



Memo To Members & Partners

A weekly newsletter from the National Low Income Housing Coalition

Volume 30, Issue 34
September 29, 2025

Budget and Appropriations

- Trump Administration Threatens Mass Layoff of Federal Workforce if Government Shuts Down on October 1
- NLIHC Joins Appropriations Letter in Support of Accessible Housing for Seniors and People with Disabilities

Fair Housing

- Whistleblowers Reveal HUD's Undercutting of the Fair Housing and Civil Rights Laws, NLIHC Joins National Fair Housing Alliance in Denouncing HUD's Fair Housing Failures—Take Action to Defend Fair Housing Now!
- Asian Law Caucus Releases Legal Guidance Resource for Housing Providers to Prepare for Immigration Enforcement
- Join September 30 Webinar on Developing National Standards and Expectations for Emergency Shelter and Interim Housing Programs

State and Local Innovation

- Register Now! NLIHC to Relaunch State and Local Tenant Protections Network with a Call on October 23!

Opportunity Starts at Home

- Article in *The Lancet Public Health* examines Housing at the Intersection of Health and Climate Change

Disaster Housing Recovery

- NLIHC's Disaster Team Travels to Puerto Rico to Deepen Partnerships with Community Groups on the Island

Tenant Talk

- Fall Edition of *Tenant Talk* is Out Now!

Research

- New Study Shows that Tenants Whose Eviction Cases Are Won, Dismissed, or Withdrawn May Still Experience Negative Impacts from Filing History

Fact of the Week

- 2023 and 2024 Marked the Highest Annual Rent Growth in the Last Decade

NLIHC News

- NLIHC Participates in the Congressional Black Caucus 54th Annual Legislative Conference—Making Housing Justice Happen
 - NLIHC in the News for the Week of September 22
 - Where to Find Us—September 29
-

Budget and Appropriations

Trump Administration Threatens Mass Layoff of Federal Workforce if Government Shuts Down on October 1

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

A [memo](#) from the Office of Management and Budget (OMB) released on September 24 instructs federal agencies to carry out mass layoffs in the event of a government shutdown on October 1, the beginning of fiscal year (FY) 2026. Congress has yet to reach an agreement on any final FY26 spending bills and remains divided on passing a continuing resolution (CR) to maintain funding for federal programs and services.

According to the memo, federal programs, projects, and activities (PPAs), “whose funding would lapse” October 1, “are no longer statutorily required to be carried out. Therefore, consistent with applicable law...agencies are directed to use this opportunity to consider Reduction in Force (RIF).” The memo outlines three conditions agencies should consider when targeting employees for layoffs:

1. Discretionary funding for the employees’ PPA lapses on October 1.
2. Another source of funding is not currently available to continue the PPA’s work.
3. The PPA “is not consistent with the president’s priorities.”

Agencies are further instructed to issue RIF notices to “all employees working on the relevant PPA, regardless of whether the employee is expected or furloughed during the lapse in appropriations.” Further, once an FY26 spending bill is enacted, “agencies should revise their RIFs as needed to retain the minimal number of employees necessary to carry out statutory functions.” The memo’s language suggests the Administration continues to look for opportunities to carry out [rescissions](#) to federal programs that would enable such staffing reductions.

The Trump Administration pursued massive staffing cuts to federal agencies earlier this year, including a [proposal](#) to eliminate 50% of HUD staff. While that proposal did not fully materialize, as of April, an [estimated 2,300](#) staffers—roughly 23% of the workforce—had left the agency, including a [70% staffing reduction](#) in HUD’s Office of Fair Housing. These

reductions have impacted HUD's ability to carry out basic functions, like reviewing and administering grants and providing communities with technical assistance.

No Funding Agreement in Sight

After unexpectedly cancelling a meeting with Senate Minority Leader Chuck Schumer (D-NY) and House Minority Leader Hakeem Jeffries (D-NY) last week, President Donald Trump is scheduled to meet with the Democratic leaders, as well as Senate Majority Leader John Thune (R-SD) and House Speaker Mike Johnson (R-LA), today (September 29) at 3 p.m. ET, in a final attempt to negotiate an agreement on a CR before the October 1 deadline.

Congress has already introduced and failed to pass two CRs. The [first](#), introduced by House Republicans on September 16, would have extended funding through November 21, and provided \$88 million for additional security for members of Congress, the administration, and the judiciary. The [second](#), introduced by House and Senate Democrats on September 18, would have extended funding through October 31. In addition to providing additional security funding, congressional Democrats' CR included a provision permanently extending enhanced "Affordable Care Act" (ACA) tax credits, which help people with low incomes better afford healthcare coverage. Without action from Congress, these credits are slated to expire at the end of the year, putting over four million people at risk of losing their health insurance (see *Memo*, [9/22](#)).

