



**AN UNWAVERING  
PATH FORWARD TO  
HOUSING JUSTICE**  
NATIONAL LOW INCOME HOUSING COALITION



# NLIHC's HoUsed Campaign for Long-Term Housing Solutions

January 14, 2025

# Welcome & Updates



**Kim Johnson**

*Policy Manager*

National Low Income Housing Coalition

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# Agenda



## **Appropriations 101**

- Ilene Stein, Vice President for Government Affairs, CBPP
- Zach Brown, Senior Manager for Government Affairs, CBPP
- David Reich, Senior Fellow, CBPP

## **Threats to Federal Funding for Housing and Homelessness Assistance**

- Kim Johnson, NLIHC

## **Make Your Voice Heard! Engaging Your Members of Congress**

- Elizabeth Glidden, Deputy Executive Director, Minnesota Housing Partnership

## **Resources & Next Steps**

# Federal Appropriations 101



## **Ilene Stein**

*Vice President for Government Affairs*

Center on Budget and Policy Priorities

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## **Zach Brown**

*Senior Manager for Government Affairs*

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## **David Reich**

*Senior Fellow*

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# **All Things Centered on Budget: The Federal Budget Process and This Year's Outlook**



# Agenda

1. Basic Federal Budget Concepts
  - Federal Spending and Revenue Terms
  - Historical Trends and Projections
2. Federal Budget Process
3. What's Happening This Year

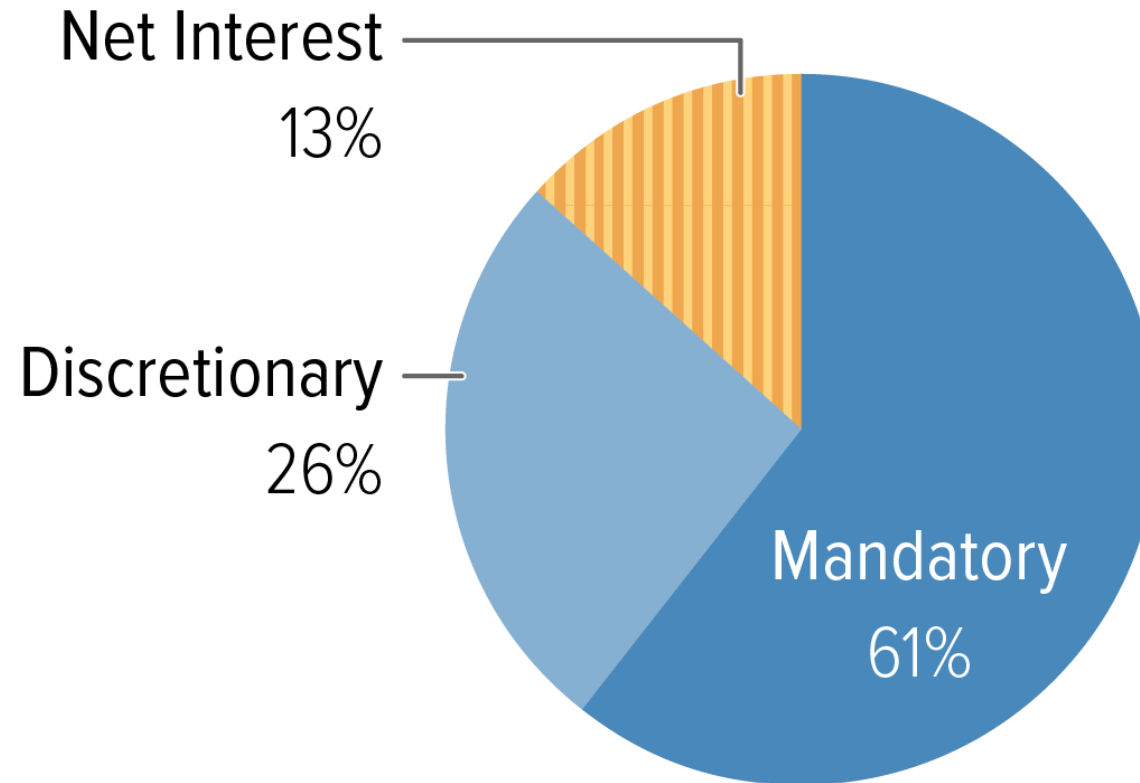


# Basic Budget Terms: Federal Spending Categories

- Discretionary Programs (Appropriations)
  - Defense
  - Non-Defense
- Mandatory Programs (Entitlements)
- Interest on the debt



