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

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Research

- Subsidies and Non-Profit or Limited-Profit Ownership Reduce Exit Risk in USDA 515 Housing Program
- New York City Rent Stabilization Policy Benefits Tenants with Longer Tenancies

Fact of the Week

- Single-Parent Female Renters—Particularly Black, Latina, and Indigenous Women—Are More Likely than Single-Parent Male Renters to Have Extremely Low Incomes

NLIHC News

- NLIHC and PAHRC to Host Joint NHPD Webinar on October 15 at 2 pm: Tips and Tricks for Making the Most of the National Housing Preservation Database
- NLIHC Welcomes Bridgette Barbosa as Graphic Design Intern
- NLIHC in the News for the Week of October 6
- Where to Find Us—October 14

Budget and Appropriations

Government Shutdown Extends to Third Week After Failed CR Votes in Senate

By Alayna Calabro, NLIHC Senior Policy Analyst

Keywords: Office of Management and Budget (OMB), mass layoffs, government shutdown, FY26 spending bills, continuing resolution (CR), PPAs, RIF

A partial shutdown of the federal government is extending into its third week, after the Senate repeatedly voted on and failed to pass two stopgap funding bills, known as continuing resolutions (CRs). House Speaker Mike Johnson (R-LA) has kept the House out of session since September 19, an effort to put pressure on Senate Democrats to vote in favor of the House-passed CR, even as dozens of House Republicans urge the Speaker to reconvene the House. The Senate is expected to vote today (October 14) on the House-passed CR for the eighth time.

The House passed on September 19 a Republican-backed "clean" CR, but the proposal faces opposition from Senate Democrats, who are calling for any CR to include a permanent extension of enhanced Affordable Care Act (ACA) tax credits. These credits help people with low incomes better afford healthcare coverage but will expire at the end of the year without action from Congress, putting over four million people at risk of losing their health insurance (see *Memo, 9/22*).

Senators also voted again on Senate Democrats' alternative proposal, which would extend federal funding through October 31 while also permanently extending the ACA credits; restoring roughly $1 trillion in Medicaid cuts enacted in July through H.R. 1, the *One Big Beautiful Bill Act*; restoring funding for public broadcasting stations; and barring the White House from enacting further rescissions of Congressionally-approved funding.

Senate Democrats are calling on their Republican colleagues to come to the negotiating table over the CR and extension of ACA credits. While Republican leadership continues to express blanket opposition to any agreement on extending health insurance subsidies before ending the shutdown, some Republican members of Congress have started to express support for extending the credits.

White House Issues Layoff Notices to Federal Workers, Including HUD Staff

Without a CR in place, President Donald Trump and Office of Management and Budget (OMB) Director Russ Vought have repeatedly threatened to use the shutdown to cut additional staff for "Democrat Agencies." The White House announced on Friday (October 10) that the administration had begun a new round of substantial federal staff layoffs, targeting more than 4,000 employees across federal departments. Hundreds of HUD staffers received reduction-in-force (RIF) notices on Friday, with the deepest cuts concentrated in the Office of Fair Housing and Equal Opportunity. Nearly 100 HUD staffers who investigate fair housing complaints received RIF notices. Additionally, more than 100 employees in the Office of Public and Indian Housing received notices, as well as 30 staff in the Office of Community Planning and Development. Before this most recent round of RIF notices, an estimated 2,300 HUD employees, or 23% of the agency's workforce, have left since January. These reductions are straining the remaining staff's ability to perform core functions efficiently.

According to recent reporting, Senate Majority Leader Thune and other senior Republican lawmakers have advised the Trump administration not to move forward with mass layoffs and drastic cuts to government assistance programs, warning that these actions may backfire on Republicans.

Shutdown Risks for HUD-Assisted Households

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

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

The Need for Additional Funding for Voucher Renewals in a Final FY26

The shutdown was triggered by the beginning of the new federal fiscal year (FY), which began on October 1. Once a CR is in place, members of Congress will still need to come together to reach a final agreement in FY26 spending bills, including the Transportation, Housing, and Urban Development (THUD) spending bill that funds HUD's vital affordable housing, homelessness, and community development programs.

While bipartisan talks to reopen the government through a CR are at a standstill, Senate Majority Leader Thune is considering bringing standalone, committee-passed appropriations bills to the floor for a vote. This approach would require Democratic participation. "There's nothing holding him back from doing that," Senate Appropriations Ranking Member Patty Murray (D-WA) stated. "That does not change where we are right now in the CR. I prefer that the Republican leader talks to the Democratic leader, and they come up with a decision on how we're going to move forward on all of this."

While both the House and Senate FY26 THUD spending bills reject the drastic spending cuts and programmatic overhauls proposed in President Trump's FY26 budget request, neither spending bill provides sufficient funding to ensure renewal of all existing Housing Choice Vouchers (HCVs) or Emergency Housing Vouchers (EHVs). Without sufficient funding, vouchers will be lost through attrition – when a household no longer needs their voucher, the voucher cannot be reissued to a new family because it is no longer attached to funding. When renewal funding is insufficient enough – or when funding is cut – households that rely on a voucher to keep a roof over their heads actively lose their rental assistance, putting them at risk for housing instability, eviction, and in worst cases, homelessness.