The White House is calling on Congress to pass the first "clean" CR introduced by House Republicans, while congressional Democrats insist any CR include an extension of the ACA credits. Republicans carry both chambers of Congress and the White House, but a CR requires at least 60 votes in the Senate to be enacted; accordingly, Democratic support will be required to pass any funding extension.

The Need for Additional Funding for Voucher Renewals

While both the [House](#) and [Senate](#) fiscal year (FY) 2026 [spending bills](#) for HUD programs 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—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 the 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. [Loss of these vouchers](#) would disproportionately affect older adults, people with disabilities, and families with children.

Shutdown Risks for HUD-Assisted Households

A government shutdown would likely impact HUD's ability to review and administer grants, provide technical assistance, and perform other basic functions. Despite this uncertainty, in the

event of a shutdown, people who rely on HUD assistance to pay their rent will continue having their rent paid at least through November.

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.
 - \$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 2,800 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.

NLIHC Joins Appropriations Letter in Support of Accessible Housing for Seniors and People with Disabilities

By Kayla Blackwell, NLIHC Housing Policy Analyst and Sarita Kelkar, NLIHC Policy Intern

Keywords: disability, older adults, HUD, accessibility, fair housing, Section 811, vouchers

NLIHC joined a Consortium for Constituents with Disabilities (CCD) [appropriations letter](#) for fiscal year (FY) 2026, urging Senate and House Committee on Appropriations' chairs and other members to protect and expand funding for meaningful HUD vouchers and programs that assist older adults and people with disabilities to access affordable housing in communities of their choice. Some of these programs include HUD's Section 811 Program, Mainstream & Non-Elderly Disabled (NED) Housing Vouchers, the Fair Housing Initiatives Program (FHIP), and Emergency Housing Vouchers (EHVs). The letter reiterates the equity and housing opportunities created by these resources while emphasizing the increased need for expansion, in a time when approximately 18 million adults with disabilities qualify for federal housing assistance but are not receiving it.

Seniors and people with disabilities face unique barriers to living in affordable, accessible, and integrated housing. Affordability is a challenge when people with disabilities and seniors make up a large portion of the [7.4 million people](#) who rely on Supplemental Security Income (SSI), receive an insufficient federal benefit rate, and are priced out of U.S. housing markets. Moreover, qualifications fail to match distributed benefits, where only 32% of low-income disabled people receive SNAP benefits and the number of disabled adults who qualify for federal housing assistance ([18 million](#)) grossly falls short of who receives housing supports. Institutionalization, or the act of moving disabled or older people to non-independent settings, is another threat to independence and housing security.

Programs specific to assisting these populations access affordable and integrated housing are key to combating housing discrimination and instability. People with disabilities and older adults are already served across all HUD programs, with a percentage of each group assisted by the HCV, the Project Based Rental Assistance (PRBA) program, and the Public Housing program—but expanding specific funding only creates a greater benefit. For example, more than [125,000](#) households have been helped through Mainstream & NED Vouchers, and this only represents 2-4% of eligible extremely low-income, non-elderly, and disabled U.S. households.

The letter urges Senate and House Appropriations Committee chairs to allocate:

- Full funding for all HCV renewals, including Mainstream and NED Vouchers, including \$500 million in new funding for an estimated 50,000 new Mainstream Vouchers to expand access to affordable housing.
- Full funding for all renewals of Section 811 Project Rental Assistance (PRA) and Project-Based Rental Assistance Contracts (PRACs), including \$424 million for new Section 811 PRA awards, with a minimum of \$8 million allocated to each state and territory.
- \$125 million for the Fair Housing Initiatives Program (FHIP), \$36.6 million for the Fair Housing Assistance Program (FHAP), and \$153 million for HUD's Office of Fair Housing and Equal Opportunity.
- Continued funding for the Emergency Housing Voucher (EHV) program.

Together, these asks increase accessibility and reach of HUD programs by expanding pathways to housing for disabled and senior households while lowering their barriers to affordable and accessible housing.

Read more about people with disabilities' [barriers to](#) accessing federal housing.

Read the appropriations letter [here](#).

Fair Housing

Whistleblowers Reveal HUD's Undercutting of the Fair Housing and Civil Rights Laws, NLIHC Joins National Fair Housing Alliance in Denouncing HUD's Fair Housing Failures—Take Action to Defend Fair Housing Now!

