabilities. Poor housing conditions were defined as the presence of at least two of the following issues: incomplete kitchen, incomplete plumbing, overcrowding, or housing cost burden (defined as total housing costs exceeding 30% of household income). The authors controlled for different sociodemographic factors including race, age, sex, and income in their analysis.

The authors found that veterans were more likely to be homeowners than civilians, with 69.1% and 73.7% of veterans owning a home in 2018 and 2023, respectively, compared to 62.9% and 64.8% of civilians. In both years, veterans were also less likely to experience poor housing conditions compared to civilians. However, when examining outcomes for veterans by disability status, the authors found that disabled veterans had higher rates of all four types of poor housing conditions in both 2018 and 2023 compared to veterans without disabilities. An estimated three in ten disabled veterans were found to be housing cost-burdened, relative to two in ten nondisabled veterans. Moreover, when considered individually, being a veteran or having a disability—but not both—were each found to be protective against poor housing conditions, suggesting that the intersection of these identities may carry additional risks related to housing.

The authors also created a dataset of veterans' resources—including U.S. Department of Veterans Affairs (VA) healthcare facilities, Vet centers, military bases, and military colleges—and then calculated the number of veteran resources per 10,000 veterans within each state as a measure of resource availability. When comparing veterans' resource availability to poor housing conditions, they found that greater availability of VA healthcare centers and military bases served as a protective factor against poor housing conditions. However, greater availability of Vet centers—mental health and resource centers usually in metropolitan areas—was associated with increased odds of living in poor housing conditions. The authors note that these opposing effects may be due in part to differences in the quality, consistency, geographic distribution, and accessibility of veteran services across communities, and that the availability of these resources does not necessarily mean veterans are willing or able to engage with them.

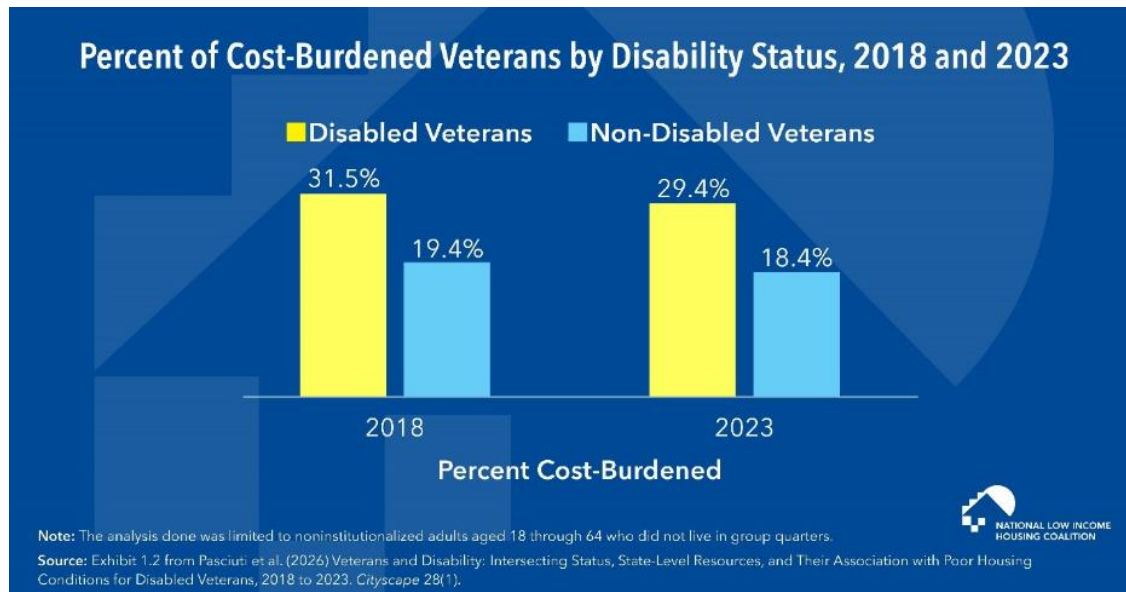
The authors conclude that researchers and policymakers should consider veterans with disabilities as a distinct population, noting that “being a disabled veteran diminishes the protective condition of disability or veteran status and increases the vulnerability and risk for poor housing when combined.” Rather than assuming that resources for people with disabilities or for veterans will adequately meet their unique intersecting needs, they call for the development of more integrated services for veterans with disabilities that blend healthcare and housing support with individually tailored accommodations. The authors also propose the creation of a centralized database that tracks available veteran resources and additional further research to examine how veterans actually interact with resources.

[Read](#) the full research article.

Fact of the Week

Nearly a Third of Veterans with Disabilities are Housing Cost-Burdened, Compared to a Fifth of Veterans without Disabilities

Keywords: disabled veterans, veterans, disabilities, cost burden



Note: Analysis was limited to noninstitutionalized adults aged 18 through 64 who did not live in group quarters.

Source: Exhibit 1.2 from Pasciuti et al. (2026) Veterans and Disability: Intersecting Status, State-Level Resources, and Their Association with Poor Housing Conditions for Disabled Veterans, 2018 to 2023. *Cityscape* 28(1).

NLIHC News

NLIHC Welcomes Anna Zaros as Senior Vice President of Advancement

By Anna Zaros, NLIHC Senior Vice President of Advancement

NLIHC is pleased to welcome Anna Zaros as Senior Vice President of Advancement. In this role, Anna will lead NLIHC's comprehensive advancement strategy, overseeing philanthropic revenue and donor engagement efforts across major gifts, planned giving, institutional fundraising, and campaigns, and serving as a member of the senior leadership team. Anna brings more than 15 years of experience in fundraising, organizational development, and nonprofit leadership, along with a deep commitment to racial and social equity.

Most recently, Anna served as director of advancement at Nonviolent Peaceforce, where she directed fund development strategy, led comprehensive campaigns, and managed a team of

seven. She also served as interim head of mission for NP's U.S. program. Previously, Anna held development leadership roles at the Center for Victims of Torture and the Domestic Abuse Project. Anna holds a BA in theology and religious studies from The Catholic University of America and an MA in international peace studies from the University of Notre Dame.

Please join us in welcoming Anna to NLIHC!

NLIHC in the News for the Week of October 5

The following are some of the news stories to which NLIHC contributed during the week of October 5:

- “Young voters struggle to afford housing. But they don’t expect help from political candidates,” *CNBC*, October 6, at: <https://tr.ee/2bvLxt>
 - “America’s renters are emerging as a political movement,” *MarketWatch*, October 8, at: <https://tr.ee/Hw91Fs>
 - “Oklahoma Housing Providers Say Housing-First Is Working. The Federal Government Is Done With It,” *Oklahoma Watch*, October 9, at: <https://tr.ee/xw7vAh>
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Where to Find Us – October 13

- CCRH [Rural Housing Summit](#) – Pacific Grove, CA, October 14-16 (Thaddaeus Elliott)
 - [Housing WA Annual Conference](#) – Spokane, WA, October 20-22 (Renee M. Willis)
 - [Southern Conference on Homelessness and Housing](#) – Gulf Shores, AL, October 28-30 (Nada Hussein)
 - [Housing Justice Network Conference](#) – Atlanta, GA, November 9-11 (Sarah Abdelhadi)
 - [Connecticut Affordable Housing Conference](#) – virtual, November 17 (Nada Hussein)
 - [Dallas Housing Coalition](#) Annual Housing Summit – Dallas, TX, November 20 (Sarah Abdelhadi)
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