

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

July 22, 2025

# Welcome & Updates



**Renee Willis**

*President & CEO*

National Low Income Housing Coalition

# Agenda



## Special Guest

- U.S. House Financial Services Subcommittee on Housing and Insurance Ranking Member Emanuel Cleaver (D-MO)

## Overview of Recent NLIHC Reports

- State and Local Housing Trust Fund – Tori Bourret, Manager of State and Local Innovation, NLIHC
- Out of Reach: The High Cost of Housing – Esther Colón-Bermúdez, Research Analyst, NLIHC

## On-the-Ground Advocacy

- Michael O’Neil, Executive Director, Helena Housing Authority & Board Member, Montana Housing Coalition

## Policy Update & August Recess

## Resources & Next Steps

# Special Guest



## **Congressman Emanuel Cleaver (D-MO)**

*Missouri's 5<sup>th</sup> Congressional District*

U.S. House of Representatives

*Ranking Member*

House Financial Services Subcommittee on Housing and Insurance

# Overview: NLIHC's State & Local Housing Trust Fund Report



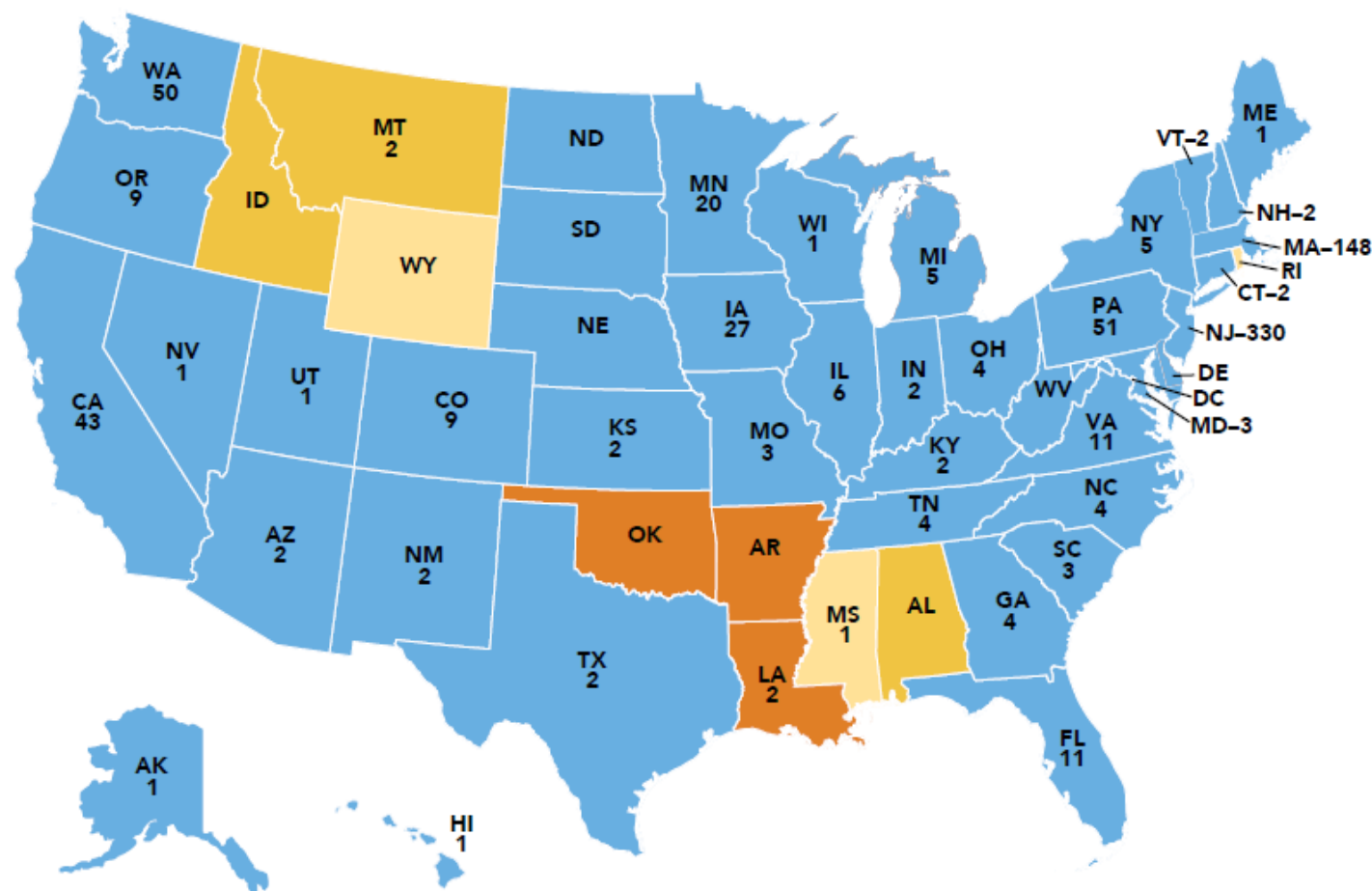
**Tori Bourret**

*Manager of State and Local Innovation*

National Low Income Housing Coalition

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# STATE AND LOCAL HOUSING TRUST FUNDS



- State housing trust fund with revenue
- State housing trust fund with one time allocation
- State housing trust fund with no revenue
- No state housing trust fund

