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Budget and Appropriations

Tenth Senate CR Vote Fails and Court Challenges Legality of Federal Layoffs as Government Shutdown Enters Fourth Week

By Kim Johnson, NLIHC Senior Director of Policy

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

On October 16, U.S. Senators failed to pass on a continuing resolution (CR) to fund and reopen the federal government, extending the government shutdown into a fourth week. The proposal, which offered a “clean” extension of federal funding through November 21, failed by a vote of 51-45, with all but three members of the Democratic caucus voting against. This was the tenth vote the Senate has taken on a CR since the shutdown began on October 1.

Democrats are withholding their support for an extension of Affordable Care Act (ACA) tax credits that are slated to expire at the end of the year; without an extension, health insurance premiums will increase, and millions will be at risk of losing their healthcare coverage. Despite the urgency, Congressional leaders have yet to facilitate a compromise to end the shutdown. Senate Majority Leader John Thune (R-SD) offered to hold two separate votes in the chamber – one on the CR, and another on the ACA credit extensions – a proposal that drew mixed reactions from Democrats. A bipartisan group of senators, led by Senator Jeanne Shaheen (D-NH), is also reportedly meeting to work out a compromise, including a potential proposal to reopen the government in exchange for a one-year extension of the expiring ACA credits, which would give Congress more time to negotiate a longer-term solution. The House has been in recess since passing a Republican-led CR on September 19 that would extend funding for the federal government until November 21, but that does not include the ACA tax credit extension (see *Memo*, [9/22](#)). House Speaker Mike Johnson (R-LA) has vowed to keep the House in recess until the end of the shutdown.

Federal Judge Issues Temporary Restraining Order on Shutdown Layoffs

In response to the shutdown, the White House issued on October 10 a new round of Reduction in Force (RIF) notices, threatening to cut more than 4,000 federal employees across departments, including 442 HUD staff (see *Memo*, [10/13](#)). The American Federation of Government Employees (AFGE) and American Federation of State, County, and Municipal Employees (AFSCME), two labor unions representing government workers, filed suit against the

administration, asserting the Office of Management and Budget (OMB) “violated the law by threatening to engage in the mass firing of federal workers during a shutdown.”

“The lawsuit asserts that firing federal employees during a shutdown is an unlawful abuse of power designed to punish workers and pressure Congress,” the unions noted in a [press release](#). “For decades, shutdowns have meant that employees are either furloughed without pay but guaranteed back pay, or they are deemed ‘excepted’ and required to keep working until funding is restored to pay them. The actions of this administration break from this long-standing framework, directing agencies to issue mass RIF notices that could strip employees of back pay rights, violate agencies’ statutory duties, and even target workers whose jobs are essential to protecting life and property during a shutdown. In doing so, the administration is misusing the shutdown process for partisan ends and violating the very laws that govern how shutdowns are supposed to function.”

A federal judge on October 15 issued a temporary restraining order against the Trump administration, instructing them “to issue no further RIF notices and to take no action to enforce the RIF notices it has already issued” during the shutdown. The Administration submitted court filings on October 17 stating OMB would comply with the order “while this matter is being litigated before the Court, absent an order from a higher court providing relief.” According to the documents, OMB issued a RIF notice to nearly 2,500 federal employees; however, this number only reflects members of AFGE and AFSCME, the labor unions that filed the lawsuit against OMB.

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 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.
 - 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 Banking Committee to Hold “Innovation in U.S. Housing: Solutions and Policies for America’s Future” Hearing

By San Kwon, NLIHC Policy Intern

Keywords: Senate Banking, hearing, affordable housing, bipartisan policy center

The U.S. Senate Committee on Banking, Housing, and Urban Affairs’ Subcommittee on Housing, Transportation, and Community Development will hold a hearing, “[Innovation in U.S. Housing: Solutions and Policies for America’s Future](#),” on Tuesday, October 21, at 10:00 am ET. Witnesses will include Dr. Lawrence “Lars” Powell, executive director of the Center for Insurance and Research at the University of Alabama; Mary Tingerthal, founder of Construction Revolution; and Dennis Shea, executive vice president and chair of the J. Ronald Terwilliger Center for Housing Policy at the Bipartisan Policy Center.

Watch the hearing and read witnesses’ testimony [here](#).

Fair Housing

Representative Williams Sends Letter to HUD Demanding Reinstatement of Fired Whistleblowers; Take Action to Defend Fair Housing and Civil Rights in Housing!