By NLIHC Policy Team

Keywords: fair housing, civil rights, whistleblower, DEI, enforcement

Under the current Trump Administration, the U.S. Department of Housing and Urban Development (HUD) leadership is attempting to dismantle civil rights and fair housing protections. Whistleblowers from HUD's Fair Housing and Equal Opportunity (FHEO) office recently came forward with details on HUD's actions. A September 22 [New York Times article](#) reveals the extent of the Administration's efforts, using internal communications, interviews, and [whistleblowers' accounts](#) to provide evidence that HUD is directly impeding fair housing laws and allowing for housing discrimination. NLIHC [joined](#) National Fair Housing Alliance, publicly denouncing HUD's abdication of its fair housing obligations and applauding the public servants who called attention to HUD's alleged violation of civil rights laws. [Tell your members of Congress](#) that the "Fair Housing Act" is not optional, and HUD must defend civil rights in housing!

Whistleblower Testimonial

Four civil rights attorneys at HUD submitted a whistleblower disclosure to Senator Elizabeth Warren (D-MA), ranking member of the Senate Committee on Banking, Housing, and Urban Affairs. Senator Warren then sent a [letter](#) to HUD's Acting Inspector General, urging him to open an investigation into its Office of Fair Housing and Equal Opportunity (FHEO). The letter urges the Office of the Inspector General to investigate claims made by the whistleblowers, as mentioned in the NYT article and whistleblower reports, including:

1. The Trump Administration views a well-staffed OFH as an “optics problem” and has intentionally reduced the size of the office responsible for enforcing fair housing and civil rights laws by 70%.
2. HUD will no longer have the capacity to enforce VAWA, leaving domestic violence, sexual assault, and human trafficking survivors with nowhere to turn.
3. HUD officials are systemically undermining OFH's civil rights enforcement and compliance obligations, including subjecting OFH attorneys to an unprecedented “gag order”—increasing the risk of waste, fraud, and abuse.
4. HUD has inappropriately closed or halted at least 115 housing discrimination cases by intercepting referrals to the DOJ and withdrawing legal charges.
5. Congressionally mandated Fair Housing Initiatives Program (FHIP) funds are in limbo due to Trump Administration delays.

FHEO attorneys and staff have been subject to retribution for upholding fair housing laws, with many facing reassignments to other offices within HUD, staff being restricted in their activity and access to records, and some FHEO staff have been fired. Five civil rights attorneys at HUD filed [a lawsuit](#) claiming that HUD's FHEO was targeted for forced reassignment out of their office.

NLIHC Denounces HUD's Abandonment of Civil Rights Law

Interfering with the office's statutorily required work under the pretext of this Administration's opposition to “DEI” initiatives creates profound harm through a failure to enforce fair housing protections under the law. NLIHC joined the National Fair Housing Alliance (NFHA)'s [statement](#) condemning HUD's de-prioritization of discrimination complaints, removal of fair housing protections, and degradation of enforcement infrastructure—actions that leave considerable populations vulnerable by depriving them of access to fair and affordable housing. From veterans with disabilities seeking permanent housing to women experiencing sexual harassment by their landlords, HUD's fair housing staffing and enforcement actions play a pivotal role in keeping families safely housed, without discrimination.

HUD has already taken dramatic actions to sidestep civil rights and fair housing by:

1. Allowing shelter discrimination based on sexual orientation, gender identity, and marital status by failing to enforce the [Equal Access Rule](#) (see [Memo, 2/10](#));
2. Replacing the Affirmatively Furthering Fair Housing (AFFH) rule with an interim final rule that merely requires HUD grantees to self-attest to their commitment to fair housing (see [Memo, 3/3](#)); and
3. Suddenly and unlawfully terminating Fair Housing Initiatives Program (FHIP) grants that are used to identify and counteract housing discrimination, counsel people seeking

housing, educate the public about fair housing law, and to enforce fair housing protections (see [Memo, 3/17](#) and [4/7](#)).

Disparate Impact Rule Completes Regulatory Review

The whistleblowers' testimony is consistent with other recent actions by HUD that enable discrimination in housing and HUD programs. The final rule on the implementation of the "Fair Housing Act" disparate impact standard ("Disparate Impact Rule") has cleared the Office of Information and Regulatory Affairs (OIRA) at the Office of Management and Budget (OMB) and now remains at OMB. The Rule was under regulatory review at OIRA in August (see [Memo, 8/11](#)) and now advocates await its publication in the *Federal Register*. NLIHC joined a National Fair Housing Alliance (NFHA) [letter](#) with over 90 civil rights and housing advocates urging OMB Director Russel Vought and HUD Secretary Scott Turner to preserve the 2023 "disparate impact" rule, and NLIHC will continue to monitor its progress (see [Memo, 9/15](#)).