780 local housing trust funds

## SHARE OF STATE AND LOCAL HOUSING TRUST FUNDS BY ELIGIBLE USES

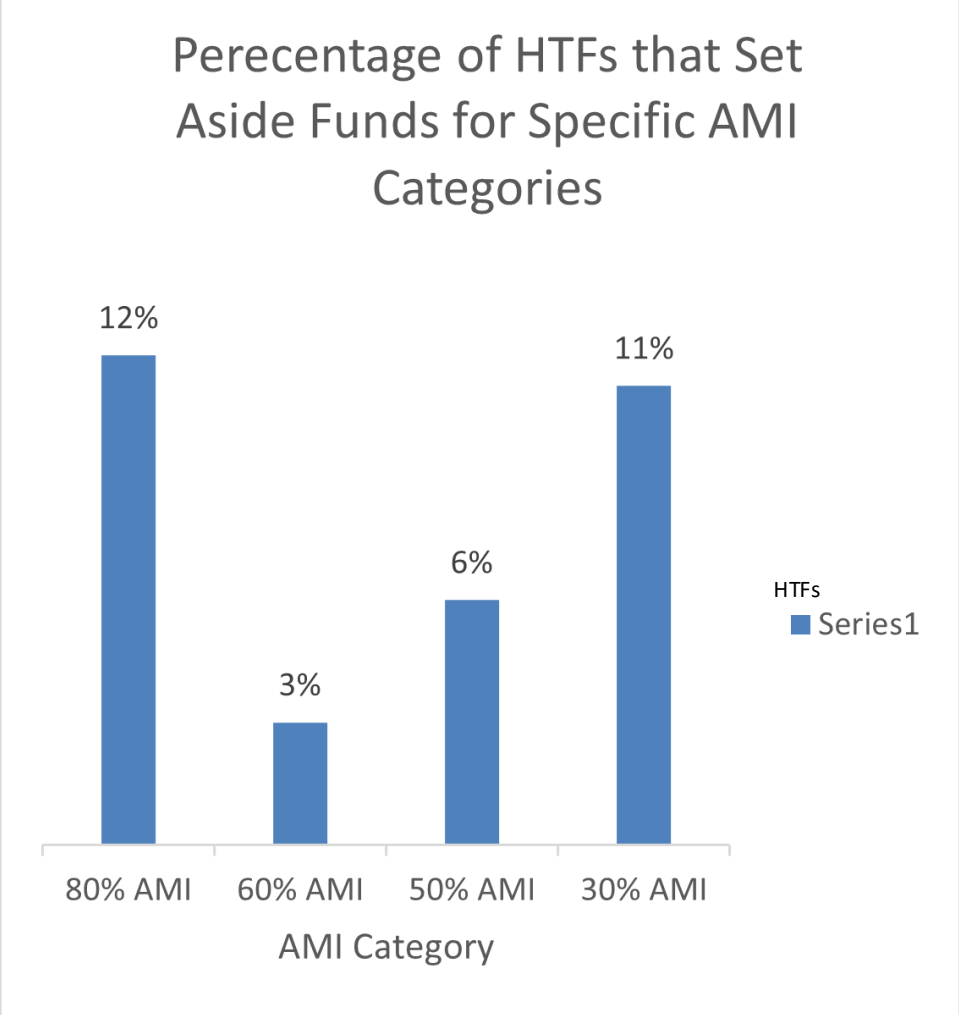
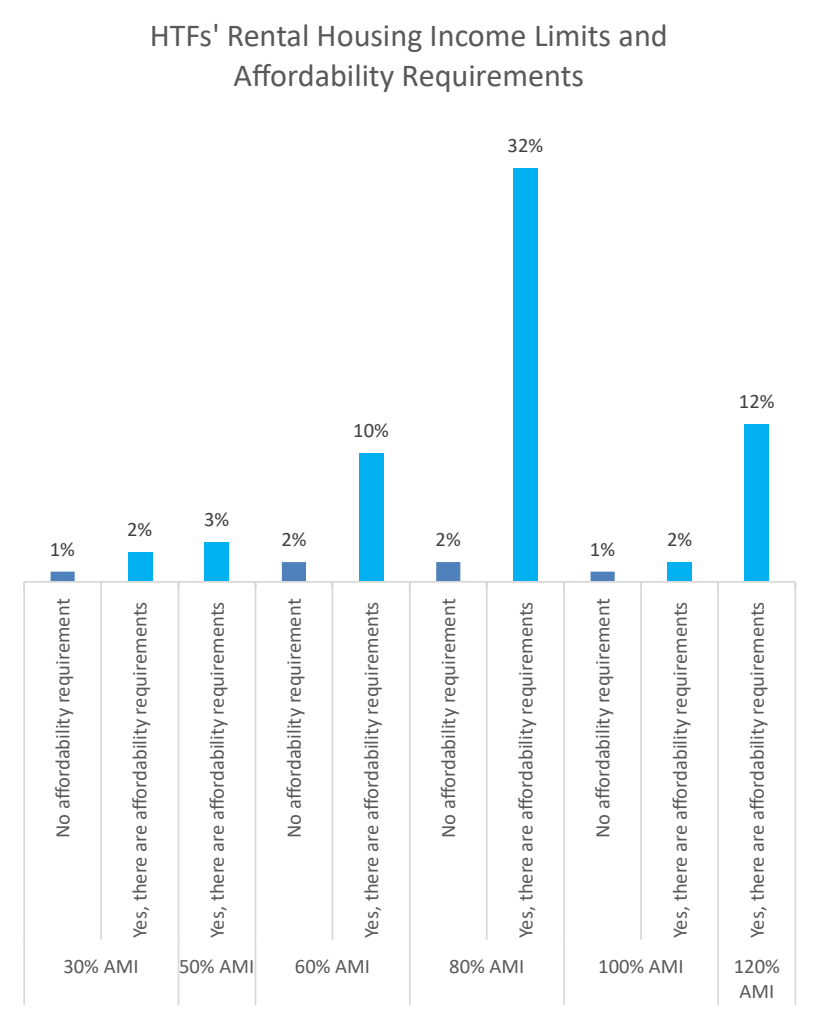
PERCENTAGE OF HOUSING TRUST FUNDS



Source: 2025 State and Local Housing Trust Fund Report. Available at: <https://nlihc.org/resource/now-available-2025-state-local-housing-trust-fund-report>