# Federal Spending, FY 2024

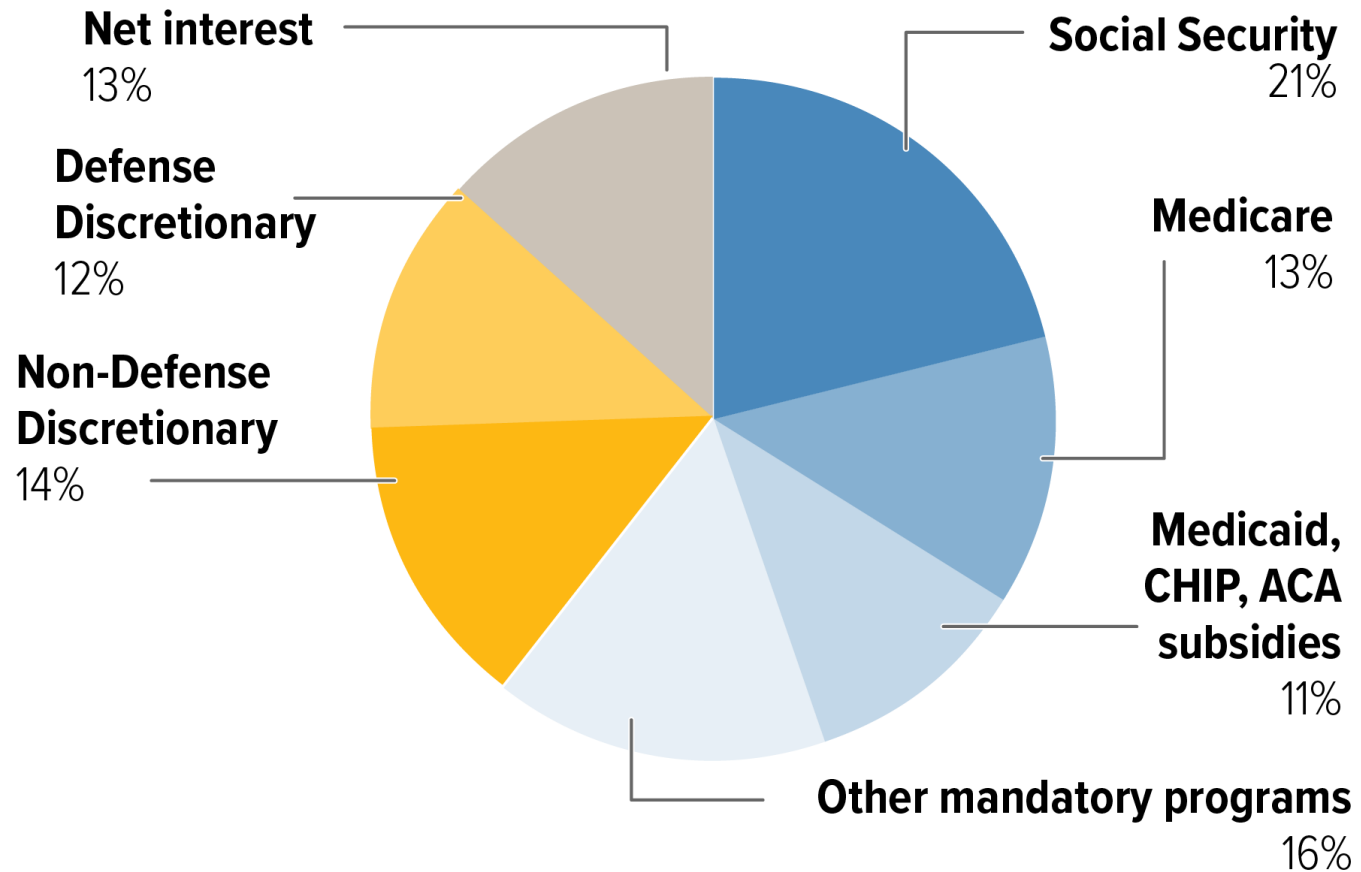


Source: Congressional Budget Office





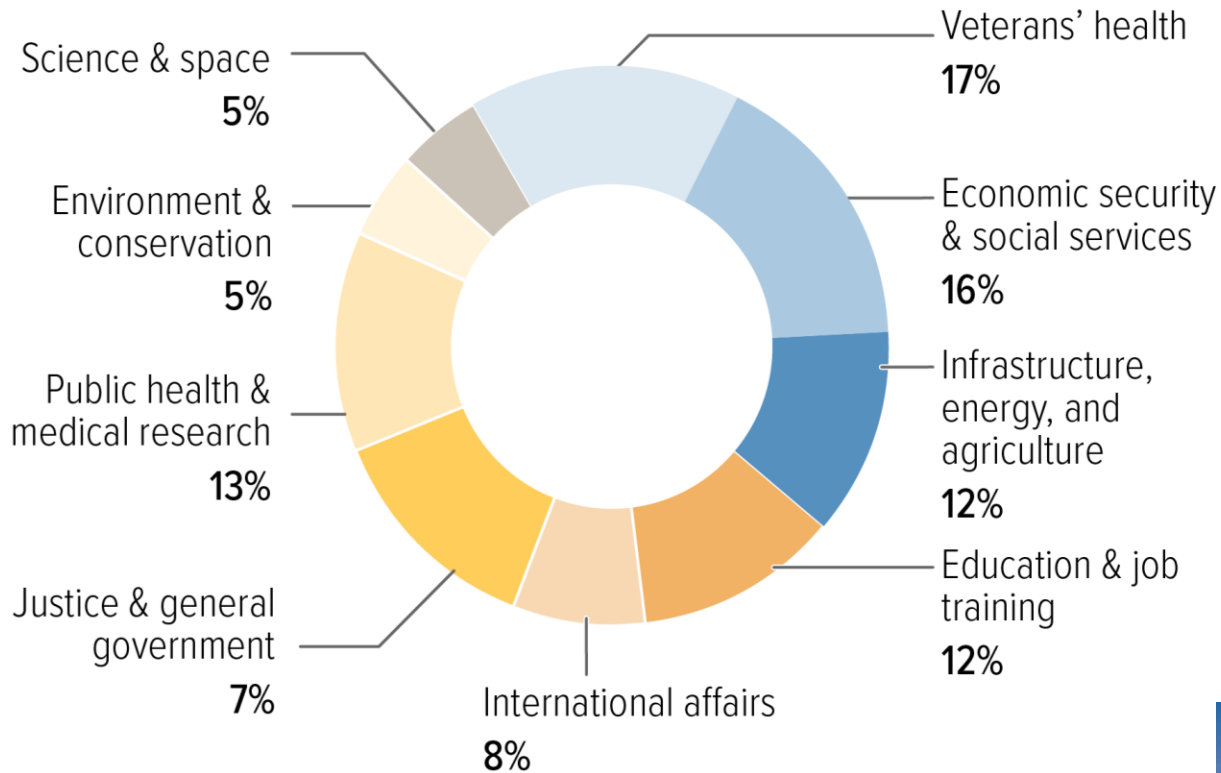
# Federal Spending by Program, FY 2024



Source: CBPP analysis of data from the Congressional Budget Office



# NDD Funding, FY 2024



Note: Does not add to 100% due to rounding.