Fair Housing Guidance Withdrawn

On September 17, FHEO Principal Deputy Assistant Secretary John Gibbs released a [memorandum](#) withdrawing nine fair housing-related guidance materials. Recipients of HUD funds are still obligated to comply with fair housing law, and withdrawing these materials makes it harder for housing providers and funding recipients to comply with the law. HUD argues the withdrawal is in response to "a comprehensive review of its sub-regulatory guidance to reduce unnecessary compliance burdens, enhance the effectiveness of guidance documents, and promote principles underlying the rule of law." The guidance does not carry the force of law but is intended to advise the public about an agency's intended use of its discretionary authority. The guidance relates to: limited English proficiency, service animals and assistance animals, reasonable accommodations, special purpose credit programs, use of criminal records, source of income testing, and advertising through digital platforms.

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 insist that Turner's FHEO 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 the NYT whistleblowers article [here](#).

Read the NFHA press release [here](#).

Review the Federal Regulatory Process in NLIHC's [Advocate's Guide, Chapter 2-22 "Introduction to the Federal Regulatory Process"](#).

Read the full memorandum on withdrawn FHEO guidance [here](#).

Asian Law Caucus Releases Legal Guidance Resource for Housing Providers to Prepare for Immigration Enforcement

By Kayla Blackwell, NLIHC Housing Policy Analyst and Sarita Kelkar, NLIHC Policy Intern

Keywords: Asian Law Caucus, housing provider, immigration enforcement

The Asian Law Caucus released a [resource](#) for housing providers to address and respond to immigration enforcement with a goal of fostering inclusive and safe resident communities. The resource, “[Safety Starts at Home: Legal Guidance for Housing Providers](#),” outlines the steps housing providers, including private landlords and subsidized housing providers, can take to protect resident data and train staff and residents before, during, and after an immigration enforcement action. Asian Law Caucus also offers a [shorter, 2-page overview](#) of how to respond to requests for records or documents. Note that this guide contains general information and is not intended to be legal advice for your specific situation. If you have questions about your specific situation, please consult an attorney.

Education and advocacy are critical to fostering safer and more inclusive communities, and this new resource helps housing providers be prepared for U.S. Immigration and Customs Enforcement (ICE) presence at a property. “Housing providers, their staff, and residents have rights,” the authors note. “When staff and residents are empowered to assert their rights, they can protect the privacy and safety of themselves and others. This guide offers information for housing providers, both private and subsidized, to help them be prepared to address and respond to immigration enforcement with a goal of fostering inclusive and safe resident communities.”

Some actions housing providers can take include:

- Preventative measures such as collecting only necessary resident information, designating private and public areas, and training staff and residents on property policy and their rights;
- Appropriately responding in the case of an enforcement action by asking agents for identification and a warrant, advising residents of their rights, and documenting everything through video or audio; and
- Ensuring effective communication between residents and staff and continuously assessing how current policies align with fair housing obligations.

The resource comes at a time when the Trump Administration is escalating enforcement and deportation actions, with increased attempts to detain or apprehend individuals at their place of living. Some landlords have [received](#) demands from immigration authorities for information on their tenants, including leases, rental applications, forwarding addresses, and identification cards. NLIHC urges providers of HUD-subsidized and private housing who receive subpoenas for tenant information to immediately seek legal counsel about how to respond.

Access the resource [here](#).

Join September 30 Webinar on Developing National Standards and Expectations for Emergency Shelter and Interim Housing Programs

By Kim Johnson, NLIHC Senior Director of Policy

Keywords: The Framework for an Equitable Homelessness Response, emergency shelter, interim housing programs, webinar

The [Framework for an Equitable Homelessness Response](#) program will host a webinar entitled, “Developing National Standards and Expectations for Emergency Shelter & Interim Housing Programs,” tomorrow, Tuesday, September 30, from 3:00 pm to 4:30 pm ET. The webinar will feature speakers from the Framework’s Reimagining Interim Housing Project who will share a preview of their draft national standards and expectations for emergency shelter and interim housing programs.

Written in consultation with people who have experienced homelessness, people working to administer emergency shelter and interim housing programs, and people leading homelessness response systems, these standards aim to set foundational expectations and aspirations for what people should experience in emergency shelter and interim housing programs, and what communities, funders, and programs should aim to provide and achieve. In addition to learning about the project, attendees will have the opportunity to share input and feedback with the team to help shape the project’s direction.