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

Take Action

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

- **Using NLIHC's advocacy toolkit, "Opposing Cuts to Federal Investments in Affordable Housing,"** to call on Congress to protect and expand affordable housing and homelessness resources, including NLIHC's priorities:
  - Full funding to renew all existing tenant-based voucher contracts, to ensure the people and families who rely on an HCV or EHV to keep a roof over their heads do not lose their assistance. Check out the "EHV Funding Cliff Mobilization Toolkit" for more information, including talking points and resources.
  - $4.922 billion for HUD's Homeless Assistance Grants (HAG) program, and for HUD to stick to its commitment to a two-year Notice of Funding Opportunity (NOFO) for the Continuum of Care Program.
  - $5.7 billion for public housing operations, and at least $5 billion to address public housing capital needs.
  - $15 million for the Eviction Protection Grant Program (EPGP), as provided in the Senate's spending bill.

- o At least $1.3 billion for HUD's Indian Housing Block Grant (IHBG) program and $150 million for IHBG-Competitive funds, targeted to Tribes with the greatest needs.

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

- **Emailing or calling members' offices** to tell them about the importance of affordable housing, homelessness, and community development resources to you, your family, your community, or your work. You can use NLIHC's Take Action page to look up your member offices or call/send an email directly!
- **Sharing stories of those directly 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.

National, state, local, Tribal, and territorial organizations can also **join over 2,700 organizations** on CHCDF's national letter calling on Congress to support the highest level of funding possible for affordable housing, homelessness, and community development resources in FY26.

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

Congress

Senate Passes "ROAD to Housing Act" and Native Homeownership Amendments in "National Defense Authorization Act"

By Libby O'Neill, NLIHC Senior Policy Analyst and Kayla Blackwell, NLIHC Housing Policy Analyst

Keywords: ROAD to Housing Act, Native homeownership legislation, Senate Committee on Banking, Housing, and Urban Affairs

The Senate advanced the bipartisan "ROAD to Housing Act" (S. 2651) and Native homeownership legislation on October 9 as amendments (S.Amdt.3901 and S.Amdt.3732) to the "National Defense Authorization Act" (NDAA, S. 2296), which passed the Senate with a vote of 77-22. NLIHC has endorsed the "ROAD to Housing Act," which previously passed unanimously out of the Senate Committee on Banking, Housing, and Urban Affairs on July 29 (see Memo, 8/1).

The House passed their version of the NDAA (H.R. 3838) in September, which does not include the "ROAD" amendment or the Native homeownership amendment. The two chambers will now go to conference to reconcile the differences between the two NDAA bills, including amendments.

The "ROAD to Housing Act" includes 40 provisions covering financial literacy, housing supply, manufactured housing, homeownership, program reform, and veterans' housing, as well as oversight and coordination of housing programs and agencies. It includes several provisions that NLIHC has endorsed and advocated for, including provisions from the "Reforming Disaster Recovery Act" and the "Rural Services Reform Act." However, NLIHC has specific concerns about two provisions of the bill related to expanding the Rental Assistance Demonstration (RAD) and Moving to Work (MTW) programs. You can read more about these provisions in our two-page explainer, as well as in our complete analysis, which covers all 40 provisions in the bill.

The Native homeownership amendment includes several bipartisan reforms to strengthen Community Development Financial Institutions (CDFIs), including Native CDFIs, which provide vital lending services in rural and remote Native communities. In addition to reforms to the CDFI Fund and the CDFI Bond Guarantee Program, the amendment would expand the Native CDFI Relending Program under the U.S. Department of Agriculture's Section 502 relending program and help Native families achieve homeownership by expanding the USDA's pilot program to Native communities. The amendment is modeled after legislation included in the "Rural Housing Service Reform Act," an NLIHC-endorsed bill to strengthen USDA's rural housing programs (see *Memo*, 4/14).

Read NLIHC's two-page explainer here.

Read NLIHC's complete bill analysis here.

Read about the "Rural Housing Service Reform Act" here.

Fair Housing

Senator Warren, Fair Housing Leaders Raise Concerns Over Craig Trainor's Confirmation to Lead HUD's Fair Housing Office

By Kayla Blackwell, NLIHC Housing Policy Analyst and San Kwon, NLIHC Policy Intern

Keywords: fair housing, Warren, HUD, Fair Housing and Equal Opportunity, FHEO, civil rights, Craig Trainor

On Wednesday, October 8, the Senate confirmed Craig Trainor as Assistant Secretary for Fair Housing and Equal Opportunity (FHEO) at HUD. Trainor has previously served as acting assistant secretary for civil rights at the U.S. Department of Education.

In a nomination hearing in June with the Senate Committee on Banking, Housing, and Urban Affairs, Senator Elizabeth Warren (D-MA) highlighted Trainor's troubling civil rights record. In his role at the Department of Education, he oversaw the Department's efforts in repurposing its civil rights authorities to penalize schools supporting diversity, equity, and inclusion initiatives and policies. In April, he was sued by the prominent civil rights group, the National Association for the Advancement of Colored People (NAACP), for advancing a "legally flawed and unsupported interpretation" of the "Civil Rights Act of 1964" and the Equal Protection Clause of the Fourteenth Amendment to the Constitution.

Craig Trainor's confirmation to lead FHEO comes amidst a recent whistleblower report alleging that HUD leadership is systematically undermining civil rights laws and fair housing protections (see *Memo*, 9/29). Following the whistleblower report, Palmer Heenan and Paul Osadebe, two HUD civil rights lawyers who spoke out about the Trump Administration's efforts to limit enforcement of the "Fair Housing Act," were fired (see *Memo*, 10/6).

