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

Volume 31, Issue 33
September 21, 2026

- Join NLIHC on October 8 for Our Next State and Local Tenant Protections Network Call, “Housing Court for Good: Innovative Policy Solutions to Promote Housing Stability”
- Combining LIHTC and Community Land Trusts Can Expand Permanently Affordable Housing, But Requires Significant Adaptation

Fact of the Week

- Tax Credit Homes Make Up More Than Half of Federally Assisted Rental Housing in 25 States and D.C

NLIHC News

- NLIHC Welcomes Galiba Anjum as Communications Intern
- NLIHC Welcomes Taytum Wymer as Field Strategy & Innovation Intern
- NLIHC in the News for the Week of September 14
- Where to Find Us – September 21

Budget and Appropriations

House Leaves Session Early to Campaign Ahead of November Elections

By Kim Johnson, NLIHC Senior Policy Director

Keywords: Budget and Appropriations, THUD, HUD, FY27

House Speaker Mike Johnson (R-LA) sent House lawmakers home on September 16, canceling votes scheduled for the following day so representatives could return to their home districts to campaign ahead of November's midterm elections. The Senate is scheduled to remain in session until October 2. Both chambers will return from the midterm recess on November 9.

While in session, Senators are expected to work on judicial nominations as well as other legislative issues but are not expected to release the chamber's long-delayed fiscal year (FY) 2027 spending bills for federal programs, including the Transportation, Housing and Urban Development (THUD) bill responsible for funding HUD's affordable housing, homelessness, and community development programs. Appropriations Chair Susan Collins (R-ME) and Vice Chair Patty Murray (D-WA) have been at a standoff over topline funding levels, with Chair Collins pushing for a significant increase to Department of Defense spending, and Vice Chair Murray urging an equitable increase between defense and non-defense programs.

Crowded Post-Election Agenda

With a continuing resolution (CR) set to expire December 11 and work remaining on all 12 spending bills for FY27, Congress has a long list of priorities to tackle after the midterms and before the current congressional session ends December 18. Depending on the outcome of the midterm elections, federal lawmakers may pass another CR to delay finalizing FY27 spending bills until the new Congress begins, giving the new Congress an opportunity to re-draft funding bills; lawmakers may also rush to pass a minibus spending package that would include multiple FY27 spending bills, or an omnibus spending package, which would include all 12 spending bills for the upcoming fiscal year, before the end of the current Congress.

In addition, before the August recess, House Republicans passed the blueprint for a third, $95 billion reconciliation package that would provide additional spending for defense and intelligence operations, farm relief, and administering certain provisions of the "Safeguard American Vote Eligibility (SAVE) Act," a voter suppression bill championed by the White House (see *Memo*, 8/3). However, the reconciliation blueprint has not had the support required to pass the Senate, and it is not clear whether congressional Republicans would have the time or support required to pass a reconciliation bill before the end of the current Congress. Congress may also try to enact a disaster supplemental funding package and move other legislative priorities before the year ends.

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

September and 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 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.
- 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

House Financial Services Committee Holds Markup and Passes Rep. Pressley's "Eviction Helpline Act"

By Kim Johnson, NLIHC Senior Policy Director

Keywords: Budget and Appropriations, THUD, HUD, FY27

The House Financial Services Committee (HFSC) held a markup on September 16, during which members voted to pass the "Eviction Helpline Act" (H.R.588) through Committee by a vote of 47-2, showing strong bipartisan support for the bill. Introduced by Representative Ayanna Pressley (D-MA), the "Eviction Helpline Act" would create a helpline for HUD-assisted households facing a potential eviction, connecting them to counseling, resources, and other services to help them remain stably housed. NLIHC has endorsed and supports the legislation.

“Housing is a human right. It is health. It is dignity. It is stability and community. Every single person needs access to a quality home that they can actually afford,” said Rep. Pressley during the markup. “That’s why this eviction hotline is so important—so that these families know they are not fighting alone and can know their rights as tenants and get help even before an eviction is filed.”

In addition to the “Eviction Helpline Act,” HFSC members considered several other bills related to homeownership, banking, and consumer protections:

- The “Securing Facilities for Mental Health Services Act” (H.R.7030) from Reps. Tom Emmer (R-MN) and Ritchie Torres (D-NY), which passed by a vote of 49-0, would revise the Federal Housing Administration’s eligibility standards for providing mortgage insurance for hospitals to include mental health care facilities.
- HFSC Ranking Member Maxine Waters (D-CA) introduced H.R.10325, a bill to increase the mandatory contribution amount of Federal Home Loan Banks to the Affordable Housing Program from 10 percent of the previous year’s net income to 15 percent. The bill was not agreed to by a vote of 21-28.
- HFSC Chair French Hill (R-AR) and Rep. Andy Barr (R-KY) introduced the “Consumer Financial Protection Accountability and Reform Act” (H.R.10184), which would significantly weaken the Consumer Financial Protection Bureau (CFPB). The bill proposes sweeping changes to the CFPB, including changing the funding structure of the CFPB so that it is funded through the annual appropriations process rather than direct transfers from the Federal Reserve, as it is currently funded. The bill would also expand the CFPB’s rulemaking requirements, including requiring external review from the Office of Management and Budget for new rules; redefine and significantly narrow the CFPB’s definition of “abusive acts or practices” and curb the CFPB’s ability to enforce consumer protections, including seeking civil monetary penalties for violations, among other changes. The bill passed Committee along a party-line vote, 28-21, with all Democrats opposing, citing concerns the bill would significantly weaken consumer protections and codify the Trump administration’s attempts to hamstring the CFPB.
- In addition, Rep. Barr and Rep. Vicente Gonzalez (D-TX) introduced the “Civil Investigative Demand Reform Act” (H.R.1653), a bill that would reform CFPB’s investigation procedures, placing a six-year limit after an alleged incident occurs for the CFPB to investigate. The bill would also require the CFPB to provide specific information on a complaint to the entity being charged with a violation, so that the entity could challenge a civil investigation in court. The bill passed Committee along mostly party lines, 29-20; Rep. Gonzalez was the only Democrat to vote in favor of the bill.