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

Keywords: fair housing, Nikema Williams, whistleblower, letter

On October 9, Representative Nikema Williams (D-GA), along with 37 other House colleagues, sent a letter to U.S. HUD Secretary Scott Turner demanding that HUD reinstate two wrongly terminated attorneys. Palmer Heenan and Paul Osadebe were fired from their role as civil rights lawyers at HUD after their participation in a recent whistleblower report where they, among others, alleged that HUD leadership is actively and systematically undermining HUD’s duties in enforcing civil rights and fair housing laws (see *Memo*, [9/29](#)).

In the letter, Representatives demanded that HUD:

- Publicly commit to protecting whistleblowers within HUD, including reinstating Mr. Osadebe and Mr. Heenan pending an independent review of their terminations;
- Provide a written explanation for the decision to terminate each attorney, including a description of the process used, the rationale for each termination, and an explanation of the extent to which media interviews or internal dissent had a role in the decision;
- Confirm whether HUD leadership has undertaken or when HUD plans to initiate any reviews of the enforcement rollback raised by these attorneys and provide a summary of findings; and
- Detail the steps HUD is taking to ensure that the enforcement of the “Fair Housing Act” is prioritized and independent from political interference.

“These terminations are clearly retaliatory against whistleblowers. These actions represent a troubling and illegal abuse of authority. They are also a violation of the transparency and accountability which must guide any federal agency, regardless of party... The alleged termination of Paul Osadebe and Palmer Heenan, who spoke out about potential civil rights interference from political appointees, sends a disturbing message to the American people and other HUD employees that loyalty to the Administration is primary, rather than the Constitution and the Department’s statutory obligations,” the members wrote.

Reiterating the demands outlined in a letter sent to Chairman French Hill (R-AR) and Chairman Tim Scott (R-SC) from Ranking Member Maxine Waters (D-CA) and Ranking Member Elizabeth Warren (D-MA), the members also urged HUD to commit to testifying before the House Financial Services Committee and the Senate Banking Committee (see *Memo*, [10/6](#)).

“We urge you to reverse course immediately and reinstate the attorneys in question. The Department must commit to protecting civil rights enforcement. Regardless of the Administration, we can not ignore retaliation against whistleblowers—nor dismantle civil rights protections for a Department whose key duty is to protect and provide housing opportunities for every American citizen,” concluded the letter.

Take Action to Defend Fair Housing and Civil Rights!

[Tell your members of Congress](#) that the “Fair Housing Act” is not optional, and HUD must defend civil rights in housing! Ask your Senators and Representatives to speak out against Secretary Turner’s disregard for the law and instead, Turner’s FHEO must enforce the “Fair Housing Act” and fund the Fair Housing Initiatives Program (FHIP) and the Fair Housing Assistance Programs (FHAP).

Members can also cosponsor the “[Fair Housing Improvement Act](#)” (S.2827, H.R.5443), introduced by Senator Tim Kaine (D-VA) and Representative Scott Peters (D-CA) to protect veterans and voucher recipients from housing discrimination. You can use [NLIHC’s Take Action page](#) to look up your member offices or call/send an email directly!

Read Rep. Williams’ press statement on the letter [here](#).

Read the full text of the letter [here](#).

HoUSed

Recap of October 14 HoUSed Campaign National Call

By Kayla Blackwell, NLIHC Senior Housing Policy Analyst

Keywords: HoUSed, Continuum of Care Program, government shutdown

On October 14, NLIHC held a [HoUSed campaign national call](#) to address the upcoming fiscal year (FY) 2025 Continuum of Care Program Competition Notice of Funding Opportunity, challenges facing Fair Housing programs and enforcement, and the ongoing government shutdown. Participants discussed strategies to strengthen collaboration among national advocacy centers toward promoting housing justice.

NLIHC Senior Vice President of Policy, David Gonzalez Rice, moderated the call. Steve Berg, chief policy officer with the National Alliance to End Homelessness (NAEH), shared the recent reporting that the CoC NOFO will include sweeping changes that will quickly and irresponsibly upend homelessness response systems. Paul Osadebe, steward with AFGE 476 and organizer with the Federal Unionist Network (FUN), also joined the call 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. David provided a brief policy overview, updates on the federal government shutdown and ways to take action, and Ramina Davidson, NLIHC vice president for field strategy and innovation closed the call with a discussion on strategizing for action.