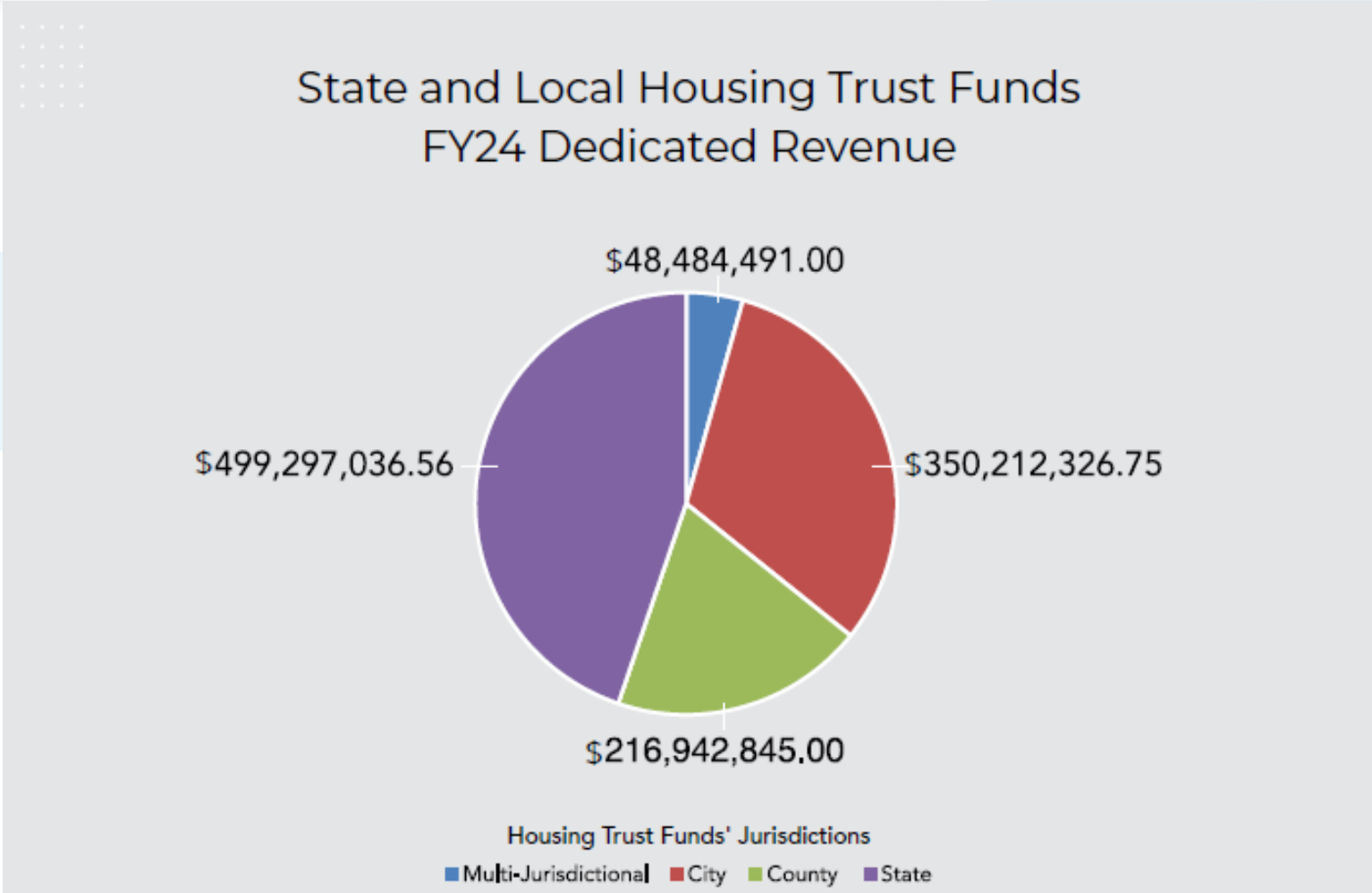
Notes: Percentages do not sum to 100%, because a housing trust fund can have multiple eligible uses. N = 133 Housing Trust Funds that responded to NLIHC's 2025 survey. Not all uses are represented due to space limitations.