The bills that passed Committee may now be considered for a vote by the entire House; however, with the House out of session until November 9 and a long list of priorities to tackle before the end of the 119th congressional session on December 18, it is not clear whether these bills will receive consideration on the House floor before the end of the year.

Watch a recording of the HFSC markup, read the Committee's Memorandum, and learn more about the bills under consideration.

Read Rep. Pressley's press release on the "Eviction Helpline Act."

HoUSed

NLIHC's September 22 National *HoUSed* Campaign Call Canceled; Join Next Call on October 13

By NLIHC Policy Team

Keywords: HoUSed Campaign, National Call, webinar, NLIHC events

NLIHC's national *HoUSed* campaign call on September 22 is canceled. Please join our next call on October 13 from 4:00 pm to 5:00 pm ET for the latest policy, research, and field updates from NLIHC! Register here.

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

HUD

NLIHC, CBPP, The Alliance, and NHLP Urge HUD to Release Guidance on Using Tenant Protection Vouchers to Help Families with Emergency Housing Vouchers Remain Stably Housed

By Alayna Calabro, NLIHC Senior Policy Analyst

Keywords: HUD, PIH, guidance, notice, HCV, vouchers, rental assistance, EHV, emergency housing vouchers, TPV, tenant protection vouchers, CBPP, NHLP, NAEH, The Alliance

NLIHC, the Center on Budget and Policy Priorities (CBPP), the National Alliance to End Homelessness (The Alliance), and the National Housing Law Project (NHLP) sent a letter to HUD on September 9 urging the department to swiftly release guidance on how public housing agencies (PHAs) can apply for and administer Tenant Protection Vouchers (TPVs) to help families with Emergency Housing Vouchers (EHV) remain stably housed, as authorized in the continuing resolution (CR) signed into law on September 2.

The CR, the "Continuing Appropriations and Extensions Act, 2027," includes language requiring HUD to make TPVs available by the end of the calendar year to all households still receiving assistance through the EHV program as of September 30, 2026. This provision will ensure that the 40,000+ families relying on EHVs can continue to receive the assistance they need to afford their home.

Given the recent funding uncertainty around EHVs, many PHAs have already told EHV families and participating landlords that the program is set to end this year. HUD must ensure PHAs quickly communicate to families with EHVs that they are no longer at risk of losing their vouchers. Housing agencies should provide families with clear information about the availability of TPVs and assure landlords who may have been previously alerted to funding issues that the funding concerns have been resolved.

The letter urges HUD to create a process for providing TPVs that is as seamless as possible for tenants and PHAs. For example, families with EHVs should not be subjected to the screening and eligibility requirements for applicants because they are already participants under a Section 8 tenant-based voucher program. The organizations urge HUD to instruct PHAs not to rescreen families, hold them harmless from any differences in payment standards, and communicate clearly with tenants and landlords about the continued availability of assistance, among other critical recommendations to transfer families with EHVs to TPVs and ensure these families remain stably housed.

Read the letter.

Read NHLP's resource on the CR's EHV/TPV provisions.

Public Charge

Coalition of 22 States and DC Challenge Public Charge Rule; Separate Lawsuit Filed by Cities and Counties

By NLIHC Policy Team

Keywords: public charge, Department of Homeland Security, DHS, New York, lawsuit

On September 14, New York Attorney General Letitia James announced that a coalition of 22 states and the District of Columbia filed a federal lawsuit challenging the Department of Homeland Security's (DHS) final "public charge" rule. Filed concurrently is a separate lawsuit from a coalition of major cities and counties led by New York City Mayor Zohran Mamdani. Attorney General James previously led a successful legal effort to stop implementation of an earlier version of the public charge rule during the first Trump administration.

NLIHC and NLIHC's Disaster Housing Recovery Coalition both submitted comment letters in December 2025 (see *Memo*, 1/12) opposing the DHS public charge rule. The final rule, effective September 18, 2026, affords DHS officers broad discretion in determining which public benefits can be considered in the "public charge" assessment for Lawful Permanent Residence ("green card") applications. This rule will likely cause a significant chilling effect on immigrant families' willingness to access major health, nutrition, and other services, causing devastating economic consequences for millions of low-income immigrants. NLIHC joins the Protecting Immigrant

Families Coalition (PIF) in opposing the rule. Commending the lawsuit, PIF issued a statement from executive director Adriana Cadena:

"We applaud Attorney General James, Attorney General Bonta, Attorney General Raoul, and their colleagues for standing firm against this abusive policy and standing with the people they serve. This dangerous regulation is a direct assault on immigrant families, and a threat to our country's health and economic security, and we hope the court will act quickly to strike it down."

