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

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## Budget and Appropriations

### Trump Administration Announces Plans to Cancel Nearly $1 Billion in Spending Approved by Congress, Including $56 Million for Housing Counseling

By Kim Johnson, NLIHC Senior Director of Policy

*Keywords: Budget and Appropriations, THUD, HUD, FY27*

The House of Representatives adjourned for recess on September 16, with lawmakers returning to their home districts to campaign ahead of November's midterm elections. The Senate is scheduled to remain in session this week before heading home for its October recess. October will be an important time for advocates to weigh in with their federal lawmakers on priorities and lay out the groundwork for the work Congress will do after the elections and before the current congressional session ends.

The Trump administration announced plans on September 25 to illegally claw back $810 million in funding for housing, health, education, and other programs, including $56 million of the $58 million appropriated in fiscal year (FY) 2025 for housing counseling programs. The so-called "pocket rescission" cancels money Congress has already appropriated. The administration announced the move just a few days before the end of the fiscal year, leaving little time for lawmakers to respond before the new fiscal year begins on October 1.

Top appropriators of both parties denounced the move and accused the administration of acting illegally by intentionally withholding and then canceling funds without congressional approval.

"This move shows that [the Office of Management and Budget] intentionally withheld these funds for months to execute this unlawful cancellation of appropriations that were approved on a bipartisan basis and signed into law," stated Senator Susan Collins (R-ME), chair of the Senate Appropriations Committee. She added that the Government Accountability Office has determined that pocket rescissions are illegal.

The cancellation of funds threatens to escalate tensions over spending after the midterm elections.

*Finalizing an FY27 Spending Bill for HUD*

The Senate Appropriations Committee is not expected to release fiscal year (FY) 2027 spending bills before adjourning. Disagreements between Senate Appropriations Chair Susan Collins (R-ME) and Vice Chair Patty Murray (D-WA) over funding between defense and non-defense programs have stalled negotiations, with Chair Collins pushing for a significant increase in defense spending and Vice Chair Murray insisting non-defense spending receive an equal or greater increase. With Congress in recess, the Senate's FY27 spending bills – including the Transportation, Housing, and Urban Development (THUD) bill funding HUD's vital programs – will not be released until after November 9, when federal lawmakers return to D.C. for the end of the 119th Congress.  While FY27 will begin on October 1, Congress passed a continuing resolution (CR) extending funding for federal programs and services through December 11, giving lawmakers more time to reach an agreement on final FY27 spending bills and avoid a partial shutdown of the federal government when the current CR expires.

*Increased funding needed to maintain current levels of assistance*

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

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

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

- Providing at least $45.6 billion for TBRA programs, which would be enough to renew all current TBRA contracts.
- Investing at least $5.1 billion in HUD's Homeless Assistance Grants (HAG) program.
- Fully funding the Public Housing Operating Fund at the full, formula-determined need, plus $598 million to address the cumulative shortfall in Public Housing operations reported in FY25, and providing increased funding for the Public Housing Capital Fund to begin addressing the capital needs backlog in Public Housing.
- Investing in accessible, affordable homes for older adults and people with disabilities by fully renewing all existing PBRA contracts and Project Rental Assistance Contracts (PRACs) and expanding funding for the Section 202 Housing for the Elderly and Section 811 Housing for Persons with Disabilities programs.
- Providing at least $15 million for HUD's Eviction Protection Grant Program (EPGP), which gives communities grants to establish right to counsel and other programs that help people avoid eviction and remain housed.
- At least maintaining $1.1 billion for the Indian Housing Block Grant (IHBG) program and increasing funding for the IHBG-Competitive program to $150 million, targeted to tribal communities with the most urgent housing needs.