Register for the webinar [here](#).

Learn more about the Framework for an Equitable Homelessness Response [here](#).

State and Local Innovation

Register Now! NLIHC to Relaunch State and Local Tenant Protections Network with a Call on October 23!

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

Keywords: National Housing Preservation Database, state and local innovation, tenant protections

NLIHC will host the next iteration of its State and Local Tenant Protections Network call on October 23, 2025, from 2:30 - 3:30 pm ET. During the call, attendees will learn about the [National Housing Preservation Database](#) (NHPD). Created by the National Low Income Housing Coalition and Public and Affordable Housing Research Corporation (PAHRC) in 2011, the NHPD combines data on federally assisted rental properties from the U.S. Department of Housing and Urban Development and 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.

[Register for the call here.](#)

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 discussion on the database, including how it can be used to advance tenant protections in state and local communities.

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.

Opportunity Starts at Home

Article in *The Lancet Public Health* examines Housing at the Intersection of Health and Climate Change

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

Keywords: Opportunity Starts at Home, *multi-sectors*, The Lancet Public Health, *housing systems, housing pillars, home environments*

The Lancet Public Health published an [article](#) this month, “Housing at the intersection of health and climate change,” exploring the pathways through which climate change affects housing-

related health risks. This article is the second in a [series](#) of two papers focused on housing as a social determinant of health. The authors propose a “climate-informed framework” that positions housing as a key social determinant of health and argue that targeted policy responses, including the expansion of affordable housing stock, can shift housing from a point of climate vulnerability to a source of resilience.

The article breaks down the intersections of housing, health, and climate change into three major elements: housing systems, housing pillars (security, affordability, suitability), and home environments. Housing systems, structural factors—like restrictive land use—building codes, and tenancy regulations can reduce access to secure, energy-efficient, and affordable housing. These barriers disproportionately affect low-income households, heightening their exposure to climate-related health risks. Historical practices like redlining and discriminatory lending have further entrenched vulnerabilities particularly in marginalized communities.

The authors outline three housing pillars: security, affordability, and suitability. These pillars determine the extent to which housing protects or exposes residents to health hazards. Climate change undermines these pillars by increasing the frequency and severity of natural disasters, which can lead to displacement, food insecurity, infectious diseases, and psychological stress. Rising repair costs, higher energy demands, and diminished affordable housing supplies resulting from climate change and disaster also threaten housing affordability and suitability.

Home environments are the most immediate determinants of healthy housing and are linked to climate change as a contributor, outcome, and mediator. Energy use for heating, cooling, and electricity can generate greenhouse gas emissions, while extreme weather events degrade building materials, cause structural damage and increase exposure to contaminants. Conversely, sustainable housing designs can reduce environmental impact and mitigate health risks.

The authors emphasize that without resilient and stable housing, broader public health interventions are less effective, and individuals are more vulnerable to the health impacts of climate change. The article calls for the centering of housing in climate and health policy at all levels of governance. By expanding affordable housing stock and introducing stronger tenant protections, such as minimum rental housing standards for energy, thermal resilience, and indoor air quality, safe, resilient homes can be accessible to low-income households. The article concludes by recommending systemic improvements in housing security, affordability, and sustainability to transform housing into a foundation for resilience.

Read the article [here](#).

To learn more about the intersections between housing, climate, and health, read the OSAH fact sheets [here](#).

Disaster Housing Recovery

NLIHC’s Disaster Team Travels to Puerto Rico to Deepen Partnerships with Community Groups on the Island

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

TAG: Disaster Housing Recovery

Keywords: Puerto Rico, Ayuda Legal, Ponce Neighborhood Housing Services Inc., Corporacion Milagros del Amor, La Fondita de Jesus, partnerships, recap

As part of NLIHC's ongoing work in disaster recovery, research, and resilience (DHR), NLIHC Director of Disaster Recovery Noah Patton and NLIHC Disaster Housing Policy Analyst Meghan Mertyris traveled to Puerto Rico to participate in Ayuda Legal Puerto Rico's seventh [Just Recovery Summit: "Desde aquí: Resist, recover, rebuild"](#) in San Juan in early September 2025. The event provided a space for advocates and organizers in Puerto Rico to strategize around the island's ongoing recovery from Hurricane Maria and other more recent disasters in the context of the current Administration's policies, focusing on the impact those actions have had on public safety, government assistance, and civil rights programs on the Puerto Rican archipelago. Patton and Mertyris participated in a panel covering HUD-funded recovery programs and their failure to quickly reach the ground when they were needed after Hurricane Maria.