Background on Public Charge

The "public charge" inadmissibility test has been a part of federal immigration law for over 140 years. The public charge test considers whether an immigrant will depend on government assistance as their main source of support. The test does not apply to all immigrants but instead applies to people applying for a green card (Lawful Permanent Resident status) through their family members or a visa to come to the United States. Permanent residents seeking citizenship are not subject to the public charge determination. Additionally, humanitarian immigrants seeking permanent residency are exempt. PIF has a "Does this apply to me?" resource for additional background on when public charge applies.

Under the first Trump administration, DHS finalized a public charge rule in 2019 that considered Supplemental Nutrition Assistance Program (SNAP) and housing assistance program benefits in the public charge test, a departure from how public charge had been historically evaluated. The Biden administration revoked the public charge rule in 2022, replacing it with a rule prohibiting the public charge test from considering SNAP, Medicaid, public housing, and other benefits.

In November 2025, the Trump administration's DHS proposed to broaden the public charge evaluation again. DHS issued the final public charge rule in July 2026, replacing the 2022 rule. The new public charge rule gives DHS broad discretion on what benefits to examine. Additionally, DHS is given authority to consider assistance given to citizen members of immigrant households.

Litigation Against the Public Charge Rule

The plaintiff states in the press release that the rule has "no clear limit" on the benefits which could count against applicants. The coalition argues that the action of the DHS fails legal scrutiny, as the agency's decision is "arbitrary and capricious," giving the DHS an authority beyond congressional intent. The litigation pursued by the alliance of cities and counties similarly argues that the DHS rule expands the agency's power "in a way Congress never intended." Both 2026 lawsuits seek to stop the public charge rule from being implemented.

Previous litigation on the first Trump administration's public charge rulemaking succeeded. In 2019, Attorney General James and a coalition filed a lawsuit to stop the Trump I rule change. In federal district court, a judge issued a preliminary injunction to stop the change, but the Supreme Court stayed this motion and remanded the case to the Second Circuit Court of Appeals. After the pandemic began, the Supreme Court granted an appeal to allow the coalition to go back to district court to seek an emergency injunction. The rule change was once again struck down, and the appellate court upheld the decision.

Read Attorney General James's press release on the state-led lawsuit.

Read Mayor Mamdani's press release on the city-led lawsuit.

Read PIF's statement.

Access PIF's toolkit on public charge.

Read the final public charge rule.

Explore Chapters 6-11 of NLIHC's 2026 *Advocates' Guide* to learn more about the history of public charge.

Native Housing

Senate Committee on Indian Affairs holds Hearing on Tribal Housing Needs

By Kayla Blackwell, NLIHC Senior Housing Policy Analyst

Keywords: Native American, Alaska Native, American Indian, Tribal, NAHASDA, Native American Housing Assistance and Self-Determination Act

On September 16, the U.S. Senate Committee on Indian Affairs (SCIA) held a hearing, "Examining Housing Needs in Native Communities," in which the "Native American Housing Assistance and Self-Determination Modernization Act of 2026" (NAHASDA Modernization Act) was discussed. NAHASDA is the primary statue governing Tribal housing development and has lacked reauthorization since 2013. Witnesses included Bryan Warner, deputy principal chief of the Cherokee Nation; Hilary Atkin, acting deputy assistant secretary for Native American Programs; and Dr. Alicia Puente Cackley, director of financial markets and community investment at the Government Accountability Office (GAO). Senators and witnesses testified to the lack of housing supply and safety issues in Tribal communities, a new report from the GAO, and the need to reauthorize NAHASDA.

In opening remarks, Chair Lisa Murkowski (R-AK) highlighted the need to reauthorize NAHASDA, which was enacted 30 years ago, and the urgency in updating the policy to meet the housing challenges of the next 30 years. Addressing the recent bipartisan housing legislation ("21st Century ROAD to Housing Act"), Murkowski showcased the need to address housing needs in Tribal communities on par with housing investments outside of Tribal communities. Senator Alan Armstrong (R-OK) introduced Cherokee Deputy Principal Chief Bryan Warner, acknowledging the deputy principal chief's focus on education and healthcare.

Witnesses presented Tribal data and community-level stories on the housing needs of Tribal nations. Deputy Principal Chief Warner testified on behalf of the 477,000 citizens of the Cherokee Nation and the National Congress of American Indians (NCAI), focusing his testimony on Tribal sovereignty, noting that "Tribal nations are best situated to decide [for] their communities" how to address their housing needs. Since 2019, Cherokee has constructed 39 homes and expanded opportunities for veterans thanks to NAHASDA programs. Housing has also been a tool for preserving language and culture, thanks to investments in community stability. "Good housing policy builds strong Tribal nations," stated Deputy Principal Chief Warner.

Acting Deputy Assistant Secretary Atkin thanked SCIA committee staff for their work drafting NAHASDA reauthorizing legislation and listening to Tribal communities. Atkin stated that HUD upholds the solemn trust and treaty responsibility to Tribal nations and affirmed that Secretary Turner is committed to working with Tribal communities. NAHASDA has helped to build, acquire, and rehabilitate over 160,000 homes thanks to NAHASDA's local and flexible model. "Tribes are best positioned to develop solutions that reflect the unique circumstances of their communities," Atkin stated.