*Language protecting HUD resources and the people who rely on them*

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

- *Protect funding for Continuum of Care (CoC) programs so they are not destabilized by potential changes from the administration.* HUD's CoC program is the backbone of the nation's homelessness response system, funding thousands of communities across the country for services like permanent supportive housing. The Trump Administration has proposed drastic changes to the program that would disrupt communities' homelessness response efforts and put an estimated 97,000 people who had previously been experiencing homelessness at risk of losing their housing. The National Alliance to End Homelessness's factsheet details the threats to homelessness assistance funding and the language needed to protect these important resources.
- *Permanently block implementation of the Office of Management and Budget's (OMB's) proposed rule, "Regulation for Federal Financial Assistance."* OMB published a notice of proposed rulemaking (NPRM) that would radically reshape the federal grantmaking process, giving the administration broad authority over the grantmaking cycle, including the authority to suspend or terminate a grant if a recipient runs afoul of the administration's policy positions. Congress included language in its most recent CR delaying implementation of the rule until the CR expires on December 11; in an attempt to circumvent the delay, Trump Administration officials reportedly considered an executive order that would expand the administration's authority over grants at the National Institutes of Health (NIH). The administration dropped the executive order idea after swift backlash, including from Senate Appropriations Chair Collins, who sent a letter to OMB and NIH officials warning them not to move forward. Congress should permanently stop the administration from moving forward with these harmful changes by including language that permanently blocks implementation of OMB's proposal.
- Stop illegal "pocket rescissions." Congress should strengthen future appropriations with guardrails like more specific timelines to prevent the Trump Administration from withholding or freezing funds over policy disagreements with Congress.

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

October will be a crucial time to lay the foundation for the work Congress will need to finish before year's end. Advocates still have time 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 not only to campaign, but to hear from constituents about the issues that matter 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.

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## Fair Housing

### Take Action! Urge Your State Leaders to Join Olmstead Statement

By Renee Williams, NLIHC Senior Advisor for Public Policy

*Keywords: Fair Housing, Disability, Olmstead, Section 504, ADA, DOJ*

Disability rights advocates are asking states to reaffirm their commitment to the statutory right of people with disabilities to live in integrated community settings, in accordance with the decades-old U.S. Supreme Court case, *Olmstead v. Lois Curtis*.

Individuals can go to urge their own state to pledge support for community integration.

*Brief Background*

In a July 22, 2026, post, the Bazelon Center for Mental Health Law called upon advocates to ask their states to sign a statement entitled, "Our Commitment to Community Integration for People with Disabilities." The statement represents a collaboration among national disability rights organizations. The effort responds to a recent memo from the Department of Justice (DOJ) (see *Memo*, 6/29) that rejects the Olmstead community integration mandate. Taking action is even more critical after last week's setback in the court ruling in Texas v. Kennedy, which vacated key community integration provisions in the Department of Health and Human Services' 2024

Section 504 regulations. On September 24, 2026, national disability organizations condemned the ruling with this statement.

The federal government may be abandoning its duty to enforce the right of people with disabilities to live in their own homes and communities, but state leaders can and must enforce this right.

Governors who have signed the statement include Katie Hobbs (AZ), Ned Lamont (CT), Matt Meyer (DE), JB Pritzker (IL), Maura Healey (MA), Wes Moore (MD), Janet Mills (ME), Gretchen Whitmer (MI), Tim Walz (MN), Josh Stein (NC), Mikie Sherill (NJ), Michelle Lujan Grisham (NM), Kathy Hochul (NY), Tina Kotek (OR), Josh Shapiro (PA), Dan McKee (RI), Bob Ferguson (WA), and Tony Evers (WI).

**Take Action!**

The Kelsey has created an action page where individuals can help reach out to their governors and ask them to sign the statement.

For additional background:

- The Bazelon Center created a background document, which outlines how states can join the statement.
- Additional information is available at this resource by the Disability Rights Education & Defense Fund

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## HUD

### Court Vacates PRWORA Notices from HUD and Other Federal Agencies

By Renee Williams, NLIHC Senior Advisor for Public Policy

*Keywords: Immigration, PRWORA, CDBG, HOME, National Housing Trust Fund*

On September 21, 2026, a federal court vacated a November 2025 HUD notice (see *Memo*, 12/22/25) (Notice) that, if fully implemented, would have represented a significant change for HUD grantees that had not been previously required to verify immigration status within their programs.

The now-vacated Notice outlined HUD's view that the "Personal Responsibility and Work Opportunity Reconciliation Act of 1996" (PRWORA) requires immigration status verification in a wide range of HUD programs where such verifications have not been previously required. The court concluded the Notice violated the "Administrative Procedure Act" because HUD did not go through notice and comment rulemaking first. In its analysis of the Notice, the court noted the "major departure from HUD's prior application" of PRWORA and the "significant practical implications for the administration of HUD programs." Importantly, the court left open the possibility of HUD engaging in rulemaking regarding PRWORA in the future.