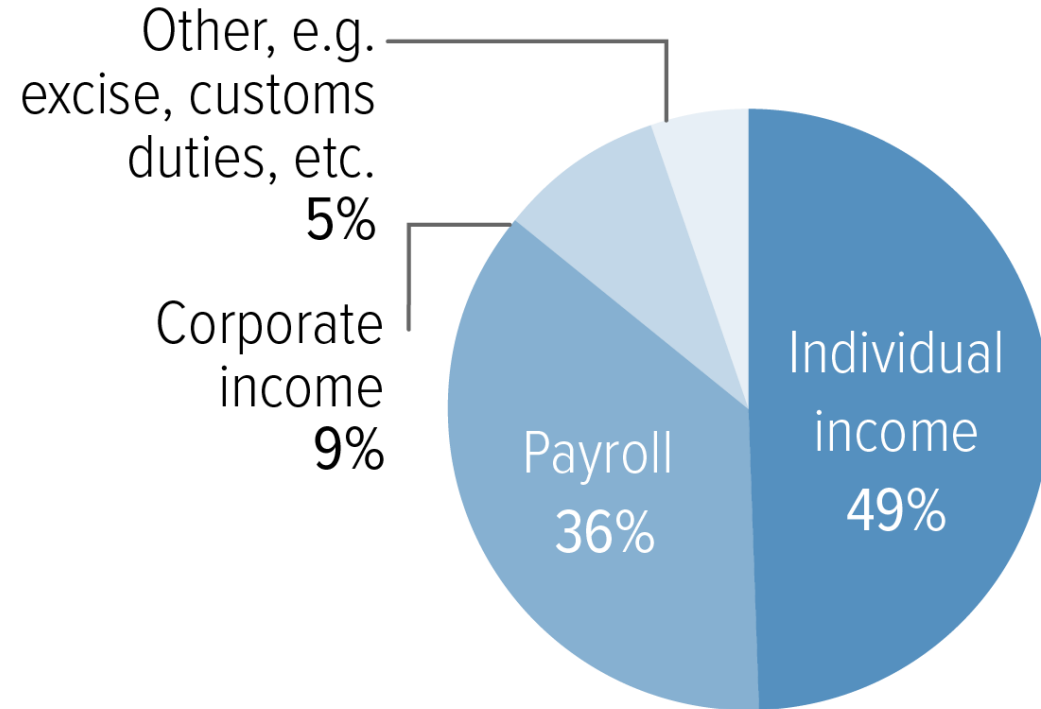


# Basic Budget Terms: Revenue Streams

- Income tax
  - Income on earnings
  - Income on investments, savings, dividends
- Payroll tax
- Corporate tax
- Other taxes (excise tax, estate tax, etc.)



# Federal Revenues, FY 2024

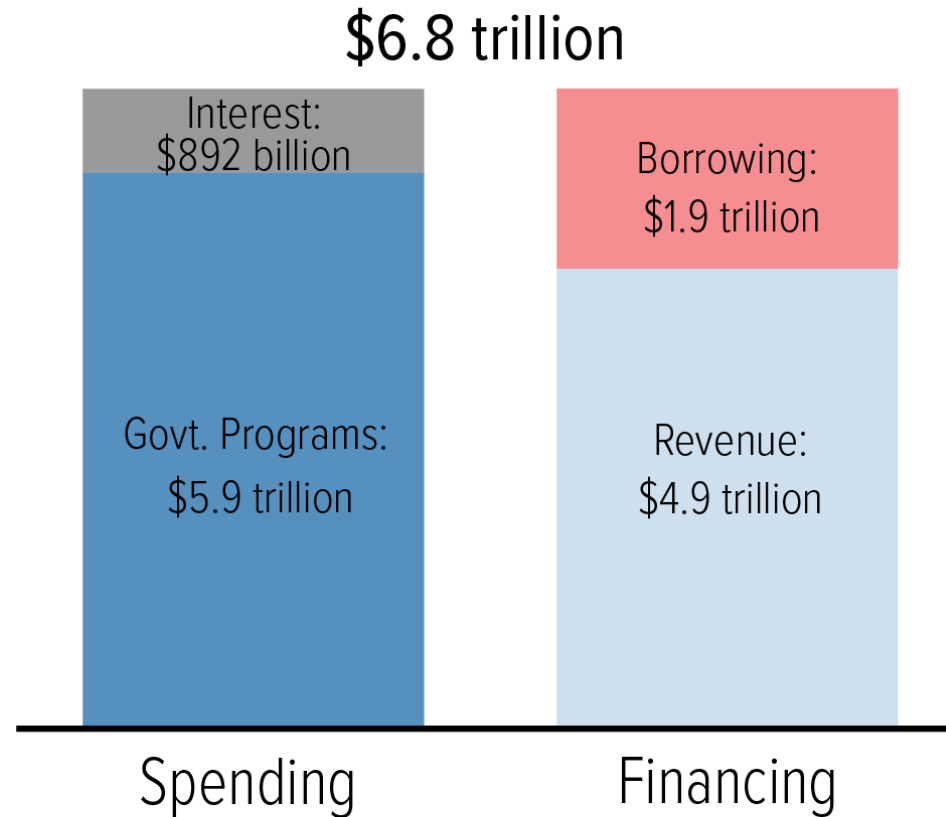


Note: Does not add to 100% due to rounding.