In response to the recent confirmation, Senator Warren and the National Fair Housing Alliance (NFHA) issued statements expressing deep concerns and calling for greater accountability at HUD.

"Trainor's confirmation comes just one week after the Trump Administration fired and suspended whistleblowers who shared documents with my office describing the Administration's systematic attack on civil rights protections in housing in the office Trainor will now lead. Secretary Turner and Mr. Trainor must answer for the Administration's attempt to dismantle civil rights protections in housing and abandon Americans facing housing discrimination," wrote Senator Warren.

"It is deeply concerning that the Senate confirmed Craig Trainor to be the Administration's top fair housing official without even holding an individualized vote, much less scrutinizing his troubling record," wrote NFHA Executive Vice President Nikitra Bailey. "This Administration has already attacked fair housing enforcement in many ways, including eliminating much of the fair housing staff at FHEO and elsewhere in the government; trying to defund nonprofit, local fair housing organizations that make fair housing enforcement real for people seeking housing free of discrimination all over the country; announcing that it will not fully enforce the 'Fair Housing Act' and will ignore, for example, claims that banks are redlining neighborhoods; threatening to withhold federal funds from states and localities that offer greater fair housing protections than provided in federal law, such as for veterans and seniors; and firing whistleblowers who sought to expose their unlawful actions. HUD Secretary Turner committed to 'upholding the fair housing laws' during his confirmation hearing, but so far HUD has not kept that promise. We urge Congress to hold Assistant Secretary Trainor and Secretary Turner accountable for providing the protections that the 'Fair Housing Act' guarantees, and people desperately need in our current fair and affordable housing crisis."

Read Senator Warren's statement here.

Read NFHA's statement here.

HoUSed

Join Today's (October 14) National HoUSed Campaign Call, Featuring Updates on Homelessness Funding and Threats to Fair Housing Programs and Enforcement!

By Kayla Blackwell, NLIHC Housing Policy Analyst

Keywords: fair housing, continuum of care, homelessness, funding

Join today's (October 14) national HoUSed campaign call from 4:00 pm to 5:00 pm ET. The call will focus on issues with the upcoming FY25 Continuum of Care (CoC) Program Competition Notice of Funding Opportunity (NOFO), threats to Fair Housing programs and enforcement, and the current government shutdown. Advocates will learn how they can engage their members of Congress on these issues.

NLIHC's Senior Vice President of Policy, David Gonzalez Rice, will moderate the call and provide policy updates. Steve Berg, chief policy officer with the National Alliance to End Homelessness (NAEH), will discuss the upcoming CoC program and reporting that the NOFO will include sweeping changes that will quickly and irresponsibly upend homelessness response systems. We will also be joined by Paul Osadebe, steward with AFGE 476 and organizer with the Federal Unionist Network (FUN), to discuss the Trump Administration's threats to civil rights and fair housing law, from the lack of enforcement to withdrawing grant funding and retaliation against fair housing attorneys. Finally, Ramina Davidson, NLIHC's vice president for field strategy and innovation, will share opportunities to take action to defend fair and affordable housing. We will also highlight resources, provide the latest updates from Capitol Hill, and more. Register here.

October 14 National HoUSed Campaign Call Agenda

Welcome & Updates

- David Gonzalez Rice, senior vice president for public policy, NLIHC

FY2025 Continuum of Care Program Competition Notice of Funding Opportunity Issues and Advocacy

- Steve Berg, chief policy officer, National Alliance to End Homelessness (NAEH)

Defending the Fair Housing Act Under Current Threats

- Paul Osadebe, Steward, AFGE 476 and Organizer, Federal Unionist Network (FUN)

Policy Update

- David Gonzalez Rice, senior vice president for public policy, NLIHC

Take Action

- Ramina Davidson, vice president for field strategy and innovation, NLIHC

Please note that NLIHC's national calls will now take place on the second and last Tuesday of every month, from 4:00 pm to 5:00 pm ET. Register for the series here.

Access NLIHC's archive of HoUSed campaign calls here.

State and Local Innovation

Montgomery County Sees Increased Code Compliance Among Landlords Following Increased Enforcement and Rent Stabilization Measures

By Katie Renzi, NLIHC State and Local Research Intern

Montgomery County, Maryland's Department of Housing and Community Affairs (DHCA) released its annual Troubled Properties Report at the beginning of September, detailing a steep reduction in rental units failing housing code inspections over the 2025 fiscal year (FY). The report detailed the number of "Troubled" properties, those with numerous and severe health and safety violations, and those "At-Risk" of becoming "Troubled." Between the 2024 and 2025 FYs, the number of units in "At-Risk" properties fell by 57%, while the number in "Troubled" buildings fell by 69%. Additionally, the number of citations issued for failing to comply and fix prior violations fell by more than half compared to FY24, indicating landlords were more likely to quickly address compliance issues, including pest infestations and mold growth. Overall, the portion of units in compliant properties increased from 83% in FY24 to 94% in FY25, totaling 79,949 rental units.