In the same opinion, the court invalidated PRWORA notices for other federal agencies including the Department of Justice, the Department of Health and Human Services (HHS), the Department of Labor (DOL), and the Department of Education (ED).

The Protecting Immigrant Families Coalition (PIF) praised the ruling for striking down "arbitrary, abusive, and dangerous policies," adding that the decision "protects the health and wellbeing of the 28% of America's population living in immigrant families." Read PIF's full statement.

*Brief Background*

PRWORA states that a person who is not a "qualified alien" is not eligible for a "federal public benefit." PRWORA requires that the federal government implement measures regarding immigration verification for programs that constitute a "federal public benefit." Therefore, which programs are deemed a "federal public benefit," and whether a particular program falls within a PRWORA exemption, are important determinations. Another key issue is identifying the specific entities that will be required to conduct the verification and how they will do so.

On November 26, 2025, HUD issued the Notice in the Federal Register without providing an opportunity for public comment. The Notice interpreted the PRWORA term "federal public benefit" to cover a wide range of HUD programs, such as the Community Development Block Grant (CDBG), HOME, and Continuum of Care (CoC) programs. The Notice represented a significant departure from current practice for HUD grantees. The Notice also indicated future guidance was forthcoming regarding immigration verification and PRWORA compliance. For a more in-depth summary of the Notice, see *Memo*, 12/22/25.

After PRWORA notices were issued at several other federal agencies, 22 jurisdictions filed a lawsuit challenging the validity of these notices. HUD issued its Notice while that lawsuit was ongoing. The lawsuit was then amended to add a challenge to the HUD Notice. The September 2026 decision resulted from this litigation.

*The Court's Decision*

In its decision, the court: (1) declared the challenged federal agencies' PRWORA notices (including HUD's) unlawful and ordered them to be set aside and vacated; (2) prohibited the federal agencies from implementing or enforcing the challenged notices against the lawsuit's plaintiffs; and (3) clarified that HUD, HHS, DOL, and ED could still issue new PRWORA rules after notice and comment rulemaking.

Read the decision.

Read PIF's statement.

## Native Housing

### NAHASDA Modernization Act Reported Out of Senate Indian Affairs Committee Without Objection

By Lucas Eisenberg, NLIHC Policy Intern

*Keywords: NAHASDA, Senate Committee on Indian Affairs, Native American, Congress, Native American housing, Native housing*

The Senate Committee on Indian Affairs favorably reported the "Native American Housing Assistance and Self-Determination (NAHASDA) Modernization Act of 2026" out of committee on September 23. The "NAHASDA Modernization Act" is a significant piece of legislation addressing Native housing needs and now moves to a vote in the full Senate. NLIHC urges Congress to reauthorize NAHASDA (see *Memo*, 5/4) and joined a letter in March led by the National Congress of American Indians (NCAI) expressing the need for action.

NAHASDA first passed Congress in 1996, creating multiple development financing programs to aid Tribally Designated Housing Entities (TDHEs) and Indian or Alaskan Native Tribal governments. NAHASDA later expanded in 2000 to aid Native Hawaiian entities. Grants from NAHASDA are distributed through the Indian Housing Block Grant (IHBG) program formula. IHBG funding can finance a range of housing-related investments, such as construction, rehabilitation, and acquisition. Additionally, the Title VI loan guarantee program aids Tribes and TDHEs with access to capital, which is crucial for larger housing developments. Per testimony from the committee's hearing on September 16 (see *Memo*, 9/21), these programs have provided and rehabilitated over 160,000 homes for Tribal communities. NAHASDA provides affordable housing to low-income, homeless, and veteran Native families, and in many cases, is the only source of this aid for rural and remote Native communities.