Dr. Puente Cackley shared preliminary observations from a GAO report on housing and homelessness in Native communities. Dr. Cackley summarized the diverse housing challenges faced by Native communities, including poor conditions, overcrowding, and homelessness, and the 30 federal programs providing grants or mortgage assistance to Tribal communities to address these issues. Dr. Cackley stated that federal funds do not meet all housing needs, and rising construction costs and program restrictions have limited Tribes' ability to fully address housing and homelessness. Highlighting one example in Teller, Alaska, Dr. Cackley detailed the negative effects of overcrowding, including humidity and mold, leading to both health issues for residents and broader housing stock limitations once housing becomes uninhabitable. According to one Tribe in South Dakota, community members face such overcrowding that 400 to 500 additional units are needed to adequately house the current population.

Senators Tina Smith (D-MN) and Catherine Cortez-Masto (D-NV) posed questions to witnesses concerning the specifics of NAHASDA programs. Senator Smith recognized White Earth Nation Chairman Michael Fairbanks, a Tribal leader in the audience, and observed the need to amend the Continuum of Care (CoC) program to make the homelessness program better able to serve Tribal communities. Senator Cortez-Masto focused on housing and supportive services, bringing attention to the success of the Tribal HUD-VASH (Veterans Affairs-Supportive Housing) program. In addition to emphasizing the flexibility of NAHASDA programs, Cortez-Masto highlighted the PRICE program (Preservation and Reinvestment Initiative for Community Enhancement) as a potential source of funding for Tribal communities to address manufactured housing needs.

NLIHC will continue to monitor and advocate for NAHASDA reauthorization.

Watch the recording of the hearing and read witness statements.

Read a fact sheet from NLIHC and Tribal partners.

Disaster Housing Recovery

NLIHC Submits Comments on Proposed Community Development Block Grant Disaster Recovery (CDBG-DR) Formula

By Sydney Phillips, NLIHC DHR Intern

Keywords: IA, PA, 21st Century Road to Housing Act

NLIHC and its Disaster Housing Recovery Coalition (DHRC) submitted a comment on September 14, 2026, in response to the U.S. Department of Housing and Urban Development's (HUD) request for comment on potential changes to the Community Development Block Grant Disaster Recovery (CDBG-DR) allocation formula, as required by the "21st Century ROAD to Housing Act" passed earlier this year. HUD's allocation formula governs how the agency divides funds passed by Congress to distribute to states, territories, Tribal governments, and municipalities impacted by disasters for long-term recovery efforts. Questions asked by the notice included ceasing use of the U.S. Small Business Administration (SBA) Disaster Loan Data, the impact of the formula on rural areas and Tribal land, and ways to streamline data collection to ensure funds are distributed by the deadlines created by the authorization of the program in the recently passed legislative package.

HUD has primarily used data from FEMA Individual Assistance (IA) and Public Assistance (PA) data, including damage reports and information on insurance coverage, to calculate the level of need a disaster-impacted area has after FEMA and insurance funds have been distributed. HUD also modifies this number by the number of low-income renters and homeowners in the impacted area. This "serious unmet need" is calculated for housing, infrastructure, and economic revitalization to give HUD a clearer picture of long-term recovery needs.

However, because FEMA IA is so difficult to access for many disaster survivors, it can create an incomplete picture of need. This often penalizes low-income communities and rural areas that often have lower property values on average. In its comment, NLIHC and the DHRC called for HUD to address the potential formula bias that may penalize rural and low-income communities in urban and rural settings, which may be disadvantaged by standing formula calculations.

The comment identifies several areas of improvement, including support for HUD's future use of private sector construction costs within CDBG-DR funding calculations; recognizing that the unique nature of disasters means the impact of disasters will vary greatly based on the amount of housing and "social vulnerability" of community; and supporting the creation of specific thresholds making it more likely that tribal governments will be able to access these funds.

Read the full comment.

Our Homes, Our Votes

Recap of NLIHC's *Our Homes, Our Votes* National Webinar: "Combating Misinformation: Equipping Housing Advocates as Trusted Messengers in 2026"

By Dani Patel, NLIHC Strategic Partnerships & Campaigns Intern

NLIHC's *Our Homes, Our Votes* nonpartisan campaign hosted its September 14 webinar, "Combating Misinformation: Equipping Housing Advocates as Trusted Messengers in 2026," which focused on how housing leaders and community organizations can support renters ahead of the 2026 midterm elections.

The webinar spotlighted the work of leaders in the democracy and voting space, with conversations centered around how housing advocates can serve as trusted messengers amidst false or misleading election information. Panelists grounded their discussion in identifying the best practices for being a trusted messenger, sharing resources to support successful nonpartisan voter engagement, and identifying forms of falsehoods that target voters and undermine democracy.

NLIHC Vice President of Strategic Partnerships & Campaigns Chantelle Wilkinson kicked off the conversation by asking organizations to join NLIHC in a letter urging members of Congress to prioritize affordable housing for the 120th Congress. Wilkinson also uplifted the *Our Homes, Our Votes*' TurboVote tool for attendees to check their voter registration status and find information on ballot measures and polling locations.

Jenny Liu, Senior Manager of Misinformation Policy at Advancing Justice – AAJC, began by discussing the informational landscape ahead of the midterm elections, including how misinformation and disinformation impacts renters. Liu outlined how the consolidation of news media, the spread of false AI-generated content, and different election policies across states amplify misinformation. She stressed that digital divides among low-income renters create a barrier to finding accurate election information. Frequent address changes can make registering or updating voting status difficult for renters. Liu also emphasized the shared challenges amongst renters and immigrant communities, with the housing affordability crisis scapegoated onto immigrants. The connection was further underscored by the common narratives emerging ahead of the election, including disinformation claims about federal immigration enforcement at polling locations and non-citizens voting. She concluded by recommending potential solutions for housing advocates to better engage with the informational landscape more thoughtfully, like encouraging healthy skepticism and spreading accessible, accurate, and clear election information.