NLIHC will continue to monitor and report on the topics discussed during this call and will share timely resources through our various channels.

A [recording](#) of the call, as well as the presentation [slides](#), are now available. [Register here](#) for NLIHC's next HoUSed campaign national call on October 28 from 4:00 pm to 5:00 pm ET.

Resources from the October 14 HoUSed Campaign National Call

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

- Recent [reporting](#) from *Politico* on cuts to CoC funding:
- The [Alliance's analysis](#) on reported changes to HUD's FY2025 Continuum of Care (CoC) Program Competition Notice of Funding Opportunity (NOFO)
- Learn how you can take action on these issues here:
<https://endhomelessness.org/blog/ceo-corner-week-of-october-13/>
- Read the [congressional sign-on letter](#)

Defending the "Fair Housing Act" Under Current Threats

- Read the whistleblower report from HUD's fair housing attorneys, supported by the Federal Unionists Network (FUN) here: <https://www.federalunionists.net/press/whistleblower-report>
- Take action! Urge Congress to enforce fair housing and civil rights law: <https://nlihc.quorum.us/campaign/143394/>

Policy Update

- Stay abreast of the federal government shutdown and layoff notices from the White House in [Memo to Members & Partners](#).
- Take action to oppose cuts to federal investments in affordable housing [here](#).

NLIHC's national HoUSed campaign calls take place on the second and fourth Tuesday of every month, from 4:00 pm to 5:00 pm ET. [Register for the series here](#).

State and Local Innovation

Happening this Week: NLIHC to Relaunch State and Local Tenant Protections Network on October 23!

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

Keywords: State and Local Tenant Protections Network, NHPD, PAHRC

On [October 23, from 2:30 to 3:30 pm ET](#), NLIHC will relaunch the next iteration of its State and Local Tenant Protections Network call. During the call, attendees will learn about the [National Housing Preservation Database](#) (NHPD). Created by NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) in 2011, the NHPD combines data on federally assisted rental properties from HUD and the U.S. Department of Agriculture into a single database that is free to access. For each federally assisted rental property listed, users can access information like addresses, number of units, ownership details, recent physical inspection scores, contract expiration dates, and loan maturity dates. This data, along with the NHPD's collection of research reports and interactive resources, such as the preservation dashboard, helps users monitor affordable housing preservation needs as well as opportunities and gaps for tenant protections in their communities.

NLIHC's State and Local Tenant Protections Network was formally launched in April 2024 with the purpose of creating a virtual convening space for state and local housing advocates, tenant leaders and organizers, academics, and legal aid service providers to troubleshoot and workshop challenges, highlight tenant protection wins, and inquire about any technical support needed to advance, implement, and enforce tenant protection laws and policies within their own state and local communities.

In the absence of a uniform set of policies at the federal level to strengthen the rights of renters, state and local lawmakers play a critical role in protecting tenants against threats to their housing stability, including the threat of eviction. Tenant protections, which are legal safeguards codified

into law to protect tenants at all stages of their lease terms, including during the eviction process, ensure that renters can access—or remain—in safe, stable, and affordable housing of their choice. NLIHC began tracking the passage of state and local laws, policies, programs, and administrative rules in its [State and Local Tenant Protections Database](#) in January 2021. As of 2025, NLIHC has compiled information on more than 750 tenant protections implemented in all 50 states, including the District of Columbia, and in more than 230 localities (including cities, towns, and counties).

Joining the October 23 call will be NLIHC Research Analyst Raquel Harati. Raquel will join the call to provide an overview of the National Housing Preservation Database, discuss why the database is useful for housing advocates, and describe how it can be used for state and local tenant protections advocacy. The call will also feature a discussion on the database, including how it can be used to advance tenant protections in state and local communities.

A finalized agenda of the call can be found below:

- I. **Welcome:** Nada Hussein, research analyst, NLIHC
- II. **The National Housing Preservation Database:** Raquel Harati, research analyst, NLIHC
 - a. What is the NHPD?
 - b. Why is the NHPD useful?
 - c. How can the NHPD be used for state and local tenant protections advocacy?
 - d. What gaps exist in the data currently?
 - e. How to register to use the NHPD
- III. **Q & A / Discussion:** Raquel Harati, research analyst, NLIHC
 - a. How might the NHPD be used to advance tenant protections in your community
- IV. **Closing:** Nada Hussein, research analyst, NLIHC

Register for NLIHC's upcoming State and Local Tenant Protections Network call [here](#).