# Prioritizing Affordability





# We Need Federal Resources for Affordable Housing!



# Overview: NLIHC's Out of Reach Report



**Esther Colón-Bermúdez**

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National Low Income Housing Coalition

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# 2025 Housing Wages

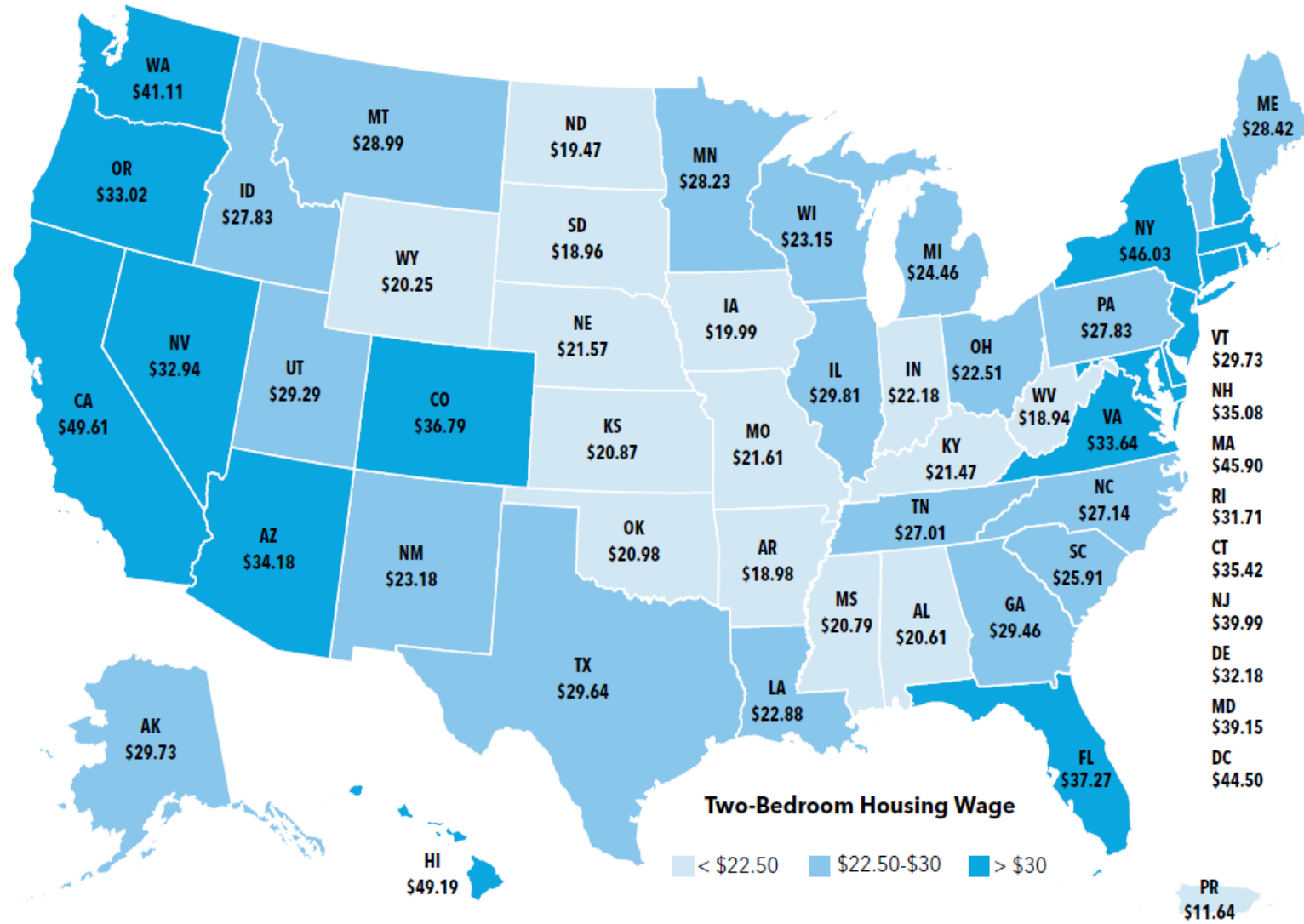


## **How much does a full-time worker need to earn to afford rent and utilities at fair market rent (FMR)?**

The national Housing Wage for a two-bedroom apartment at fair market rent is **\$33.63** per hour.