Source: Data from the Congressional Budget Office



# Spending, Revenues, and Deficit, FY 2024

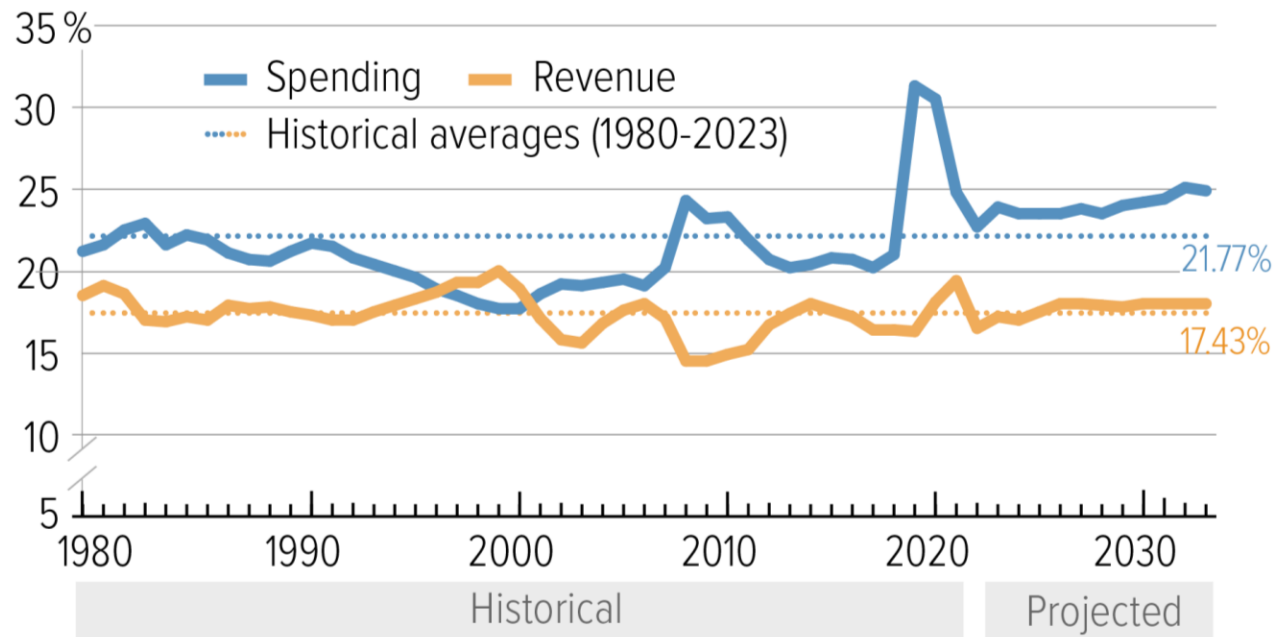


Source: Congressional Budget Office



# Spending and Revenue

As a percentage of GDP



Source: Congressional Budget Office and Office of Management and Budget



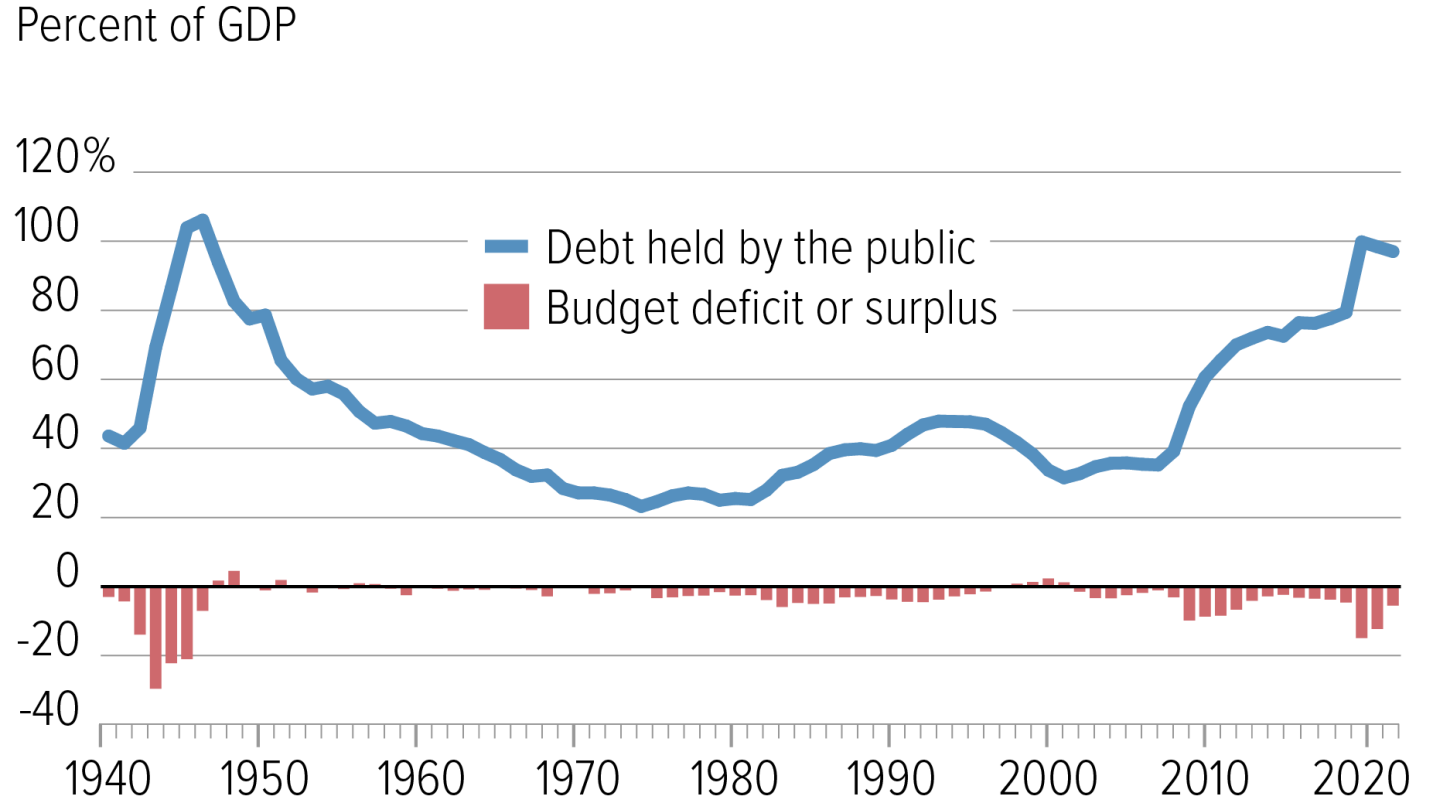
# Basic Budget Terms – Deficit & Debt

## Deficit -

the amount of money the federal government spends minus the amount of money it collects

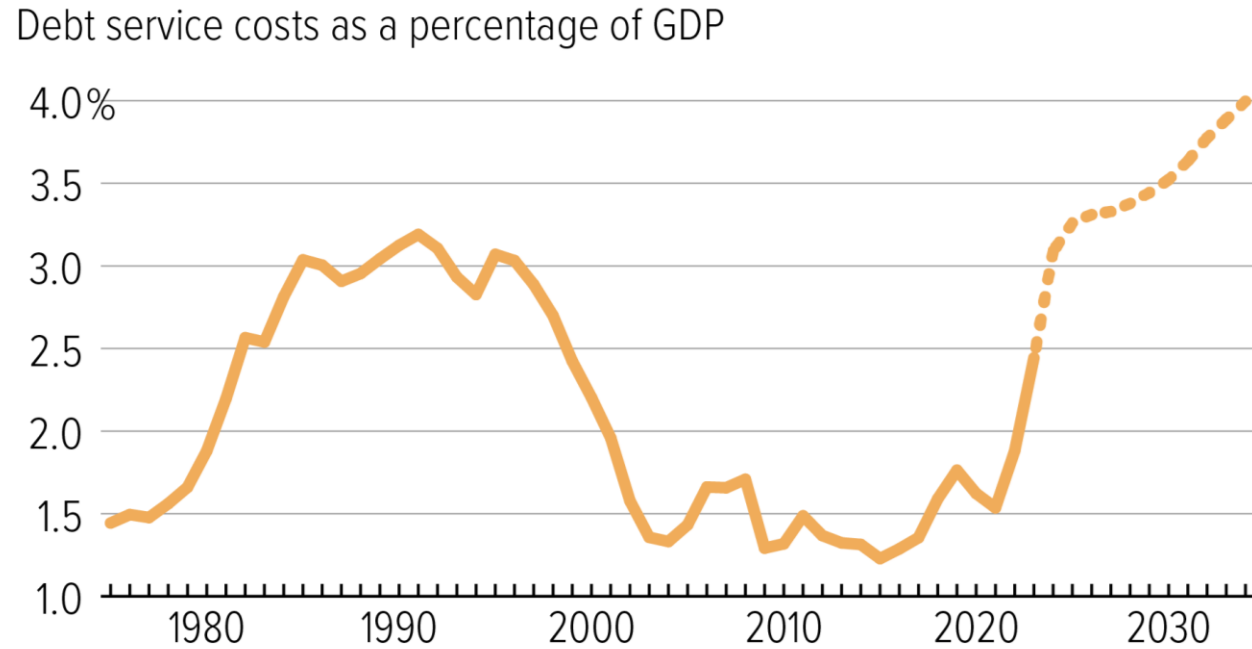
## Debt -

borrowing by the government from the private sector and foreign governments



Source: Data from the Office of Management and Budget

# Recent Federal Debt Interest Costs Have Grown and Are Projected to Keep Growing



Source: CBO for data through 2023 and CBPP calculations based on CBO projections thereafter