For any questions related to the State and Local Tenant Protections Network, please contact NLIHC Research Analyst, State and Local Innovation Nada Hussein [at nhussein@nlihc.org](mailto:nhussein@nlihc.org).

Opportunity Starts at Home

***Child Psychiatry & Human Development* Journal Examines Housing Hardship and Subsequent Behavior Problems Among Children**

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

Keywords: Opportunity Starts at Home, multi-sectors, child behavior

The *Child Psychiatry & Human Development* journal published a recent [article](#), “Housing hardship and child behavior problems from early childhood to adolescence,” exploring how housing hardship affects child behavior problems from early childhood into adolescence. The findings are drawn from a large longitudinal cohort survey of households with children in major U.S. cities. The authors find that housing hardships, including missed rent or mortgage payments, were associated with elevated child behavioral problems like depression, disruptive

behaviors, and withdrawal. The article provides an overview of how housing affordability contributes to short- and long-term behavioral patterns and recommends expansion of affordable housing resources to promote child well-being and behavioral health.

The authors analyzed data from a multi-year qualitative study, the Future of Families (formerly “Fragile Families”) and Child Well-Being Study (FFCW). The FFCW followed a cohort of nearly 5,000 children, born in large U.S. cities between 1998 and 2000, until the study concluded in 2024. Utilizing survey responses and interviews from the FFCW study, the authors compared two types of child behavior problems—internalizing and externalizing—to missed housing payments. Internalizing behaviors refer to anxious, withdrawn, or depressed behaviors. Externalizing behaviors refer to aggressive, disruptive, or defiant behaviors. These behaviors were reported in the study by mothers who took part in yearly interviews about child behavior.

Based on these data, the authors found that missed rent or mortgage payments were associated with elevated internalizing and externalizing behavior problems among children. Internalizing behaviors were predicted by earlier missed payments or housing hardship, while externalizing behaviors were predicted by concurrent missed payments. The authors highlight how the inability to afford housing impacts children’s behavior problems in nuanced ways across development, identifying the age of five as an important period for the relationship between housing and internalizing behaviors. Missed payments at age 5 were associated with subsequent internalizing behaviors into adolescence. Given that age 5 is when most children in the U.S. start formal schooling, lack of housing stability and consistency in the home environment through the transition to kindergarten may suggest increased behavioral vulnerability for children during this period.

The authors also identify parenting stress as a strong and consistent predictor of both internalizing and externalizing problems for all ages. Parental reactions to financial strain can trigger disruptive or destructive reactions from children. Elevated levels of parenting stress from financial and housing instability can increase children’s risks for behavioral problems. Further, as children age, they may be more aware of financial struggles within the household and thus more profoundly affected by the stressors their parents face.

The authors emphasize that without housing stability, children are at greater risk for behavioral problems. The article calls for increased investment in resources like screening for social determinants of health in schools, improvements to existing public housing, housing subsidies, and increased affordable housing supply to identify and ease the burden of housing costs on families with children. By stabilizing housing by age 5, lasting improvements can be made toward the reduction of internalizing behaviors. The article concludes by reiterating the need for affordable housing expansion to support child well-being and behavioral health.

Read the article [here](#).

To learn more about the intersections between housing and child well-being, read the OSAH fact sheet [here](#).

Disaster Housing Recovery

Typhoon Halong Brings Destruction to Western Alaska; Here's How to Help

By Noah Patton, NLIHC Director of Disaster Recovery and Meghan Mertyr, NLIHC Disaster Housing Policy Analyst

Keywords: Western Alaska, Typhoon Halong

One of the most [significant airlifts](#) in Alaska's history is occurring in the aftermath of Typhoon Halong in Western Alaska. The typhoon, which struck Alaska from October 11 to 12, 2025, initially impacted coastal Japan before reversing course into the Bering Sea. The storm tracked more westward than anticipated, heavily impacting communities along the Yukon-Kuskokwim Delta. The communities of Kipnuk, Kwigillingok, and Napakiak were hit hardest.

At least one person was killed, and two people are missing due to the storm. Around 1,600 have sought emergency shelter throughout the region. While damage assessments are ongoing, damage in the impacted area was widespread, with significant housing damage reported. The coastal villages of Kipnuk and Kwigillingok saw water rise 6 feet above normal. In Kipnuk alone, authorities said that 121 homes have been destroyed—a significant percentage of available housing in that small coastal village.