The DHCA has implemented more rigid and routine housing code enforcement since adopting additional code enforcement regulations in 2016. Bill 19-15, "Licensing of Rental Housing-Landlord-Tenant Obligations," strengthened the inspection component of the preexisting rental housing licensing program by requiring all rental properties to be inspected at least once every three years, while housing with immediate health and safety issues received annual inspections. This legislation was complemented by the passage of the "Troubled Properties" Executive Regulation in 2016, which created a scoring mechanism for properties based on the severity and scale of code violations, using the score to identify "Troubled" properties. Together, these pieces of legislation created more robust and efficient code enforcement mechanisms for identifying and penalizing properties with histories of non-compliance.

The increase in compliance during the 2025 fiscal year is attributed to the implementation of the County's Rent Stabilization Executive Regulation in July 2024. The regulation's primary purpose is to cap rent increases in the county for multifamily properties that are at least 23 years old by the Consumer Price Index (CPI-U) plus 3%, or by 6%, whichever is lower annually. Consequently, for code enforcement, the statute also forbids landlords of "At-Risk" or "Troubled" properties from raising rents without the direct approval of the DHCA. While properties are considered "At-Risk" or "Troubled," rent increases can only occur after a landlord has a Capital Improvement Petition approved by the DHCA, demonstrating that an increase is necessary to fund repairs and regain compliance. DHCA code inspectors reported that this regulation motivated owners of non-compliant properties to correct issues more quickly in order to avoid limits to rent increases.

Living in rental units with pest infestations, mold, or inadequate heating or cooling systems can have serious impacts on tenants' health and well-being. Healthy People 2030, an initiative by the Department of Health and Human Services designed to improve national health and wellbeing, sees the social determinants of health, including neighborhood, built environment, and economic stability, as priority areas. In a literature review on the quality of housing's impact on health, substandard living conditions were associated with negative long-term health outcomes, including chronic disease, cognitive impairment, and stunted development in children. Low-income households, seniors, and those with disabilities are especially at risk, as they are both more likely to live in substandard housing and less able to obtain medical care due to financial or mobility constraints.

Housing instability is another area acknowledged by Healthy People 2030 as having significant implications for health. Housing cost burden, defined by the Department of Housing and Urban Development as spending more than 30% of one's income on rent, can force households to cut back on other necessities like food and healthcare. Unaffordable rents can drive households into substandard or overcrowded housing conditions, increasing the likelihood of disease exposure, and worsening mental health. Cost-burdened households are also more susceptible to displacement, resulting in more frequent moves that can disrupt healthcare access and social ties. Reducing the portion of households experiencing housing cost burden is a Healthy People 2030 objective, but they report little or no detectable changes since 2017.

Montgomery County's Rent Stabilization policy and its effects on code enforcement illustrate how rent stabilization can strengthen other tenant protections. According to NLIHC's Tenant Protections Database, at least 49 state and local governments have implemented rent stabilization policies, which broadly limit the amount landlords can increase rent annually for existing tenants. More than a dozen jurisdictions with rent stabilization policies have additional tenant protections built in, like just cause eviction standards or placing limits on rental fees. Further, rent stabilization policies can be complementary to an area's preexisting tenant protections, forming a more comprehensive framework that ensures renters can access homes that are safe, stable, and affordable.

The FY25 Troubled Properties Report can be found here.

To learn more about Rent Stabilization or Code Enforcement and Habitability Standards, NLIHC has toolkits that describe how these policies operate, where they have been adopted, and how they can work with other protections. The Rent Stabilization toolkit can be found here, and the Code Enforcement and Habitability Standards toolkit can be found here.

Opportunity Starts at Home

Article from the Joint Center for Housing Studies Examines Residual Income Cost Burden on Renters

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

Keywords: Opportunity Starts at Home, multi-sectors, raising housing costs, renters

The Joint Center for Housing Studies at Harvard University recently published a paper, "The Rent Eats More: Residual Income Housing Cost Burdens from 2019–2023," exploring the impact of rising housing costs on renter households' income. The study uses residual income—the income left after paying rent—to assess how many households fall short of a modest standard of living. The authors argue that utilizing a residual income measure compliments traditional housing cost burden measures that do not account for whether households have enough money after paying rent to meet all other expenses. It also explores policy options to reduce these residual income burdens.

The paper uses data from the Economic Policy Institute's Family Budget Calculator and the US Census Bureau's American Community Survey to calculate residual income cost burdens. Based on these calculations, the authors find that financial pressure on renters has increased since 2019. In 2023, nearly two-thirds (65%) of working-age renter households were cost burdened by residual income standards. On average, renters had $2,000 less left after expenses in 2023 than in 2019, largely due to rising cost of living. The report highlights how increasing housing and living expenses are pushing low-income renters further from achieving a modest standard of living. Many are forced to cut back on essential needs, like food or healthcare, or take on debt to cover basic expenses. Both options can have critical consequences for the mental, physical, and financial well-being of renters.

Through measuring residual income, the authors identified an additional 5.3 million renter households burdened by residual income but not captured under traditional housing burden metrics. Additionally, unlike traditional housing cost burden metrics, rural and non-metropolitan counties were found to have among the highest residual income burden rates. Both findings expand the commonly understood scope and geography of housing unaffordability in America.

The authors conclude by recommending the expansion of affordable housing stock, housing subsidies, and introduction of flexible and generous income supports to enable households to afford the many costs they face. They argue that addressing the full scope of affordability challenges through targeted policy action is key to reducing housing affordability burdens for renters nationwide.