While NAHASDA's authorization lapsed in 2013, Congress continues to fund these programs. However, inefficiencies hinder TDHEs' ability to serve their communities. The "NAHASDA Modernization Act" updates the programs to fit modern-day Tribal housing needs and meets the standard of investment set by the "21st Century ROAD to Housing Act" (see *Memo*, 7/13) to strengthen Native communities. The legislation reauthorizes the programs from 2027 through 2033 and includes a host of provisions that update programs fit for modern-day financial and regulatory needs. See NLIHC's fact sheet to understand the impact of NAHASDA and the need for reauthorization.

At Wednesday's committee business meeting, the "NAHASDA Modernization Act" passed without objection. Senator Lisa Murkowski (R-AK), chair of the Senate Committee on Indian Affairs and co-lead on the bill with Vice Chair Senator Brian Schatz (D-HI), introduced an amendment that reported favorably with the legislation. The amendment raises NAHASDA's $5,000 de minimis threshold to $22,000 and allows HUD to raise this number for good cause, exempting a wider range of grants to TDHEs from bonding requirements.

Read the "NAHASDA Modernization Act of 2026."

Listen to the Senate Indian Affairs Committee's Business Meeting.

Read NLIHC's NAHASDA Fact Sheet.

Read NCAI's letter.

Read "Native American, Alaska Native, and Native Hawaiian Housing Programs" from NLIHC's 2026 *Advocates' Guide* to learn more about NAHASDA's history.

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## Opportunity Starts at Home

### Children's HealthWatch Releases New Policy Briefs, OSAH Releases Companion Podcast Episode

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

*Keywords: multi-sector, children's health and well-being, policy briefs, podcast*

On September 16, Children's HealthWatch, in collaboration with *Opportunity Starts at Home* (OSAH), developed a two-part policy brief series examining housing as a foundation for child health and well-being. OSAH released a companion podcast episode, "Housing Stability and Health Equity for Children and Families," featuring two of the briefs' authors, Dr. Megan Sandel, Co-Lead Principal Investigator at Children's HealthWatch, and Charlotte Bruce, Director of Policy at Children's HealthWatch. In the episode, Dr. Sandel and Charlotte Bruce discuss the new policy briefs, the history of Children's HealthWatch and OSAH's partnership, why affordable housing matters to healthcare providers, and how housing advocates can best partner with healthcare providers and public health leaders.

The first brief, "A Foundation for Every Child: Housing Stability and Health Equity," explores how housing instability and eviction affect children from pregnancy through young adulthood, deepen health inequities, and generate avoidable costs while outlining evidence-based federal solutions to help families remain stably housed. The second brief, "Stable Homes, Healthy Children: Cuts and Restrictions Threaten Child Health and Thriving," examines how proposed cuts, eligibility restrictions, work reporting requirements, time limits, and weakened tenant protections could further destabilize families and harm children's health. Together, the briefs make the case for sustained federal investment in safe, stable, and affordable housing.

Rooted in substantial research on the topic, OSAH and Children's HealthWatch support solutions that would reduce housing instability and homelessness, including those that:

- Bridge the gap between rents and income so every low-income household can access the support they need to thrive in the community of their choice.
- Increase the supply of housing affordable, available, and accessible to low-income households.
- Stabilize households by providing emergency rental assistance to avert housing instability and homelessness.

Children's HealthWatch is a founding member of the OSAH campaign, and safe, affordable housing is essential to the organization's mission to achieve health equity for children and families because of the profound impact it has on child health and development. In the podcast episode, Dr. Sandel shares examples of patients in her clinical practice as a pediatrician whose poor health was the direct result of unstable and unaffordable housing. Affordable housing was key to preventive care because when families had access to housing stability, their child's health improved dramatically. Charlotte Bruce also shared best practices for housing advocates to build effective partnerships in the health sector, including making partnerships concrete by working together to identify the problem, a specific policy solution, and what each partner can contribute.

The policy briefs and the companion podcast episode provide further evidence of the policies elected officials can advance to prevent eviction and homelessness. Paired with significant investments in affordable, equitable housing programs, bold legislation is urgently needed to respond to the housing crisis and improve health over a lifetime.

Read the briefs.

Listen to the podcast episode on Spotify, Apple, and SoundCloud.

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## 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 levels. 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.