Much of the population in the impacted communities are Alaska Native, largely speaking the Yupik language. These coastal areas of Alaska have long dealt with the climate impacts of sea level rise and melting permafrost that have threatened their areas. The remoteness of these areas makes response and recovery even more difficult. Roads are not available to reach these areas, requiring emergency supplies and evacuations to be conducted by air. The recovery from Typhoon Halong is further complicated by the fact that many impacted residents practice subsistence lifestyles. With this disruption and destruction happening so close to winter, it will be difficult for many to return to their homes and survive in the short term.

Most evacuees have been evacuated to Bethel, the largest community in the region, which was spared the worst of the storm. Supplies have dwindled as that town of 6,000 received over 1,600 evacuees. The state initiated further emergency evacuations, taking evacuated individuals to larger areas like Anchorage, where a sports complex served as a temporary shelter.

In response to these recent severe storms, including Typhoon Halong, local community organizations and regional partners have convened to create the Western Alaska Disaster Relief Fund, housed at the Alaska Community Foundation. The Fund will provide support to affected communities for immediate relief, recovery support, and long-term resilience, including disaster preparedness initiatives. To support this effort, visit the Western Alaska Disaster Relief Fund [website](#) for more information.

Our Homes, Our Votes

NLIHC's *Our Homes, Our Votes* Hosts Informational Session on New Mini-Grant Program

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

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

[Today, October 20, at 6:00 pm ET](#), *Our Homes, Our Votes*, NLIHC's nonpartisan voter engagement campaign, will host an information webinar about its mini-grant program. The webinar will 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. Housing advocates, service providers, tenant leaders, and community organizations are encouraged to join this session to learn how to apply and strengthen their local voter engagement work.

[Our Homes, Our Votes](#) helps 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.

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**.

Learn more about the *Our Homes, Our Votes* mini-grant program and how to apply [here](#).

Read about best practices for engaging low-income voters in the *Turning Renters into Voters* report [here](#).

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

Research

Aging and Income as Predictors of Homelessness

By Esther Colón-Bermúdez, NLIHC Research Analyst

Keywords: homelessness, older adults, housing insecurity

An article published in *Cities*, “[Aging, housing affordability, and homelessness](#),” examines the connections between aging, incomes, and homelessness. The research finds that areas with more extremely low-income renters and older adult households experience higher levels of homelessness in the U.S., especially sheltered homelessness.

Older adults are the fastest-growing age group among those experiencing homelessness, with their numbers expected to nearly triple in some major U.S. cities by 2030. This increase is driven by a growing older adult population and factors such as limited retirement savings, fixed incomes, rising health care costs, and inadequate social support systems.

The authors statistically tested how the number of people experiencing homelessness across 370 Continuums of Care (CoCs) was associated with the CoC areas' demographics, economic conditions, housing market conditions, social safety net levels, climate, and mobility patterns. CoCs are coordinated systems offering a wide range of housing and services to individuals and families experiencing homelessness.

The study found that incomes and housing affordability are significant drivers of homelessness. Areas with higher shares of renters with incomes less than 30% of the HUD Area Median Family Income (HAMFI) and with incomes between 30% and 50% of HAMFI had significantly higher rates of overall homelessness, especially sheltered homelessness.