Read the paper here.

Disaster Housing Recovery

FEMA Delays Reimbursement Payments to States for COVID-19-Related Expenses; Halts Emergency Preparedness Grants to "Account for Deportations"

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

Keywords: FEMA, OMB, reimbursement, COVID-19

The Trump Administration has recently cancelled $11 billion in reimbursements in disaster payments to states for expenses related to the pandemic, *E&E News* reports. This news was disclosed in a September 15 report about the status of the Disaster Relief Fund (DRF). Within one of the report's many appendices, it states that the obligated funds in question will be "shifted to fiscal year 2026." This withholding of $11 billion squeezes state budgets and potentially reduces their ability to effectively respond to disasters. FEMA is hoping to use future disaster funding allocations to meet this funding obligation, deepening the need for substantial allocations to the DRF over the next year.

Under the first Trump Administration, FEMA was tasked with reimbursing states for emergency expenses related to the COVID-19 pandemic, including hotel sheltering for individuals experiencing homelessness and those with a chronic condition living in group settings. FEMA initially projected in 2020 that agency reimbursements would amount to over $17 billion. However, the total amount of reimbursements climbed to $140 billion.

FEMA's decision took place against the backdrop of Office of Management and Budget Director Russ Vought's attempts to prevent the DRF from running out of money before the fiscal year ended on September 30. As it stands, the DRF had $7.18 billion at the end of September, per the report. However, if FEMA gets congressional approval for its proposed 2026 budget after the government reopens, then that $11 billion would reduce the agency's budget to just $15.5 billion. FEMA has spent on average $50 billion annually on new disasters from 2020 to 2024, so this would severely limit their ability to provide disaster aid.

This is in addition to cancellations of other FEMA grant awards announced by the agency over the last several weeks. These specific delays dealt with immigration enforcement provisions in DHS's terms and conditions. The agency recently halted distribution of Emergency Management Performance Grants to states (a significant sum of money—last year's grants amounted to over $300 million). FEMA requires states to first verify their population totals to account for any population decreases caused by ICE's mass deportations. FEMA asserts that they will also be reviewing states' methodologies for performing population recounts. Historically, FEMA relies on census data to determine allocation of population-based grants. Multiple FEMA officials explained that this policy is without precedent.

These unusual funding decisions close out a fiscal year that saw incredible reductions in FEMA's capabilities and historic delays in the disbursement of funds to state and local partners. While court cases will continue to challenge these decisions, bipartisan disaster policy reforms are more important than ever.

Resource

Updated Housing Mobility Program Report Describes Features of Over 40 Mobility Programs Nationwide

By San Kwon, NLIHC Policy Intern

Keywords: housing, mobility, Poverty & Race Research Action Council, PRRAC, U.S. Department of Housing and Urban Development, HUD, Community Choice

The Poverty & Race Research Action Council (PRRAC) released an updated report, *Housing Mobility Programs in the U.S. 2025*, providing a detailed list of housing mobility programs around the country. These programs, operated by public housing authorities and nonprofit organizations, offer counseling and other services for voucher holders to help them find housing in high-opportunity neighborhoods. The updated report covers over 40 mobility programs, seven of them funded through HUD's Housing Mobility Related Services grant program and six involved in HUD's Community Choice Demonstration project, which aims to increase access to low-poverty neighborhoods for families, specifically those with young children.

For each program, the report provides details about the surrounding region, including the total number of voucher families with children, the share of voucher families in low-poverty tracts, the share of units affordable to voucher holders in low-poverty tracts, and the average rental vacancy rate. The report also provides details about each existing mobility program, including the average caseload, number of dedicated mobility staff, definition of mobility neighborhoods, annual budget, and funding sources, as well as contact information for program staff.

The report can be accessed here.

Our Homes, Our Votes

NLIHC's *Our Homes, Our Votes* Nonpartisan Campaign Launches Best Practices Report

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

Keywords: Our Homes, Our Votes*, new report, pilot communities, voter engagement, Low-income voters, civic engagement*

In celebration of National Voter Education Week, NLIHC released its first-ever best practices report, *Turning Renters to Voters: Lessons in Engaging Low-Income Communities*. The new report documents the groundbreaking work of our pilot communities, who spent the last election cycle proving that housing organizations are uniquely positioned to strengthen our democracy by empowering the renters they serve.

Renters are severely underrepresented in our political process, with just 52% of eligible renters voting in 2024 compared to 70% of homeowners. This disparity results in a housing policy that is skewed toward homeowners and fails to meet the needs of low-income renters. NLIHC's nonpartisan *Our Homes, Our Votes* campaign exists to close this gap by equipping housing advocates with the tools and resources to empower renters in their communities.
In 2024, *Our Homes, Our Votes* launched the Pilot Communities initiative to put this mission into action. Six state and Tribal partners received grants and technical assistance to design outreach strategies that reflect their local context and needs and help renters make their voices heard at the ballot box. Together, they made more than 5,650 voter contacts, and renters reached through their efforts were at least 11% more likely to cast a ballot than those not contacted.

Turning Renters to Voters captures the experiences of each pilot community, highlighting successful activities and assessing best practices in nonpartisan voter engagement:

Michigan Coalition Against Homelessness centered its strategy on in-person outreach that began with listening and empathy. Staff prioritized meeting residents' immediate needs before initiating conversations about voting to establish trust and make engagement work. As a small organization, they amplified their impact through "train-the-trainer" sessions, which prepared more than 600 service providers and community organizers to support nonpartisan outreach and provided grants to partners to give rides to the polls.