Chyann Sapp, campaign director of National Voter Registration Day at Nonprofit VOTE, continued the conversation on misinformation by offering guidance on how to be a trusted messenger. She defined misinformation, disinformation, and malinformation, and explained how they undermine trust in democracy and civic power among voters of color. Sapp stressed that housing advocates can support voter engagement in their communities by providing clear, compassionate, and culturally competent messaging on election information. As trusted messengers, she emphasized the need for advocates to be intentional about sharing information, and to rely on official election sources. Sapp discussed how National Voter Registration Day on September 15th is an opportunity for all eligible voters to register or update their voting information. She highlighted how trusted messengers are needed to combat confusion many Americans have regarding their voting status. Moreover, Nonprofit VOTE has state-specific registration guides and communication resources to help advocates best connect with their communities.

Bianca Rosales, director of partnerships at the Students Learn Students Vote Coalition, concluded the webinar by spotlighting the upcoming National Voter Education Week in October, including ways for organizations to get involved to support nonpartisan voter education. National Voter Education Week runs from October 5-9 and is an opportunity to address barriers in civic engagement through education. To support voter education, the NVEW Toolkit offers guidance on social media communications, nonpartisan guidelines, and activation plans.

The panelists emphasized the best practices for housing advocates to be trusted messengers, including by being intentional with sharing information, relying on official sources, and leveraging toolkits and resources to engage community members. Identifying the ways elections are undermined through misinformation, disinformation, and malinformation was also critical to understanding how civic participation for renters can be subverted.

Finally, audience members asked questions on specific guidance for voting rights of their community members. The panelists urged participants to utilize official election sources, as guidelines vary across different localities. Participants were also encouraged to acknowledge when they didn't know an answer to a voter's question to avoid spreading misinformation.

Presentation Slides

Find presentation slides.

Stay Connected with OHOV

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

Follow OHOV on social media.

The recording of the webinar can be found on NLIHC's YouTube channel.

Additional resources shared during the webinar:

- OHOV Resource Hub
- OHOV Webinar Series
- Check Your Voter Registration
- "State Voting Rights Act" resources from the NAACP Legal Defense Fund

Opportunity Starts at Home

Bipartisan "Family Stability and Opportunity Vouchers Act" Reintroduced in Senate

By Chantelle Wilkinson, NLIHC Vice President of Strategic Partnerships & Campaigns, and Julie Walker, NLIHC Project Manager, *Opportunity Starts at Home*

Keywords: multi-sector, FSOVA, low-income families with young children

On September 16, Senators Chris Van Hollen (D-MD) and Todd Young (R-IN) reintroduced the "Family Stability and Opportunity Vouchers Act," which would create an additional 250,000 housing vouchers specifically designed for low-income families with young children to expand their access to well-resourced neighborhoods with high-performing schools, strong job prospects, and other opportunities. This legislation would significantly reduce homelessness among families with young children, as well as substantially decrease the number of children growing up in areas of concentrated poverty. This policy solution has been championed by the *Opportunity Starts at Home* (OSAH) Campaign, which worked with the bill's sponsors to get the concept introduced into legislation.

The legislation prioritizes these new vouchers for low-income pregnant women and families with children under age 6 who either have a recent history of homelessness or housing instability, or live in an area of concentrated poverty (or are at risk of being displaced from an opportunity area). These vouchers would be coupled with counseling and services that have a proven track record of supporting parents and helping families move out of neighborhoods of concentrated poverty.

Research shows that when children in poor families grow up in neighborhoods with low poverty, quality schools, and low crime, they are significantly more likely to attend college, less likely to become single parents, and more likely to earn dramatically more as adults over the course of their lifetimes. They also experience better health outcomes, including a reduction in asthma symptoms. This helps break cycles of generational poverty and produces a positive taxpayer return. Research also shows that low-income students perform better academically and close achievement gaps faster when housing assistance enables them to live stably in well-resourced neighborhoods with lower-poverty schools.

"Ensuring children grow up in a safe and secure home is one of the best ways we can support their success. That's why we need to do more to make sure every family has access to an affordable place to live—and what's more, we need to ensure affordable housing is available in neighborhoods with strong schools and good-paying jobs. As we work to expand affordable housing nationwide and increase economic mobility for all families, this bipartisan bill will boost access to housing vouchers that have already served as an effective and immediate solution—giving more parents the ability to afford a home in the location that best serves their family," said Senator Van Hollen.

“Every child deserves the opportunity to grow up in a safe, stable home and reach their full potential,” said Senator Young. “Research has shown that children who move from high-poverty areas to neighborhoods with greater opportunity at a young age can see significantly higher earnings later in life. Our bipartisan legislation will give families facing homelessness and housing instability more choices about where they live, helping more children access strong schools, safe neighborhoods, and opportunities to succeed.”

“The National Low Income Housing Coalition (NLIHC) commends Senators Chris Van Hollen (D-MD) and Todd Young (R-IN) for their leadership in reintroducing the "Family Stability and Opportunity Vouchers Act," bipartisan legislation that expands access to stable housing and high-opportunity neighborhoods for families with young children,” said Renee M. Willis, NLIHC President and CEO. “Safe, affordable housing is essential to quality of life, supporting educational attainment, economic mobility, and health outcomes. The "Family Stability and Opportunity Vouchers Act” represents an important step toward advancing housing stability, providing 250,000 additional vouchers to help families with young children secure affordable housing in communities of their choice."