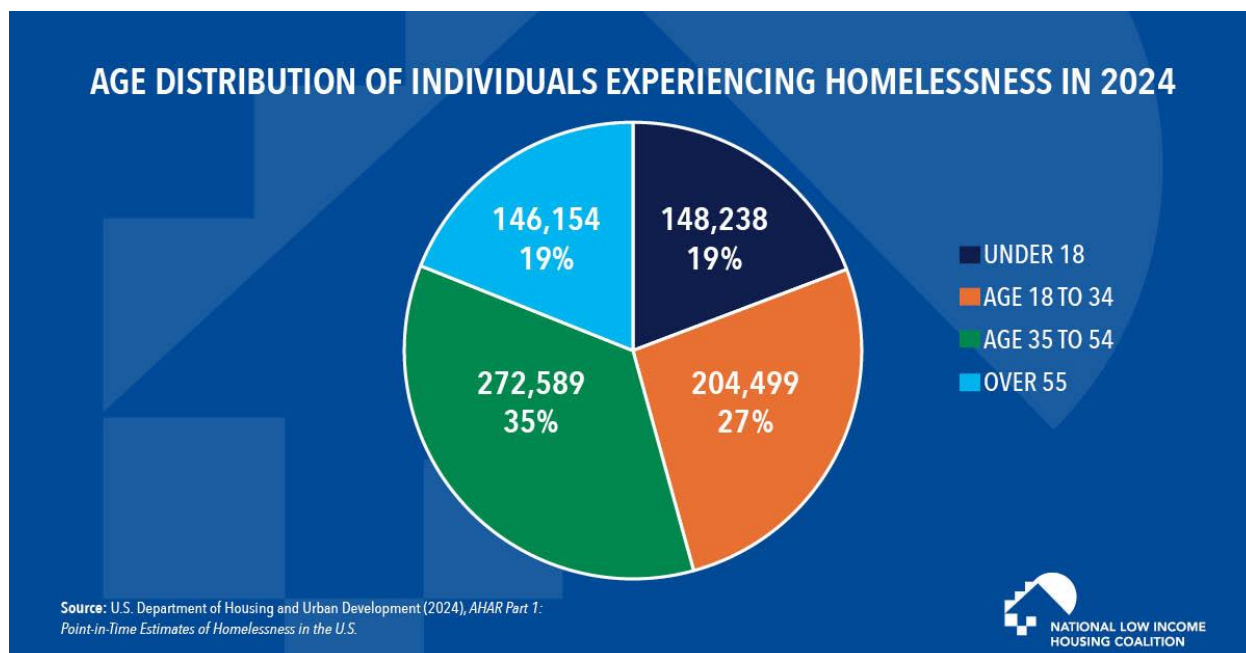
Areas with a greater share of the population that was 65 years of age or older were associated with greater homelessness, especially sheltered homelessness. The relationship between the older adult population and homelessness was even stronger in areas with higher shares of renters with incomes below 30% of HAMFI. Interestingly, areas where older adults accounted for more than 20% of the population saw a significant relationship between the share of the population with incomes between 50% and 80% of HAMFI and homelessness.

Based on the findings, the authors suggest that in communities with lower shares of older adults, policymakers should prioritize rental assistance targeted to extremely and very low-income renters. Meanwhile, in communities with significantly greater shares of older adults, policymakers should also consider shallow subsidies or intermediate vouchers to support near-poor older renters who typically are not the targeted population for housing assistance. As the US population continues to age, the authors also recommend expanding accessibility features and age-appropriate services in emergency, transitional, and supportive housing.

Read the article [here](#).

Fact of the Week

Older Adults Account for Nearly One-Fifth of the Nation's Population Experiencing Homelessness



Source: U.S. Department of Housing and Urban Development (2024), *AHAR Part 1: Point-in-Time Estimates of Homelessness in the U.S.*

Event

Crossroads Conversations—*Fault Lines: Inside the Housing Crisis*

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

Keywords: in-person screening, America's housing crisis

Join [Friendship Heights Alliance](#) for an in-person screening of *Fault Lines: Inside the Housing Crisis* on Thursday, November 20, at 6:00 pm at The Friendship Heights Center. This powerful new documentary dives into the heart of America's housing crisis exploring how we got here and where we might be headed next. Directed by Nate Houghteling (*American Pathogen, State of Pride*) and Yoav Attias (*Brick City, Chicagoland*), the film takes a street-level look at the intertwined challenges of housing affordability, homelessness, and local policies, using human stories to reveal the lasting impact of decades of decisions that have shaped the current crisis in the Bay Area and beyond.

This event is part of Crossroads Conversations, the Friendship Heights Alliance's fall series that brings together neighbors and friends to explore timely topics, neighborhood history, and shared learning experiences.

Register to view the documentary and be engaged in a powerful conversation [here](#).

NLIHC News

NLIHC in the News for the Week of October 13

The following are some of the news stories to which NLIHC contributed during the week of October 13:

- “Some Americans are starting to feel the impact of the government shutdown,” *West Hawaii Today*, October 13, at: <https://tr.ee/g7BzYy>
 - “Michigan’s housing authority avoids funding cuts,” *The Center Square*, October 15, at: <https://tr.ee/xkXyhr>
 - “Raising the minimum wage could reduce eviction rates, data shows.” *Bristow News*, October 15, at: <https://tr.ee/s6rssb>
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Where to Find Us—October 20

- [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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