Housing Network of Rhode Island focused on connecting voting to affordable housing as a tangible, nonpartisan issue that resonated with residents' daily lives. Staff and volunteers canvassed and called more than 1,800 residents in subsidized housing communities to encourage them to make a plan to vote. Among residents who spoke with canvassers, turnout was 17 percentage points higher than among those not reached.

Southern California Association of Nonprofit Housing and its Resident United Network of Los Angeles proved that civic education can be joyful and social. Their resident-led "Bingo, Burritos, and the Ballot" events combined food, voter education, and peer leadership to help residents understand how specific local ballot initiatives could impact their lives and encourage participation among first-time voters. This approach showed that when voter education happens in welcoming and familiar social spaces, it makes voting feel approachable and helps new voters take the first step toward lifelong participation.

Georgia Advancing Communities Together focused on creating accessible, visible, and trusted spaces for low-income renters and communities of color across the state. Their human-centered approach focused on encouragement and avoided shaming or pressuring anyone who had not previously voted. By partnering with property managers to host events in high-traffic common areas, they built trusted civic spaces where residents felt comfortable registering and asking questions.

Housing Alliance of Pennsylvania made voter engagement simple and sustainable by integrating it into the daily operations of housing providers across its network. They also provided support to several public housing agencies across the state that carried out nonpartisan voter engagement during the election cycle, including sharing educational materials and expanding registration access. The Alliance developed plug-and-play communications toolkits, distributed *Our Homes, Our Votes* merchandise, and encouraged partners to include TurboVote links in lease renewals, which created interaction opportunities for residents to register or update their information.

In 2025, NLIHC expanded the *Pilot Communities Initiative* to include Prosperity Indiana, bringing fresh perspectives and geographic diversity to the program. Having supported get-out-the-vote phone banking in 2024, they are now expanding their efforts as a full pilot community grantee, focusing on reaching renters in a state with unique political and demographic contexts.

The pilot communities have demonstrated that housing organizations, tenant leaders, and service providers can play a pivotal role in strengthening our democracy. Their work shows that when renters are equipped with the resources and encouragement to participate in elections, they turn out in greater numbers and make their voices heard. *Turning Renters to Voters* captures these lessons in detail and offers actionable strategies that can be woven into the mission of every organization serving low-income renters to empower them to make their voices heard in the democratic process.

Access the full report and additional resources on best practices for engaging low-income communities in the electoral process here.

NLIHC's *Our Homes, Our Votes* Campaign Lauches Mini-Grant Program Ahead of 2026 Elections!

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

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

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

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

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

Who Can Apply?

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

When Is The Deadline To Apply?

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

When Will Grantees Be Notified?

Selected grantees will be notified by **December 5, 2025**.

To support interested applicants, *Our Homes, Our Vote*s will host two informational orientation sessions to walk through the mini-grant program's goals, eligibility requirements, and application process. Participants will have the opportunity to ask questions and learn best practices for designing strong, nonpartisan voter engagement initiatives.

Orientation Dates

- Thursday, October 16, 2025 at 3 pm ET—Register here.
- Monday, October 20, 2025 at 6 pm ET—Register here.

We encourage housing advocates, service providers, tenant leaders, and community organizations to join one of these sessions to learn how to apply and strengthen their local voter engagement work.

Learn more about the *Our Homes, Our Votes* mini-grant program and how to apply here.

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

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Research

Subsidies and Non-Profit or Limited-Profit Ownership Reduce Exit Risk in USDA 515 Housing Program

By Raquel Harati, NLIHC Research Analyst
Keywords: rural housing, USDA Section 515, Housing Preservation, National Housing Preservation Database, exit risk

Recent research published in *Housing Policy Debate* titled, "Preservation of Affordable Rural Rental Properties by Understanding Owners, Managers, Subsidies, and the Local Market," examines the factors that influence whether multifamily properties exit the USDA Section 515 program. Using the National Housing Preservation Database (NHPD), the authors found that 16% of properties funded by the USDA 515 program have exited the program since its inception. Properties with for-profit owners are more likely than properties with limited-profit and non-profit owners to exit the program. For-profit owners accounted for slightly more than half of all property exits. The presence of additional subsidies reduces the likelihood of exit for a property, and the impact of additional subsidies is stronger for non-profit owners.

The USDA's Section 515 program supports roughly 404,000 affordable rental homes in rural areas. The majority of tenants in Section 515 properties are seniors and people with disabilities. The average tenant's annual income is just $13,600. The extremely low incomes of tenants make them especially vulnerable when the properties where they reside exit the program, putting them at risk of higher rents.

A property can exit the Section 515 program at the expiration of its required affordability period and full payment of the mortgage. The program's required affordability period varies from a minimum of 30 years, up to 50 years depending on the property's original loan agreement. Owners of older properties can prepay their mortgage and exit the program earlier than the initial mortgage period. The median age of a USDA 515 property as of March 2024 was 37 years, indicating that expiring affordability and prepayment options allow many of these vital properties to exit the program. Additionally, an estimated 90% of Section 515 units will reach loan maturity between 2028 and 2045.