NLIHC Director of Disaster Recovery Noah Patton and NLIHC Disaster Housing Policy Analyst Meghan Mertyris in San Juan, Puerto Rico

Ayuda Legal is one of several Puerto Rico-based members of the NLIHC-led Disaster Housing Recovery Coalition (DHRC), a group of over 900 local, state, and national organizations working to ensure that all disaster survivors receive the assistance they need to fully recover. Many of these members participated in this conference alongside Ayuda Legal, which has consistently been a loud and direct voice for just disaster recovery on the island for nearly a decade. Since 2017, the DHRC has maintained a Puerto Rico Working Group of housing and community-based organizations from the island and select experts from the continental US.

In addition to participating in the conference, Patton and Mertyris were able to visit community-based organizations in different parts of the island.

In the southern city of Ponce, the second largest municipality on the island that was heavily hit by earthquakes in 2020, Patton and Mertyris met with staff from [Ponce Neighborhood Housing Services Inc.](#) The group continues to work with survivors of Hurricane Maria and the 2020 earthquakes in repairing their homes and finding alternative housing using HUD long-term disaster recovery funds. Discussions focused on the severe lack of quality affordable housing in the region and the impact of local historic preservation requirements on the speed of repairs.

Patton and Mertyris also visited colleagues in Caguas, a mountainous municipality near the center of the island. They met with [Corporacion Milagros del Amor](#) which provides a variety of food, clothing distribution, employment assistance, and rapid rehousing programs for those experiencing homelessness in the region. After a tour of their food and clothing distribution facilities and taking part in a learning session with some of their clients, discussions focused around funding needs for facility upkeep (the floor of their emergency women's shelter has partially collapsed) and ways they are seeking to increase resilience in advance of future disasters.

Finally, after returning to San Juan, Patton and Mertyris met with staff from [La Fondita de Jesus](#), the largest shelter and homeless service organization in the urban Santurce neighborhood of San Juan. Discussions included the creation of better connections between national organizations and Puerto Rico service organizations, their advocacy with the territorial government on behalf of their low-income and homeless clients, and their current facilities. They also were treated to a tour of several buildings owned by La Fondita, which is entering its 40th year of operations, including a rapid rehousing facility in Santurce with a rooftop hydroponics farm that provides food for the organization's soup kitchen.

As part of NLIHC's Disaster Housing Recovery, Research, and Resilience (DHR) initiative, coalition staff will continue to build upon the ties deepened during this trip to ensure that community-based organizations in Puerto Rico have access to the funds and expertise necessary to protect their communities from future disasters.

Tenant Talk

Fall Edition of *Tenant Talk* is Out Now!

By Sid Betancourt, NLIHC Manager of Inclusive Community Engagement

TAG: IDEAS, Publications

Keywords: Tenant Talk, fall issue, September, budget, reconciliation, funding cuts, tenants

NLIHC released the fall 2025 edition of *Tenant Talk – Navigating Funding Cuts: Empowering Tenants to Shape Policy*. *Tenant Talk* is a semiannual newsletter that aims to engage tenants in housing advocacy and highlights organizing tactics and victories in communities across the country. The fall 2025 issue features articles on the budget process and calls to action for tenant advocates. This issue educates readers on the budget process and details what is at risk if proposed budget cuts are made to housing programs and other related programs. As Congress prepares to review the 2026 budget, this edition asks readers to engage their lawmakers in a conversation about long-term and large-scale investments in affordable housing and homelessness programs. This edition of *Tenant Talk* includes two articles written by tenants who would be directly impacted by harmful cuts to housing programs, as well as updates on the work of NLIHC’s policy and research teams, including happenings on Capitol Hill, federal advocacy, and ongoing research.

If you would like to receive a printed version of *Tenant Talk* for free through the mail, you can fill out this [quick form](#). Please note: you are limited to one order of either one or five copies. Copies are available on a first-come, first-served basis. If you have registered to receive a physical copy of a past edition, we ask that you please register through the form again. The form will close October 30, 2025, or when there are no remaining copies, whichever occurs first. Please share the form with your network and any others who might be interested.

All editions of *Tenant Talk* can be accessed [here](#).