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## Study Finds LIHTC Development Benefits Nearby Renters and Homeowners

By Elizabeth Workman, NLIHC Research Intern

*Keywords: Florida, LIHTC, rent suppression, spillover effects*

An article published in *Housing Policy Debate*, "The Effect of LIHTC Developments on Surrounding Rents and Home Prices in Florida," examines the spillover effects of the Low-Income Housing Tax Credit (LIHTC) development on nearby rental and home costs in metropolitan regions in Florida. The authors find that new LIHTC-financed developments lead to more affordable rent prices in surrounding neighborhoods and increases in nearby home prices. These findings indicate that LIHTC developments benefit both existing renters and homeowners.

This study focuses on the five largest metropolitan areas in Florida: Jacksonville, Fort Lauderdale, Miami, Orlando, and Tampa - St. Petersburg. The authors utilized data from HUD to identify LIHTC properties in these regions. Then, two distance bands were defined around each LIHTC property: one at ¼ mile and the other at ½ mile from the property. The authors obtained rental unit price data from CoStar and home price data from the Florida Department of Revenue. Home price analysis is from 2009-2024 and rent price analysis is from 2000-2020.

The authors found that new LIHTC properties have led to slower rates of rent growth in the surrounding area. Within a quarter mile, monthly rents grew 1.1-1.3% ($12.70-$14.52) less than they would have without LIHTC investment. Between ¼ and ½ mile from new LIHTC properties, monthly rent grew 0.8% ($9.56) less than expected. The authors find that rent effects vary with unit size. Within the ¼ mile band, studio apartment rent grew 2.3% less and one- or two-bedroom apartment rent grew 1.1% less than rent increases in non-LIHTC areas. There is no significant rent change in three-bedroom apartments or the ½ mile band.

The authors find an opposite cost effect of LIHTC development on home prices only within the ¼-mile band. There are no significant home price effects in the ½-mile band. Home sale prices within a quarter mile from LIHTC properties increased to only 4.3% below those in non-LIHTC areas compared to 15.1% below before LIHTC development. This increase (10.7%) significantly closes the gap between LIHTC and non-LIHTC communities, showing that new LIHTC development can improve home values despite the common misperception among incumbent homeowners that affordable housing will lower their home values.

The authors conclude that LIHTC development helps reduce upward pressure on nearby rent prices. At the same time, additional LIHTC rental units bring increased value to communities, resulting in increased home prices. This apparent contradiction stems from LITHC developments enhancing neighborhood desirability (which drives property values) while also increasing the supply of affordable apartments (and thus reducing pressure on rents).

The authors suggest further research in other parts of the country to investigate local and political factors that impact LIHTC spillover effects. The authors argue that policymakers could use such findings to maximize the positive spillover effects of LIHTC properties while minimizing rising development costs. As successful LIHTC properties raise nearby home prices, they also increase surrounding property values and development costs. Policymakers could reduce these costs by developing multiple LIHTC properties within the same period, capitalizing on the additive benefits before neighborhood price increases hinder further development.

Read the full report.

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## Fact of the Week

**The Lowest-Income Renters Face the Most Acute Shortage of Affordable and Available Rental Homes**

*Keywords: affordable and available, rental homes, incomes*


**Source**: 2024 ACS PUMS.

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## NLIHC News

### NLIHC in the News for the Week of September 21

The following are some of the news stories to which NLIHC contributed during the week of September 21:

- "Data: Colorado housing out of reach for low-income workers," *Big News Network*, September 22, at: https://tr.ee/MoDEqt
- "New York lacks affordable homes for lowest-income renters," *Rochester Democrat and Chronicle*, September 23, at: https://tr.ee/ykSmCr
- "Financial Strain Has Middle-Income Renters Falling Further Behind, Report Shows," *Bloomberg News*, September 23, at: https://tr.ee/aUPpqk

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### Where to Find Us – September 28

- Housing Matters Conference – Champaign, IL, September 30 (Renee M. Willis)

- 2026 Nevada Statewide Conference on Addressing Homelessness – Las Vegas, NV, October 1-2 (Kim Johnson)
- 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 & Renee Williams)
- Connecticut Affordable Housing Conference – virtual, November 17 (Nada Hussein)
- Dallas Housing Coalition Annual Housing Summit – Dallas, TX, November 20 (Sarah Abdelhadi)

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