Read the press release from Senator Van Hollen.

Read the fact sheet.

Read the bill text.

Research

Join NLIHC on October 8 for Our Next State and Local Tenant Protections Network Call, “Housing Court for Good: Innovative Policy Solutions to Promote Housing Stability”

By Nada Hussein, NLIHC State & Local Research Analyst

Keywords: Network, housing court, eviction, renters, right to counsel

Join NLIHC on October 8 for the next State and Local Tenant Protections Network call, “Housing Court for Good: Innovative Policy Solutions to Promote Housing Stability.” The call will focus on innovations within the court system to protect tenants against the risk of eviction and the subsequent impacts of eviction, including the presence of an eviction record on a renter’s record, which can impact a renter’s ability to access housing opportunities. During the call, which is held bi-monthly from 3:00 pm to 4:00 pm ET, attendees will join a discussion of legal services advocates who are working at the national, state, and local levels to advance, implement, and enforce innovative policy solutions through the court system. Joining the call will be Samira Nazem from the National Center for State Courts, Korey Lundin from the National Housing Law Project, and Andrew Ashbrook from the National Coalition for a Civil Right to Counsel, who will discuss eviction diversion programs, eviction record sealing laws, and right to counsel protections, respectively.

NLIHC's State and Local Tenant Protections Network is an informal meeting space for housing advocates across the policy, legal, and research sectors to have a shared space to discuss efforts, challenges, and ongoing work to advance tenant protections at the state and local level. Tenant protections are laws, policies, and programs that rectify the longstanding power imbalance between landlords and renter households in order to ensure that renters can access—and remain stably housed in—housing that is safe, affordable, and accessible to the needs of renters at the federal, state, and local levels.

Agenda

- **Welcome Back & Overview of Call**: Nada Hussein, NLIHC
- **Why are Courts an Important Lever for Housing Stability?**: Samira Nazem, National Center for State Courts
- **Promoting Housing Stability Through Right to Counsel Policies**: Andrew Ashbrook, National Coalition for a Civil Right to Counsel
- **What Happens After Court? Rethinking Eviction Record Sealing and Expungement**: Korey Lundin, National Housing Law Project
- **Discussion**: Nada Hussein, NLIHC
    - Why are court-based policy interventions an important lever to protect tenants against eviction (or the impacts of it)?
    - How can housing advocates connect with courts to ensure effective implementation of court-based tenant protections?
    - Are there additional policies that can be passed alongside these court innovations to strengthen the rights of renters?
- **Closing**: Nada Hussein, NLIHC

Register for the call.

Questions related to NLIHC's State and Local Tenant Protections Network call can be directed to NLIHC's Research team at research@nlihc.org.

Combining LIHTC and Community Land Trusts Can Expand Permanently Affordable Housing, But Requires Significant Adaptation

By Esther Y. Colón-Bermúdez, NLIHC Research Analyst

Keywords: Community Land Trusts, permanent affordability

The Detroit Justice Center (DJC) recently published an article, "Exploring Compatibility: Utilizing Low-Income Housing Tax Credits (LIHTC) for Community Land Trust (CLT) Developments," examining whether and how Community Land Trusts are using the federal LIHTC program to finance affordable rental housing while preserving long-term affordability and community stewardship. Drawing on a survey of CLTs across the US, follow-up interviews, and case studies, the report finds that LIHTC and CLTs are successfully combined to create permanently affordable housing, but doing so requires significant organizational adaptation and specialized technical assistance.

The Low-income Housing Tax Credit (LIHTC) is one of the nation's primary mechanisms for financing affordable rental housing development. LIHTC development is financially complex, often involves for-profit entities, and LIHTC-financed housing is not required to remain permanently affordable. Community Land Trusts (CLTs), by contrast, are nonprofit, community-based organizations that use a shared equity model to ensure long-term affordability. They do this by retaining ownership of the land while allowing residents to own the structures on it through a long-term ground lease that limits equity appreciation and keeps homes permanently out of the speculative market. As CLTs seek to grow and diversify their funding sources, LIHTC has emerged as a promising but complex financing solution to produce affordable housing at scale.

Detroit Justice Center conducted a nationwide survey of CLTs to examine how they are navigating the use of LIHTC. They received detailed responses from more than 30 organizations across the country, followed by interviews with four CLT leaders to gather deeper insights into their experiences and recommendations for using LIHTC for rental housing development. The survey provided insights into organizational capacity, governance structures, financing strategies, and the opportunities and challenges associated with integrating LIHTC into the CLT model.

The survey findings revealed strong familiarity with and interest in LIHTC among CLTs. Ninety percent of survey respondents were familiar with the program; 64% had considered using it; and 55% actually implemented it. Most respondents who had developed LIHTC housing indicated they would use the program again. However, respondents frequently cited complexity, capacity constraints, competition for credits, and concerns about alignment with permanent affordability goals as significant challenges. Smaller organizations in particular reported difficulties navigating applications and compliance requirements. Most respondents with LIHTC experience also relied on third-party property managers due to limited capacity and the complexity of LIHTC compliance requirements, which can complicate stewardship and resident engagement. Despite these challenges, around 63% of CLTs viewed LIHTC as a valuable tool and often as the only viable source of funding for larger-scale rental housing production.