To determine the probability of a property exiting the program, the authors examined five key characteristics of properties: owner and manager scale (measured by the number of units in their portfolio), owner and manager typology (e.g., for-profit, limited profit, non-profit, multiple owner types, or public entity) building-level characteristics (e.g., number of units, bathroom sizes, and property age), current and historic additional subsidies, and local economic conditions that indicate market competitiveness. The researchers utilized data from the NHPD paired with economic data from the Census Bureau to analyze the influence of the five key types of property characteristics on exit risk.

Among the variety of factors the authors explored, ownership type had the greatest influence on properties' exit risk with non-profit and limited profit owners approximately 34% and 43% less likely to exit the program than for-profit owners. Older properties with fewer bedrooms faced higher risk, with each 10-year increase in age associated with a 3% increase in risk of exit. Properties located in strong local economic markets and in areas with high rates of unemployment faced greater risk of exit. Additional active subsidies reduced properties' risk of exit by 4.5% and additional historical subsidies were associated with a 12% reduction in risk. Active subsidies had a larger positive impact for non-profit and limit-profit owners than for-profits owners, while past inactive subsidies had a larger negative impact, suggesting that non-profit and mission-driven organizations face significant financial stress in maintaining affordability restrictions without additional subsidies.

The authors suggest policymakers at the state and local level will need to be creative in providing resources to properties with the highest exit risk given the potential lack of foreseeable federal funding for the USDA 515 program. Properties with characteristics that put them most at risk should be prioritized in any preservation strategy. Jurisdictions can identify these characteristics using the NHPD. Potential state and local strategies include offering program incentives to eligible owners to keep them in the program, imposing notice requirements to inform owners of upcoming loan maturity to plan for future financing and subsidies, and providing local housing authorities and tenants the right of first refusal to purchase an existing property. In addition to state and local strategies, sustaining affordability for these at-risk properties will also require additional federal resources through extending section 521 rental assistance after mortgage maturity and funding recapitalization.

The full article can be found here.

New York City Rent Stabilization Policy Benefits Tenants with Longer Tenancies

By NLIHC Research Team

Keywords: Aging, elderly renters, housing affordability, housing stability, rent stabilization

A new study published in *Urban Studies*, "Housing Affordability and Rent Control: The Case of Elderly Renters," examines the impacts of New York City's rent stabilization policy. The authors find that rent stabilization benefits elderly tenants due to their longer lengths of tenancy. With rent stabilization units, tenants experience a cap on rent growth, the benefits of which accumulate over years of tenancy as otherwise similar market rate units are subject to larger rent increases. This is an important distinction from an equity perspective, as elderly tenants with housing instability, and thus shorter tenancies, are more likely to be racial minorities, immigrants, or those with low levels of education and income The authors argue that these tenants ultimately experience less financial benefit from the rent stabilization policy.

Utilizing longitudinal data from the New York City Housing Vacancy Survey, the authors observe significant differences in the characteristics of elderly and non-elderly tenants and how they benefit from rent stabilization. Elderly tenants earn, on average, $35,000 annually compared to $74,000 for those younger than 65 years old. Unsurprisingly, 76% of elderly tenants are housing cost-burdened compared to 49% of non-elderly tenants. The authors also observe an apparent "elderly advantage," noting that over 71% of elderly tenants reside in rent-stabilized properties, with an average monthly discount of $672 per month compared to 55% of non-elderly tenants, who experience an average monthly rent discount of $364.

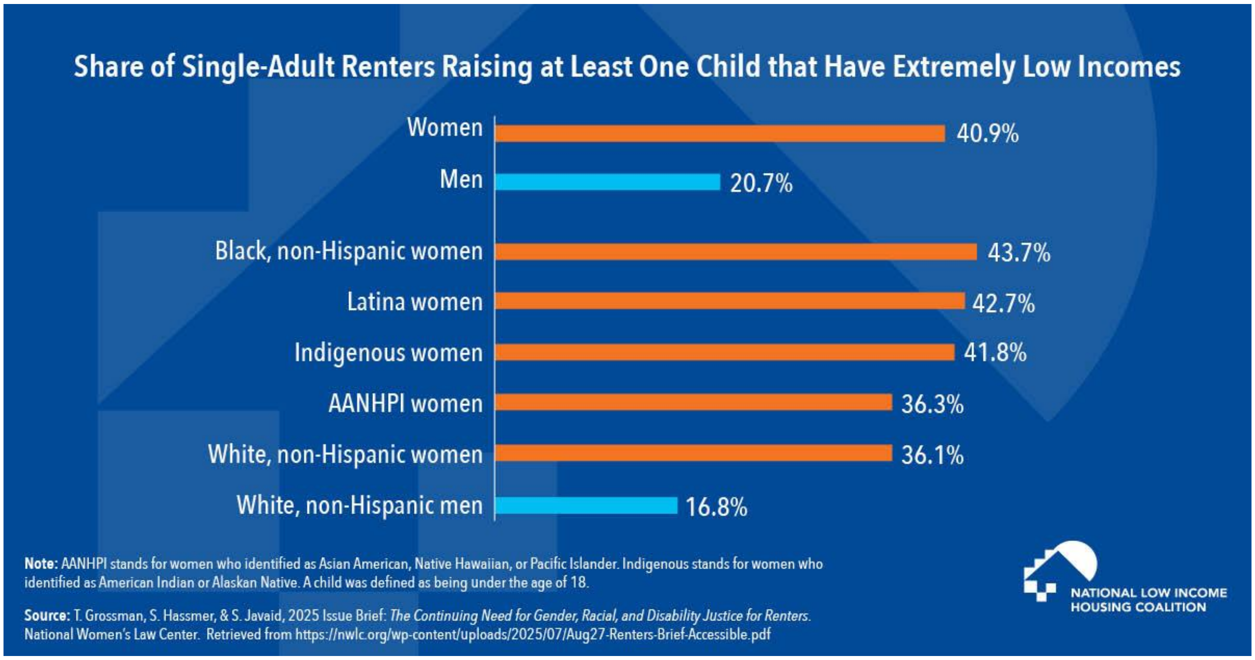
The "elderly advantage," however, disappears after controlling for other factors like housing attributes, borough fixed effects, health, and housing stability. In particular, when comparing elderly and non-elderly tenants with similar lengths of tenancy, elderly renters are *less* likely to reside in rent-stabilized units. Additionally, the researchers analyzed the average rent discount between the two groups. After controlling for other factors like length of tenancy, the researchers found no relationship between a tenant being elderly and the rent discount they received. The "elderly advantage" of being more likely to live in a rent-stabilized unit and receiving greater rent discounts is essentially a "stability premium" driven by an accumulation of rent savings over long-term tenancies, as unregulated market rents continue to rise.