Research

New Study Shows that Tenants Whose Eviction Cases Are Won, Dismissed, or Withdrawn May Still Experience Negative Impacts from Filing History

By Mackenzie Pish, NLIHC Research Analyst

TAG: Housing Instability and Homelessness

Keywords: Eviction, displacement, housing instability, eviction data, eviction sealing, eviction expungement, qualitative research

A recent article in *Housing Studies*, “[Record costs: examining the impact of eviction filings for tenants and their families](#),” explored the costs and consequences of eviction filings on Pennsylvania renters in the “best-case scenario”—those who received legal support and had cases resolved with favorable or neutral outcomes. While many prior studies have identified the negative consequences of eviction threats on tenants in general, this study aimed to “disentangle the impact of eviction filings from adverse court outcomes.” The research found that despite receiving support from legal aid and avoiding a court-ordered eviction, these renters reported facing immediate and long-term threats to their financial security, housing stability, health, and relationships.

The researchers partnered with five legal aid organizations to recruit 29 renters who had an eviction filed against them in Pennsylvania between 2019 and 2023, received legal aid support, and experienced a court judgment in their favor (three renters), a dismissal by the court (three

renters), or a withdrawal by the landlord (23 renters). Two-thirds of participants lived in Philadelphia at the time of their eviction filing. Participating renters were engaged in two concept mapping activities and a phone-based survey. The first concept mapping activity engaged renters in collective brainstorming around the costs or losses (consequences) that impacted their household's well-being or quality of life after the eviction was filed. In the second activity, renters categorized and rated the impact of the 55 unique costs or losses identified in the first session, using a scale from lowest impact (1) to greatest impact (3) on their lives. The survey focused on participants' individual experiences with the court-based eviction process and their current housing situation, including their housing stability, satisfaction, costs, quality, and neighborhood conditions. All participants were compensated for their time.

Of the 55 consequences identified through the concept mapping activities, renters assigned the greatest impact scores to consequences related to sleep or feeling rested (2.56 rating), stress, depression or anxiety (2.41), and the ability to save money (2.37). The survey results revealed that despite not receiving a court-ordered eviction, 69% of participants moved from their rental home at some point following the eviction filing; among these, 89% agreed with the statement: "I was forced to move." More than half (55%) of those who moved cited their landlords' failure to make repairs as a reason for their move, including for problems related to mold, electrical hazards, pests or rodents, and heat or water. Other reasons reported include the landlord raising the rent significantly or refusing to accept emergency rental assistance. Nearly half of those who moved described hostile relationships with or harassment from their landlord, including instances of repeat eviction filings, illegal eviction, and sexual harassment. Among those who moved, 47% shared that they experienced a period of homelessness ranging from a few weeks to over a year, with most attributing it to an inability to find replacement housing.

Among participants who tried to search for new housing, 79% agreed with the statement, "my eviction record limits my future housing options." More than half of tenants who searched submitted 10 or more rental housing applications, with a typical fee of \$50 per application. Half of those who searched were told by at least one landlord they were denied because of their filing record. Among renters who secured new housing, two-thirds reported either unstable or unhealthy housing conditions.

All renters who stayed in their rental home following the filing reported that they would move if they could. Nearly half of those who stayed reported that their current housing was unhealthy or unstable. Only one renter who stayed attempted to find alternative housing, while others reported that they did not try to move because of a lack of affordable options and beliefs that landlords would not rent to them because of their filing record. Two-thirds of those who stayed faced another eviction threat, whether verbal or through the formal court process, from the same landlord.

The authors conclude that researchers and policymakers need to account for harms that occur from eviction filings, even with legal representation and in the absence of court-ordered eviction. They emphasize the need for strengthened renter protections related to habitability and landlord retaliation in tandem with interventions that provide legal help or rental assistance to ensure that renters can remain safely and stably housed. In addition, the authors call for the implementation of harm reduction policies such as eviction record sealing that can reduce the barriers renters may face in searching for new rental housing.

Read the report [here](#).

Fact of the Week

2023 and 2024 Marked the Highest Annual Rent Growth in the Last Decade

2023 AND 2024 MARKED THE HIGHEST ANNUAL RENT GROWTH IN THE LAST DECADE		
MEDIAN GROSS RENT AND ANNUAL REAL RENT GROWTH IN THE U.S. BY YEAR, 2014-2024		
YEAR	MEDIAN GROSS RENT	ANNUAL REAL GROWTH OF MEDIAN GROSS RENT
2024	\$1,487	2.7%
2023	\$1,447	3.9%
2022	\$1,393	1.0%
2021	\$1,380	2.2%*
2020	–	–
2019	\$1,350	1.8%
2018	\$1,326	2.1%
2017	\$1,299	1.0%
2016	\$1,286	1.0%
2015	\$1,273	2.5%
2014	\$1,242	1.5%

Note: All values adjusted to 2024 dollars using the U.S. Bureau of Labor Statistics' R-CPI-U-RS, available at <http://bit.ly/42xHMw7>. Data are unavailable for 2020 due to the impact of the COVID-19 pandemic on American Community Survey data collection. As such, annual real growth of median rent change for 2021 (*) is calculated using 2019 median rent.
Source: NLIHC Tabulations of U.S. Census Bureau American Community Survey, 2013-2024 1-year estimates, Table B25064: Median Gross Rent (in U.S. Dollars).