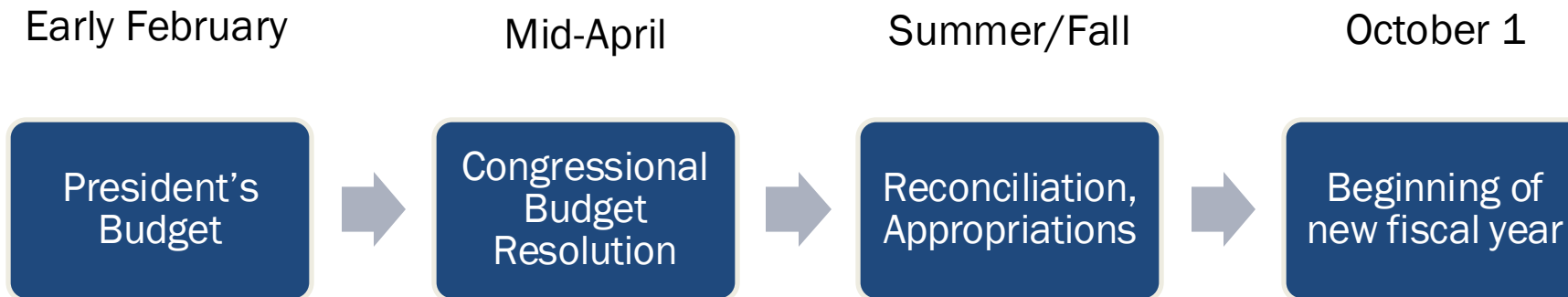
# Questions?

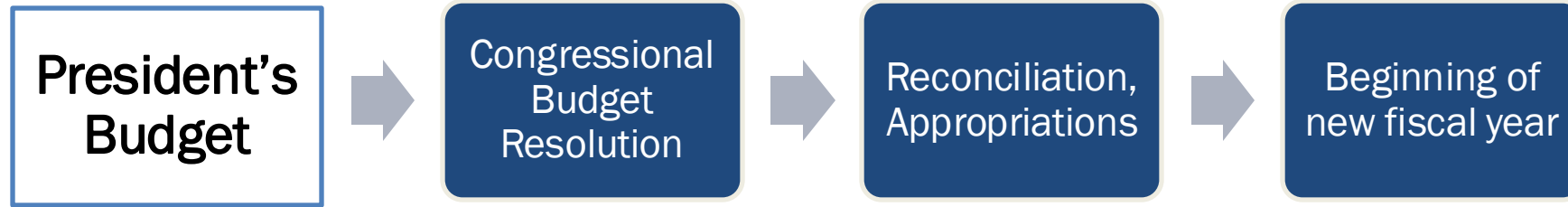


# The Budget Process

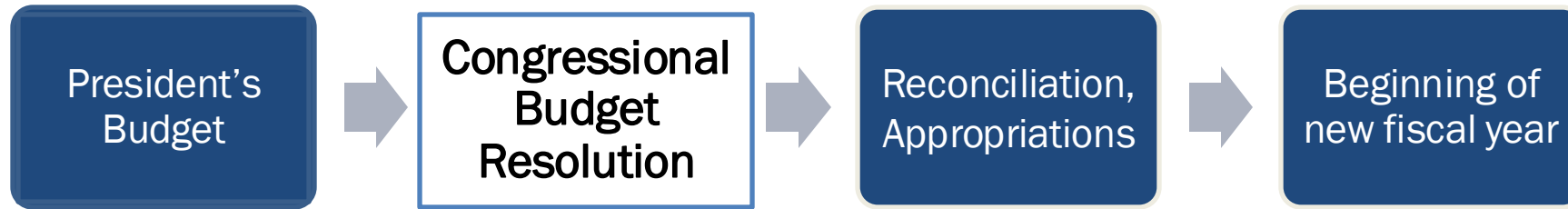


# Annual Federal Budget Process

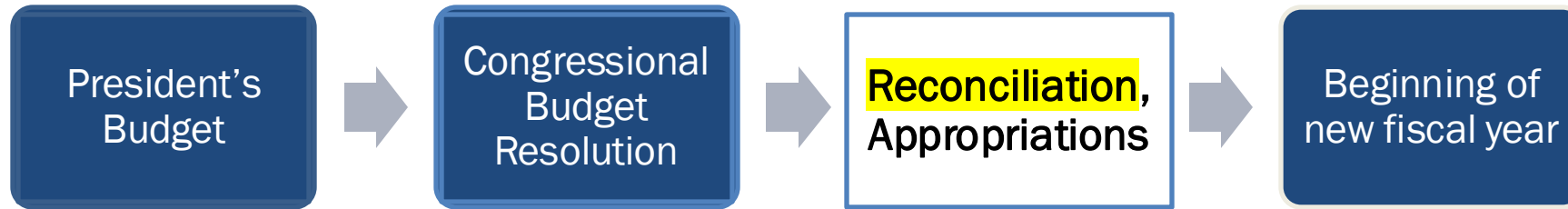




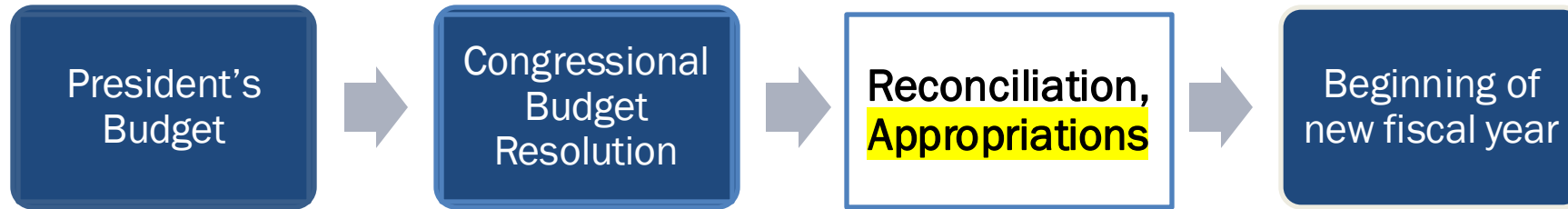
- 10-year plan
- Comprehensive
- President's priorities
- Not law