Long-term affordability outcomes depend heavily on organizational capacity and the degree of CLT control retained. The study’s Four-Level Control Matrix identified four CLT-LIHTC partnership models: Full Control, where the CLT leads development and retains ownership; Partial Control, where responsibilities are shared with an experienced LIHTC partner; Purchase Option, where the CLT secures future ownership rights; and Separate LLC, where governance is shared through a jointly owned entity. Case studies across four states showed that Full Control better supported long-term affordability, but required greater institutional capacity, while Partial Control and Purchase Option models made LIHTC development more accessible for smaller or less experienced CLTs. Separate LLC models can help satisfy financing and investor requirements while allowing CLTs to retain substantial influence over project decisions in larger or more complex rental developments.

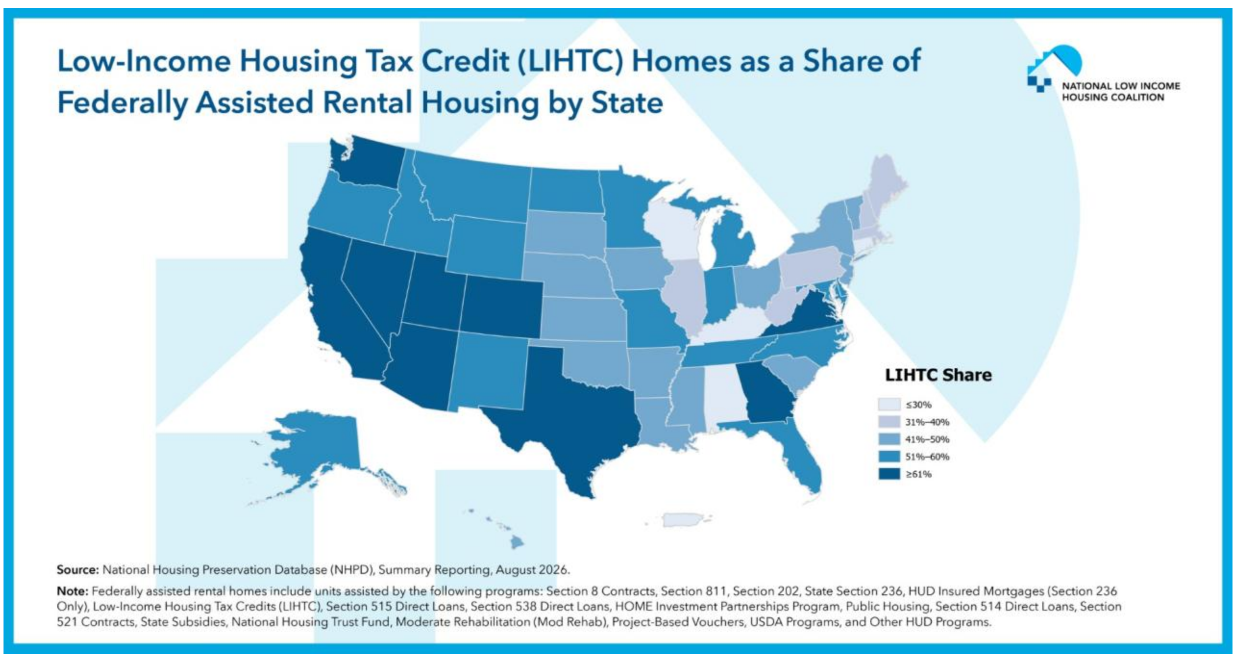
LIHTC-CLT partnerships offer a promising opportunity to combine large-scale affordable housing production with permanent affordability. The report recommends that state housing finance agencies incorporate CLT-specific provisions and stronger incentives into their Qualified Allocation Plans. It also calls for expanded technical assistance and capacity-building support to help smaller CLTs navigate the complexity of LIHTC applications and compliance requirements. Together, these policy changes could significantly improve CLT-LIHTC compatibility and strengthen the ability of CLTs to expand access to affordable housing at scale while preserving long-term affordability.

Read the full report.

Fact of the Week

Tax Credit Homes Make Up More Than Half of Federally Assisted Rental Housing in 25 States and D.C.

Keywords: Low-Income Housing Tax Credit, LIHTC



Source: National Housing Preservation Database (NHPD), Summary Reporting, August 2026.

Note: Federally assisted rental homes include units assisted by the following programs: Section 8 Contracts, Section 811, Section 202, State Section 236, HUD Insured Mortgages (Section 236 Only), Low-Income Housing Tax Credits (LIHTC), Section 515 Direct Loans, Section 538 Direct Loans, HOME Investment Partnerships Program, Public Housing, Section 514 Direct Loans, Section 521 Contracts, State Subsidies, National Housing Trust Fund, Moderate

Rehabilitation (Mod Rehab), Project-Based Vouchers, USDA Programs, and other HUD Programs.

NLIHC News

NLIHC Welcomes Galiba Anjum as Communications Intern

By Galiba Anjum, NLIHC Communications Intern

NLIHC is pleased to welcome Galiba Anjum as the Fall 2026 Communications Intern.

Born and raised in the Bronx, New York, Galiba recently graduated from Cornell University with a B.A. in Computer Science and Information Science and is currently pursuing a Master of Engineering in Computer Science. While her academic background is technical, Galiba has spent much of her time at Cornell exploring how research, design, and communications can come together to make information more accessible and useful to the communities they are intended to serve. Through the Susan Christopherson Center for Community Planning in Ithaca, New York, she has assisted with developing and designing websites, outreach materials, and public-facing policy resources for individuals in upstate New York and beyond.