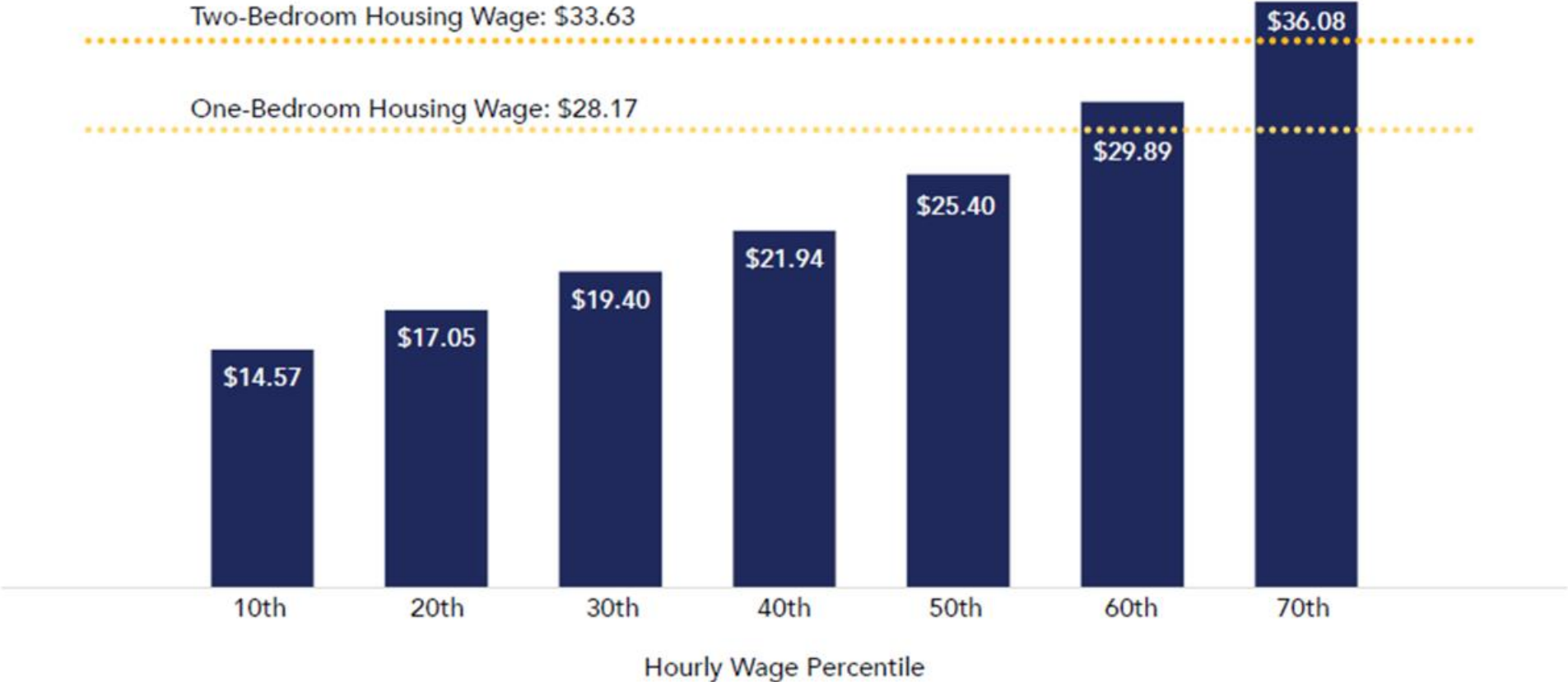
The national Housing Wage for a one-bedroom apartment at fair market rent is **\$28.17** per hour.

## 2025 TWO-BEDROOM RENTAL HOUSING WAGES



This map displays the hourly wages that a full-time worker must earn (working 40 hours per week, 52 weeks per year) in every state, the District of Columbia, and Puerto Rico in order to afford Fair Market Rent for a **TWO-BEDROOM RENTAL HOME**, without paying more than 30% of income.