- 10-year plan (usually)
- Top-line figures
- Can create fast-track “reconciliation” process
- Not law



- Optional budget procedure to change mandatory spending and revenue
- Special floor procedures create filibuster workaround
- Follows unique rules - difficult to amend & limited debate
- Has been used for major legislation, e.g. Bush and Trump tax cuts, American Rescue Plan, Inflation Reduction Act



- Annual process when Congress passes funding bills for discretionary programs
- 12 appropriations subcommittees, so 12 bills
  - Bills individual or packaged (eg, minibuss, omnibus)
- October 1<sup>st</sup> deadline
  - If deadline missed, need continuing resolution to avoid shutdown



# What Really Happens

- Often timetables shaped by hard deadlines
  - End of fiscal year, Sept 30
  - End of calendar year, Dec 31
  - Expiration of authority (e.g., debt limit)
- Often disagreement about basic facts and assumptions – despite CBO estimates
  - Scoring adjustments / gimmicks prevalent
- People complain about the process
  - Budget issues are hard
  - Partisanship/polarization is significant





# Questions?



# What's Happening This Year

- Annual appropriations bills
  - FY2025
  - FY2026
- Budget Reconciliation
  - Process likely beginning in February, then they will turn to appropriations bills
- Debt Limit



# FY2025

In December 2024, Congress approved a stopgap funding bill to avert a government shutdown, extending government funding at current levels through March 2025.



# Appropriations in 118<sup>th</sup> Congress

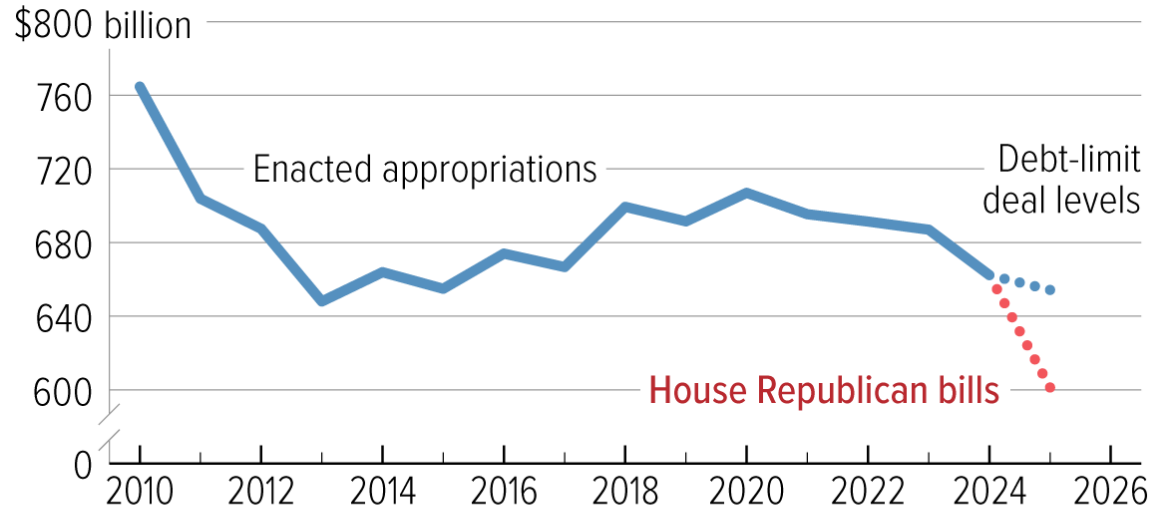
Senate Appropriations Committee: Approved spending bill allocating 78.2 billion for HUD for FY2025, 10% increase over FY24 Spending levels.

House Appropriations Committee: passed a FY2025 spending bill that proposed a 7.3% reduction in allocations, 7 billion dollars less than FY24.



## House Republican Bills Would Cut 2025 Non-Defense Appropriations 22% Below 2010

Appropriations excluding veterans' medical care, in 2024 dollars, adjusted for population growth and inflation



Note: Amounts are gross funding totals, including items subject to appropriations caps along with most other funding that isn't subject to the caps (such as program integrity), but not emergency or disaster relief funding. They exclude offsets from mortgage insurance premiums and Changes in Mandatory Programs ("CHIMPS"), thereby counting the funding made possible by those offsets. These adjustments and exclusions generally raise the totals shown. Amounts exclude Census Bureau funding to avoid distortions in comparisons to 2010, which was a decennial census year.

The "debt-limit deal levels" line refers to the levels negotiated as part of the 2023 debt limit agreement, which set statutory caps and called for additional funding through certain agreed-on adjustments, which total \$69.7 B in 2025. The "House Republican bills" line reflects non-defense funding in 2025 that is 6 percent below the 2024 enacted level (9 percent after adjustment for inflation and population growth), as proposed by House Appropriations Committee Chair Cole.

Source: CBPP analysis of appropriations data



## 3 Possibilities

- Congress reaches a topline number for spending and Congress finishes the FY25 bills.
- Congress can't reach an agreement and does a full year CR.
- Congress has another short-term CR before March 15<sup>th</sup> to try and get deal done before April sequestration deadline.



# Key Housing Programs

- Housing Choice Vouchers (Section 8): Helps low-income families afford rent
- Public Housing Capital and Operating Funds: Maintains and operates public housing properties
- Homeless Assistance Grants: Supports shelters and permanent housing solutions



# Debt limit

Raising the debt limit does not authorize new spending or tax cuts; it merely acknowledges *past* budgetary decisions and allows the federal government to meet its legal obligations.

As the Government Accountability Office (GAO) states, “The debt ceiling does not control the amount of debt. Instead, it is an after-the-fact measure that restricts the Treasury’s ability to borrow to finance the decisions already enacted by Congress and the President.”





- Budget Proposal: The President's budget proposal outlines recommended funding levels for HUD and housing programs.
- Subcommittee Hearings: The THUD subcommittees hold hearings to review the proposal. They hear testimony from HUD officials, housing advocates, and other stakeholders.
- Markups: Subcommittees then draft their appropriations bills, deciding on funding levels for individual programs.