Her interest in housing is shaped in part by growing up in a low-income community and seeing how access to stable housing and the resources associated with them can shape the lives of individuals, families, and the communities they reside in. Having worked on the Local Food Purchase Assistance program at the U.S. Department of Agriculture and within cooperative housing efforts in Ithaca, she is excited to continue exploring how policies can be used to better understand and support communities through communications at NLIHC.

NLIHC Welcomes Taytum Wymer as Field Strategy & Innovation Intern

By Taytum Wymer, NLIHC Field Strategy & Innovation Intern

NLIHC is excited to welcome Taytum Wymer as a Fall 2026 Field Strategy & Innovation Intern.

Taytum is excited for the opportunity to bring his knowledge of tenant and working-class organization, gentrification, and the ways class-exploitation falls along social and racial lines to the Field Team's work with individual members and member organizations and helping achieve organizing and policy wins. He recently received his BA in American Studies and Photojournalism from the George Washington University, with a focus on the study of capitalism and social movements.

Born and raised in San Francisco, Taytum's commitment to the fight for housing justice comes from bearing witness to the violence of gentrification and displacement from an early age. Since then, his experiences in student and tenant organizing in Washington, DC have further cemented the importance of connecting advocacy work with those on the frontlines of the struggle for housing for all. He is especially interested in how the agency of low-income tenants and residents can be supported and strengthened through the work done by NLIHC at the federal level.

NLIHC in the News for the Week of September 14

The following are some of the news stories to which NLIHC contributed during the week of September 14:

- "Mold Is Growing Into Major Problem For Apartment Owners," *Bisnow*, September 20, at: https://tr.ee/NJ41Hn
- "Trump admin aims to shift homelessness grants toward addiction treatment, enforcement," *Stateline*, September 16, at: https://tr.ee/YyTHqE
- "Congress passed the biggest housing bill in decades, but Oklahoma advocates say the state still has work to do," *Oklahoma Watch - KGOU*, September 14, at: https://tr.ee/boa7aO

Where to Find Us – September 21

- "21st Century ROAD To Housing Act: Breakdown on Survivor Impacts", Hosted by the California Partnership to End Domestic Violence – virtual, September 23 (Libby O'Neill)
- Housing Matters Conference – Champaign, IL, September 30 (Renee M. Willis)
- 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)

NLIHC Staff

Sarah Abdelhadi, Manager, State and Local Research
Galiba Anjum, Communications Intern
Andrew Aurand, Senior Vice President for Research, x245
Sidney Betancourt, Manager, Inclusive Community Engagement, x200
Kayla Blackwell, Senior Housing Policy Analyst, x231
Victoria Bourret, Manager, State and Local Research Outreach, x244
Alayna Calabro, Senior Policy Analyst, x252
Billy Cerullo, Manager, Training and Innovation
Adelle Chenier, Senior Director of Events
Esther Colón-Bermúdez, Research Analyst

Lakesha Dawson, Director of Operations and Accounting
Lindsay Duvall, Manager, Member Engagement, x206
Lucas Eisenberg, Policy Intern
Thaddaeus Elliott, Housing Advocacy Organizer
Dan Emmanuel, Director, Research, x316
Treasure Evans, IDEAS Intern
Janelle Flowers, Operations Coordinator
Jamaal Gilani, Director of People and Culture
Kayla Gilchrist, Senior Housing Advocacy Organizer
David Gonzalez Rice, Senior Vice President of Public Policy
Raquel Harati, Research Analyst
Carter Horner, Housing Trust Fund Research Intern
Danita Humphries, Executive Operations Manager, x226
Nada Hussein, Research Analyst, x264
Kenza Idrissi Janati, Housing Advocacy Coordinator
Kim Johnson, Senior Director of Policy, x243
Mayerline Louis-Juste, Project Manager, *Strategic Partnerships*, x201
Lisa Marlow, Senior Director of Communications, x813
Meghan Mertyris, Senior Disaster Housing Recovery Analyst
Khara Norris, Senior Vice President of Operations and Finance, x242
Libby O'Neill, Senior Policy Analyst
Dani Patel, Strategic Partnerships & Campaigns Intern
Noah Patton, Director, Disaster Recovery, x227
Sydney Phillips, DHR Intern
Mackenzie Pish, Research Analyst
Benja Reilly, Development Coordinator, x234
Zenayah Roache, Housing Advocacy Organizer
Dee Ross, Tenant Leader Fellow
Gabrielle Ross, Manager, IDEAS, x208
Craig Schaar, Data Systems Analyst
Brooke Schipporeit, Senior Director, Field Organizing and Innovation, x233
Kristen Stehling, Fund Development Director
Carlton Taylor, Jr., Senior Graphic Communications Coordinator
Cecily Thomas, Development Coordinator, x810
Tia Turner, Project Manager, *Our Homes, Our Votes*
Julie Walker, Project Manager, *Opportunity Starts at Home*
Brandon Weil, Graphic Communications Manager
Chantelle Wilkinson, Vice President, Strategic Partnerships & Campaigns, x230
Renee Williams, Senior Advisor for Public Policy
Renee M. Willis, President and CEO, x247
Elizabeth Workman, Research Intern
Tiara Wood, Communications Coordinator
Tatum Wymer, Field Strategy & Innovation Intern