Note: All values adjusted to 2024 dollars using the U.S. Bureau of Labor Statistics' R-CPI-U-RS, available at <http://bit.ly/42xHMw7>. Data are unavailable for 2020 due to the impact of the COVID-19 pandemic on American Community Survey data collection. As such, annual real growth of median rent change for 2021 (*) is calculated using 2019 median rent.

Source: NLIHC Tabulations of U.S. Census Bureau American Community Survey, 2013-2024 1-year estimates, Table B25064: Median Gross Rent (in U.S. Dollars).

NLIHC News

NLIHC Participates in the Congressional Black Caucus 54th Annual Legislative Conference—Making Housing Justice Happen

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

Keywords: Congressional Black Caucus Foundation, conference, recap

NLIHC participated in the 2025 Congressional Black Caucus Foundation (CBCF) Annual Legislative Conference, a premier policy and leadership event that brings together lawmakers, advocates, community leaders, and partners from across the country. The conference serves as a

platform to exchange ideas, build connections, and explore solutions to pressing issues facing Black communities.

During the week, NLIHC staff shared insights on the national affordable housing crisis and its disproportionate impact on Black households and other marginalized communities. Staff highlighted NLIHC's latest research, upcoming NLIHC publications, and advocacy tools, and provided resources for individuals and organizations to get involved in advancing housing justice.



NLIHC staffers engaging with booth attendees at the 54th Congressional Black Caucus Foundation's Annual Legislative Conference

The conference provided an important opportunity for the Coalition to raise awareness within the community about housing instability across the nation. NLIHC hosted a booth that drew many attendees where staff signed participants up to receive *Memo to Members*, shared ways to get involved with the Coalition, connected attendees with state partners, and offered resources for them to take back to their communities. In addition, staff members received tickets to attend conference sessions and networked with leaders across such sectors as racial equity, environmental justice, health, and voting rights, many of which expressed strong interest in building partnerships with NLIHC.

NLIHC is committed to building and strengthening cultural, political, and coalition partnerships necessary to achieve housing justice through meaningful relationships with key partners in faith-based organizations, labor unions, influencers, arts and culture groups, philanthropic foundations, and national coalitions. The Congressional Black Caucus conference is just one of the many valuable opportunities to advance this mission. Conferences will be one of the avenues that NLIHC will use to connect with leaders across sectors, uplift the voices of those most impacted by the housing crisis, and expand the movement for safe, affordable, and accessible housing.



NLIHC President & CEO Renee M. Willis (center) and NLIHC staffers after a full day of tabling at the 54th Congressional Black Caucus Foundation's Annual Legislative Conference

NLIHC in the News for the Week of September 22

The following are some of the news stories to which NLIHC contributed during the week of September 22:

- “Public Housing Again, Really? Yes, Really.” *The New Republic*, September 21, at: <https://tr.ee/LNf5H0>
- “Priced out of traditional housing, more Americans are living in RVs,” *NBC News*, September 22, at: <https://tr.ee/E55OEt>
- "Rent Isn't What It Seems: The Hidden Fees Driving Up Housing Costs and the States Taking Action," *Realtor.com*, September 23, at: <https://tr.ee/ScmLtS>

Where to Find Us—September 29

- [Annual Nevada Statewide Conference on Addressing Homelessness](#) – Las Vegas, NV, September 29-30 (Sid Betancourt)
- [Georgia Act's Annual Fall Affordable Housing Conference](#) – Atlanta, Georgia, October 1 (Renee M. Willis, Keynote Speaker)
- [Nonprofit Housing Association of Northern California](#) annual conference – San Francisco, CA, October 3 (Kim Johnson)

- [Southern Conference on Homelessness and Housing](#) – Miramar Beach, FL, October 8-10 (David Gonzalez Rice and Nada Hussein)
- [Under One Roof/HCDNNJ Annual Conference](#) – New Brunswick, New Jersey, October 24 (Renee M. Willis, Keynote Speaker)

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