# Getting Engaged in the 2025 Budget Battle

- Submitting testimony or comments during hearings
- Meeting with subcommittee members and staff to discuss housing needs
- Mobilizing public support during key votes



# Questions?

# Threats to Federal Funding for Housing & Homelessness Assistance



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*Policy Manager*

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# Threats to Federal Funding for Housing & Homelessness Assistance



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## Priority 1: Finalizing a FY25 Budget

Congress has until March 14 – two months – to reach a final spending agreement for FY25

- The House and Senate draft HUD budgets are billions of dollars apart
- Even at the higher Senate level, funding for HUD's HCV program is expected to be **\$800 million short** of covering full HCV renewals

**Tell Congress: Fully fund renewal costs for HUD's HCV program**

# Threats to Federal Funding for Housing & Homelessness Assistance



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## Priority 1: Finalizing a FY25 Budget

**Contact your members of Congress and demand a final FY25 budget that includes:**

- Full funding to renew all existing contracts for the Housing Choice Voucher (HCV) program
- Increased funding for public housing operations and maintenance
- Increased funding for HUD's Homelessness Assistance Grants program
- Preserve funding for HUD's Eviction Protection Grant Program
- Increased funding for native housing programs, including for competitive funds targeted to tribes with the greatest needs

# Threats to Federal Funding for Housing & Homelessness Assistance



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## **Priority 2: Protect – and where possible, expand – investments in HUD’s affordable housing and homelessness assistance programs in FY26**

Some conservatives in Congress are considering massive spending cuts to anti-poverty programs

Previous Trump Administration budgets proposed deep cuts to HUD funding, ranging from 15% to over 18%

- Proposals would eliminate HCVs for 160,000-250,000 households
- Zero-out funding for affordable housing construction programs
- Eliminate the US Interagency Council on Homelessness

# Threats to Federal Funding for Housing & Homelessness Assistance



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## Priority 2: Protect – and where possible, expand – investments in HUD’s affordable housing and homelessness assistance programs in FY26

**Use NLIHC’s tools to contact your members of Congress and let them know cuts would impact your families, neighbors, and communities!**

- [Contact 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.
- **Share 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](#).
- **Coming soon:** “Oppose Cuts to Affordable Housing Programs in FY26” Toolkit



# Make Your Voice Heard! Engaging Your Members of Congress



**Elizabeth Glidden**

*Deputy Executive Director*

Minnesota Housing Partnership

[elizabeth.glidden@mhponline.org](mailto:elizabeth.glidden@mhponline.org)



# Making Your Voice Heard: Engaging Your Members of Congress

Elizabeth Glidden  
Deputy Executive Director  
Minnesota Housing Partnership  
[elizabeth.glidden@mhponline.org](mailto:elizabeth.glidden@mhponline.org)



# MHP: Areas of Focus

Research | Policy | Community Development

MHP advocates for equitable housing policy, conducts research to inform solutions, and delivers community development services throughout the country.



## Community Development

Technical assistance and capacity-building from coast to coast, specializing in rural and Native communities.



## Research and Publications

Using a data-driven approach to research housing need, disparities, and solutions for lasting impact.



## Public Policy

Advocating for housing investment and equitable allocation of resources at the federal, state, and local levels.

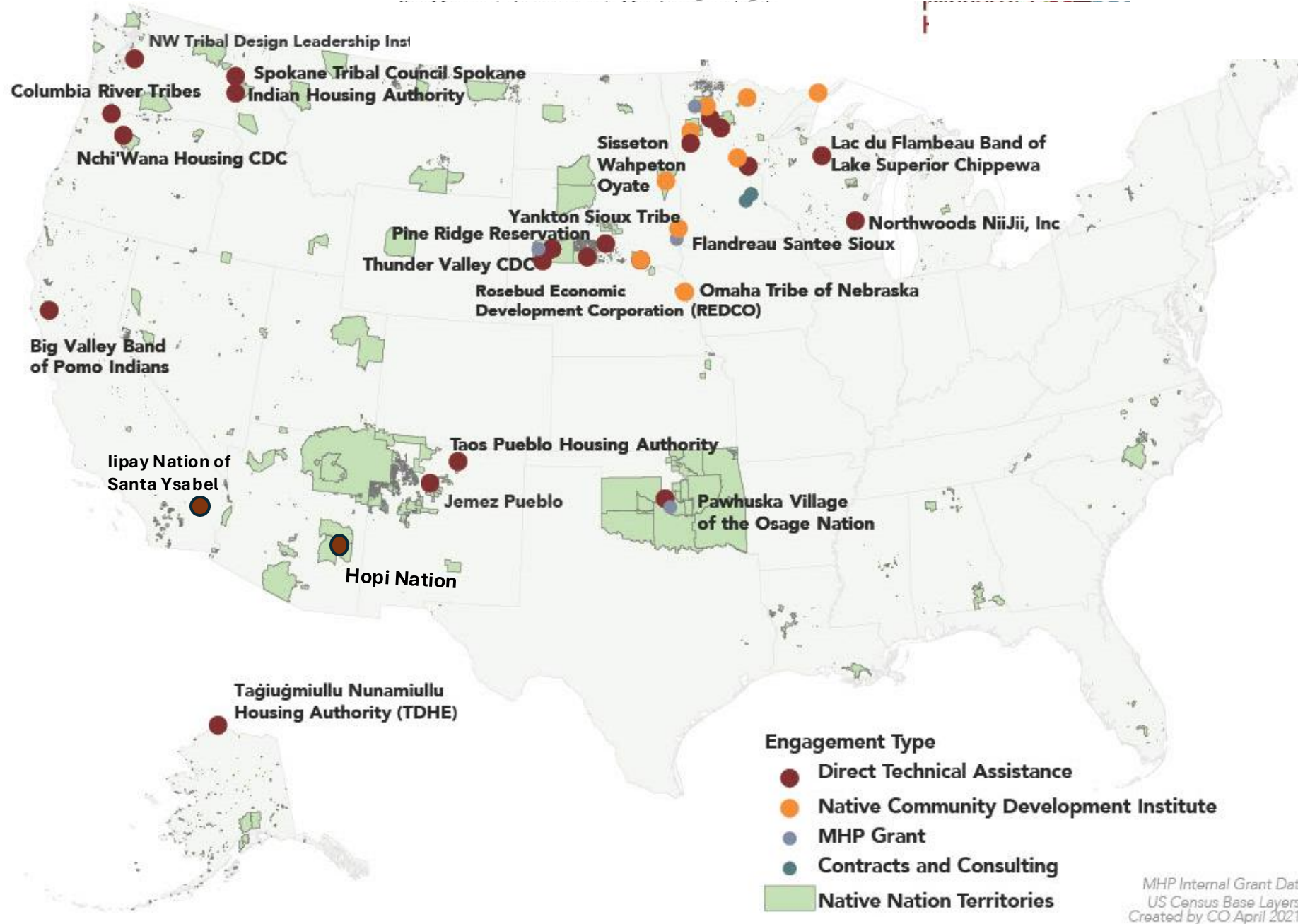
# MHP Technical Assistance Locations, 2018 to 2023