# HOURLY WAGES BY PERCENTILE VS. ONE- AND TWO-BEDROOM HOUSING WAGES



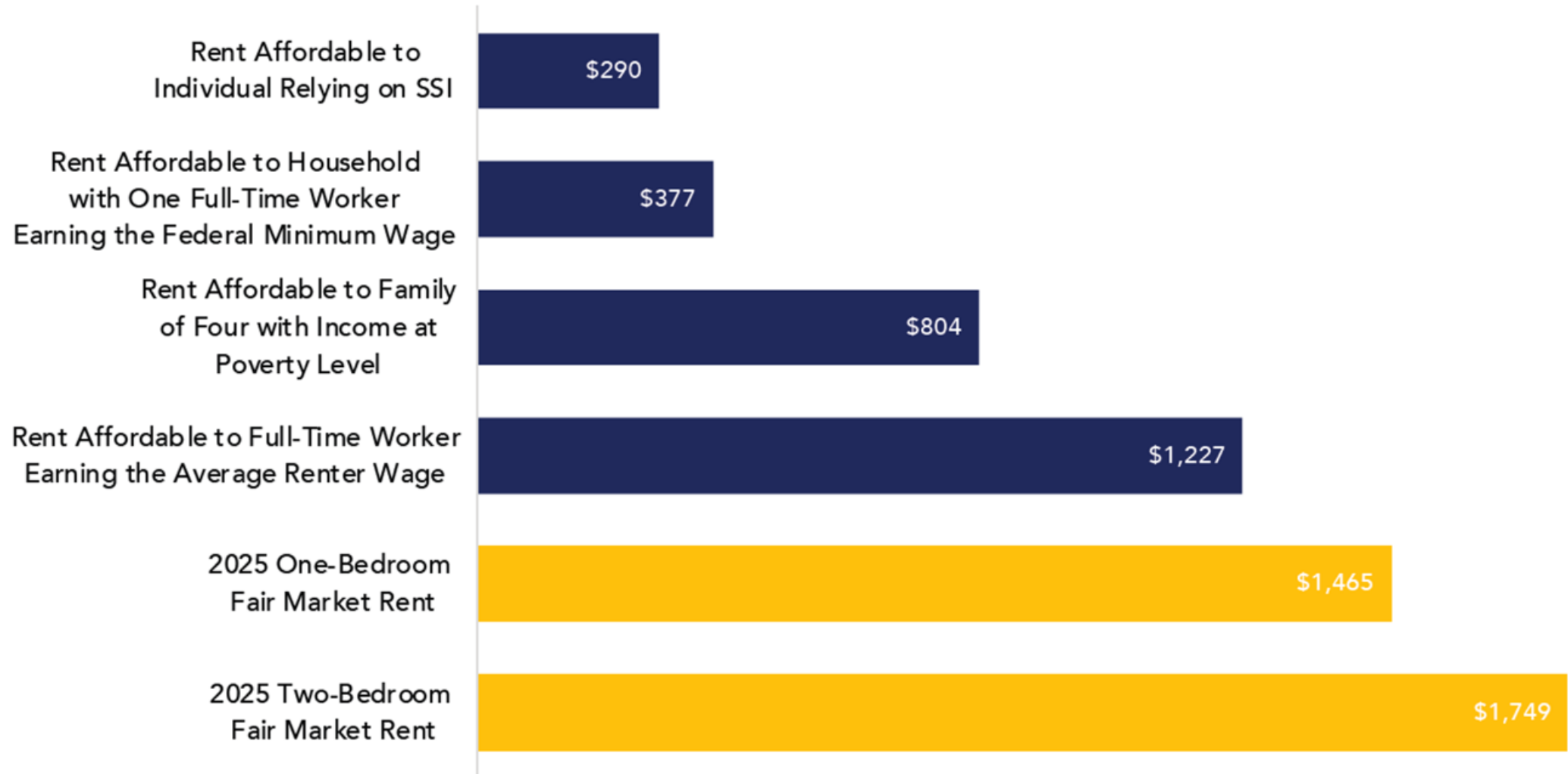
Source: Housing wages based on HUD fair market rents. The hourly wages by percentile drawn from the Economic policy Institute State of Working America Data Library 2024, adjusted to 2025 dollars.