These findings indicate that the most significant benefits of New York City's rent stabilization policy don't accrue to elderly tenants so much as they accrue to longer-term tenants. Elderly tenants experiencing housing instability, and who thus have shorter tenancies, are disproportionately people of color, immigrants, and low-income. Providing greater support to these tenants to stabilize their tenancies would help them benefit more from rent stabilization and make the policy more equitable.

Read the article here.

Fact of the Week

Single-Parent Female Renter—Particularly Black, Latina, and Indigenous Women—are More Likely than Single-Parent Male Renters to Have Extremely Low Incomes



Note: AANHPI stands for women who identified as Asian American, Native Hawaiian, or Pacific Islander. Indigenous stands for women who identified as American Indian or Alaskan Native. A child was defined as being under the age of 18.

Source: T. Grossman, S. Hassmer, & S. Javaid, 2025 Issue Brief: The Continuing Need for Gender, Racial, and Disability Justice for Renters. National Women's Law Center. Retrieved from https://nwlc.org/wp-content/uploads/2025/07/Aug27-Renters-Brief-Accessible.pdf

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NLIHC News

NLIHC and PAHRC to Host Joint NHPD Webinar on October 15 at 2 pm: Tips and Tricks for Making the Most of the National Housing Preservation Database

By Raquel Harati, NLIHC Research Analyst

Join NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) on Wednesday, October 15 at 2:00 pm ET for a live webinar designed to help you make the most out of the National Housing Preservation Database (NHPD). With de-duplicated, address-level data on nearly 80,000 federally assisted rental properties across the nation, the NHPD is useful for housing advocates, researchers, tenants, and policymakers. The data in the NHPD come from the HUD and the U.S. Department of Agriculture (USDA) and include ten federally subsidized housing programs.

This webinar is designed for both experienced users looking to learn more and newcomers seeking to understand the NHPD's functionality and benefits. Researchers from both organizations will walk through how to access and use the database, demonstrate key features, provide helpful tips for navigating the database, and will highlight recent updates to core resources, including the NHPD User Guide, FAQ page, and more.

Click here to register for the webinar today!

NLIHC Welcomes Bridgette Barbosa as Graphic Design Intern

By Bridgette Barbosa, NLIHC Graphic Design Intern

NLIHC is pleased to welcome Bridgette Barbosa as a graphic design intern for the 2025-2026 academic year! They hold a BA in graphic communications from the University of Maryland Global Campus. Recently, they interned for DC Green Bank, developing and designing communications material promoting equity and inclusive access to sustainable financing programs. During their time at NLIHC, Bridgette seeks to gain skills and knowledge in design that will reach and inform audiences about affordable housing for the most marginalized communities.

Join us in welcoming Bridgette!

NLIHC in the News for the Week of October 6

The following are some of the news stories to which NLIHC contributed during the week of October 6:

- "Working moms join to fight rising homelessness among kids, families in Cincinnati," *Cincinnati Enquirer*, October 6, at: https://tr.ee/NqcepA
- "How the government shutdown is (and isn't) impacting housing funds for cities," *Smart Cities Dive*, October 8, at: https://tr.ee/2KYj8D
- "Some Americans Are Starting to Feel the Impact of the Government Shutdown," *New York Times*, October 11 at: https://tr.ee/4oAZvQ

Where to Find Us—October 14

- Under One Roof/HCDNNJ Annual Conference—New Brunswick, New Jersey, October 24 (Renee M. Willis, Featured Speaker)
- 2025 NLADA Annual Conference—Washington, DC, October 29-November 1 (Ramina Davidson)
- Empower Missouri Anti-Poverty Advocates Summit—Columbia, MO, November 18-19 (Kayla Blackwell)

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

Julie Walker, National Campaign Coordinator
Brandon Weil, Graphic Communications Manager
Cierra White, IDEAS Intern
Chantelle Wilkinson, Vice President, Strategic Partnerships & Campaigns, x230
Renee M. Willis, President and CEO, x247
Tiara Wood, Communications Coordinator