*MHP works across the country with:*

- *Local units of governments*
- *Nonprofits*
- *Native Nations*

# MHP Native Nation Engagements 2009 - 2023



# Getting to know your members of Congress

## Building Power - Congressional Districts

- Congressional offices track all correspondence by issue (calls, emails, invites)
- Congressional offices provide services to everyone - will work with you on issues
- Your perspective - lived experience - is important!
- Offices work together (Smith + Klobuchar)

- Persistence
- Invitations
- Frequency
- Be a resource
- Goal: two-way relationships

# Opportunity Starts at Home



# Congressional Briefing on Housing

2021 Congressional District Profile

## District One

269,287 households



Access to safe, affordable homes builds a strong foundation for families and communities. But too many Minnesotans lack good housing options.

### CD1 RENTER HOUSEHOLDS

### CD1 OWNER HOUSEHOLDS



70,265 total households  
26% of all households

MEDIAN RENT 2019: \$792 per month  
RENTER INCOME 2019: \$34,731

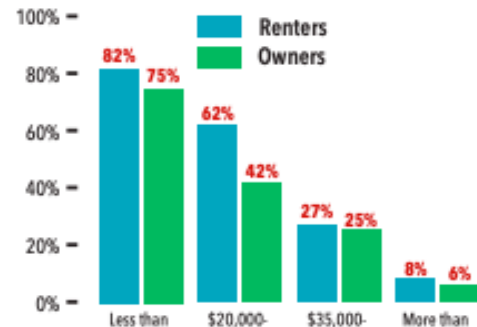


199,022 total households  
74% of all households

MEDIAN HOME VALUE 2019: \$170,900  
OWNER INCOME 2019: \$76,791

**CD1 COST BURDEN:** 61,308 households in CD1 pay more than 30 percent of their income toward housing costs, putting them at risk of being unable to afford basic needs like food and medicine. 25,767 are severely cost-burdened and pay more than 50 percent of their income on housing.

Percentage of CD1 households paying more than 30% of their income toward housing



Number of CD1 households experiencing cost burden by income level

Income Level	RENTERS	HOMEOWNERS
Less than \$20,000	14,899	10,056
\$20,000-\$34,999	9,008	8,173
\$35,000-\$49,999	3,367	5,986
More than \$50,000	1,616	8,203
<b>Total Cost-Burden</b>	<b>28,890</b>	<b>32,418</b>



## Key Housing Needs and Issues in Minnesota Congressional Briefing

## Minnesota Congressional Briefing: Housing Agencies and Federal Resources

May 11, 2023



[mhponline.org](http://mhponline.org)



# Deep Dive: Rural Rental Housing



- MOC interest in topic
- Convened MN partners
- Shared policy ideas
- Input on bill
- Tours
- Briefings
- Constituent meetings (with local electeds)

# Building Our Power & Relationships: Engaging with Members of Congress

- Peer to peer learning
- Role playing
- Templates for everything!
- Shared leadership roles
- And repeat

## How to Be an Effective Advocate

Because your voice matters.

Michael Dahl

HOME Line



# Do something! Engage with Members of Congress



December 8, 2022

Senator Amy Klobuchar  
Senator Tina Smith  
Representative Angie Craig  
Representative Tom Emmer  
Representative Brad Finstad  
Representative Betty McCollum  
Representative Ilhan Omar  
Representative Michelle Fischbach  
Representative Dean Phillips  
Representative Pete Stauber

Via email

Re: Opportunity to Expand and Reform the Low-Income Housing Tax Credit

Dear Minnesota Members of Congress:

Across Minnesota, communities are facing a housing crisis. A severe lack of homes that are affordable, high rates of eviction, and increasing homelessness are a threat to community and household stability. From Roseau to Saint Paul, we hear a clear and strong message that more safe and healthy homes are needed to meet the needs of families with children, seniors on fixed income, workers and business, and more.

As organizations invested in ensuring healthy, safe and affordable homes are available to Minnesota families, we ask Congress to expand the Low-Income Housing Tax Credit (Housing Credit) before the end of the 117<sup>th</sup> Congress.

Thank you for your support and dedication to affordable housing.

Sincerely,

Affordable Housing Connections  
Alliance Housing Inc.  
American Indian Community Housing Organization  
Art Love Manor Resident Council,  
Artspace Projects, Inc.  
Black Lives of Unitarian Universalism  
Bush Companies  
Central Minnesota Housing Partnership, Inc.  
Chisago County HRA-EDA  
City of Edina  
Colliers Mortgage  
CommonBond Communities  
Cook County HRA  
Corporation for Supportive Housing  
Dominium  
DW Jones, Inc.  
East Metro Civic Alliance  
Freedom From the Streets  
Fresh Energy  
Greater Minnesota Housing Fund  
Guld  
HRA of Clay County  
HRA of Hibbing  
Isuroon

- NLIHC action alert email
- Mini phone bank in your meeting
- Organize a sign-on letter to your MOC
- Invite MOC to virtual event
- Invite MOC to tour a place or program
- Invite MOC to community meeting or event
- Schedule a meeting with MOC



# Minnesota Housing Partnership

[www.mhponline.org](http://www.mhponline.org)

@followmhp



# Resources & Next Steps



[Appropriations 101](#) from the Center on Budget & Policy Priorities

NLIHC's analysis of the [House](#) and [Senate](#) FY25 HUD budget proposals

NLIHC's [Take Action Page](#) for FY25 advocacy

Tips on telling [compelling stories](#) for advocacy

Minnesota Housing Partnership's [website](#)

View [recordings](#) of previous National Calls, and [register](#) for future calls

**Join our next National HoUsed Campaign Call:**

**Tuesday, January 28 at 4:00 -5:00 pm ET**