# 17 OF THE 25 LARGEST OCCUPATIONS IN THE UNITED STATES PAY MEDIAN WAGES LESS THAN THE ONE- OR TWO-BEDROOM HOUSING WAGE



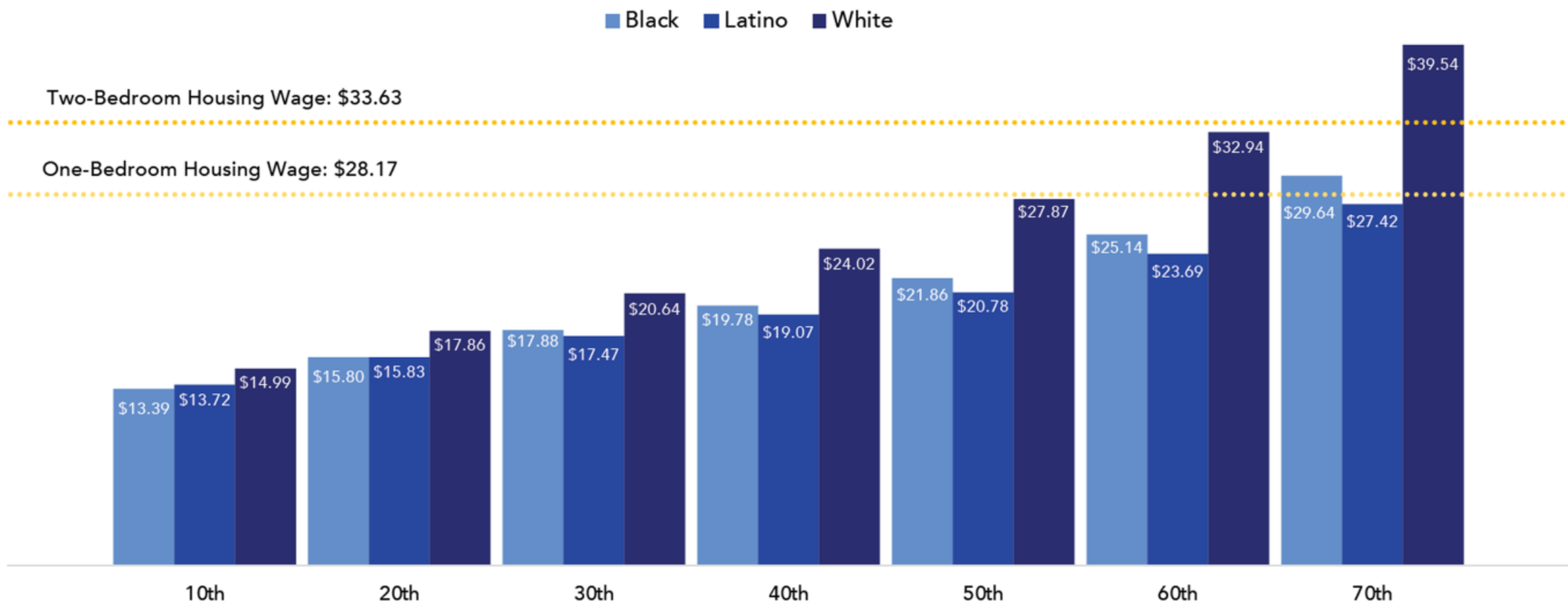
Source: NLIHC calculation of weighted-average HUD Fair Market Rent. Occupational wages from May 2024 BLS Occupational Employment and Wage Statistics, adjusted to 2025 dollars.

## RENTS ARE OUT OF REACH



Source: NLIHC calculation of weighted-average HUD Fair Market Rent. Affordable rents based on income data from BLS QCEW, 2024 adjusted to 2025 dollar; and Social Security Administration, 2025 maximum SSI benefit for individual.

# HOURLY WAGE PERCENTILES VS. ONE- AND TWO-BEDROOM HOUSING WAGES, BY RACE & ETHNICITY



Source: Housing wages based on HUD Fair Market Rents. The hourly wages by percentile from the Economic Policy Institute State of Working America Data Library 2024, adjusted to 2025 dollars.

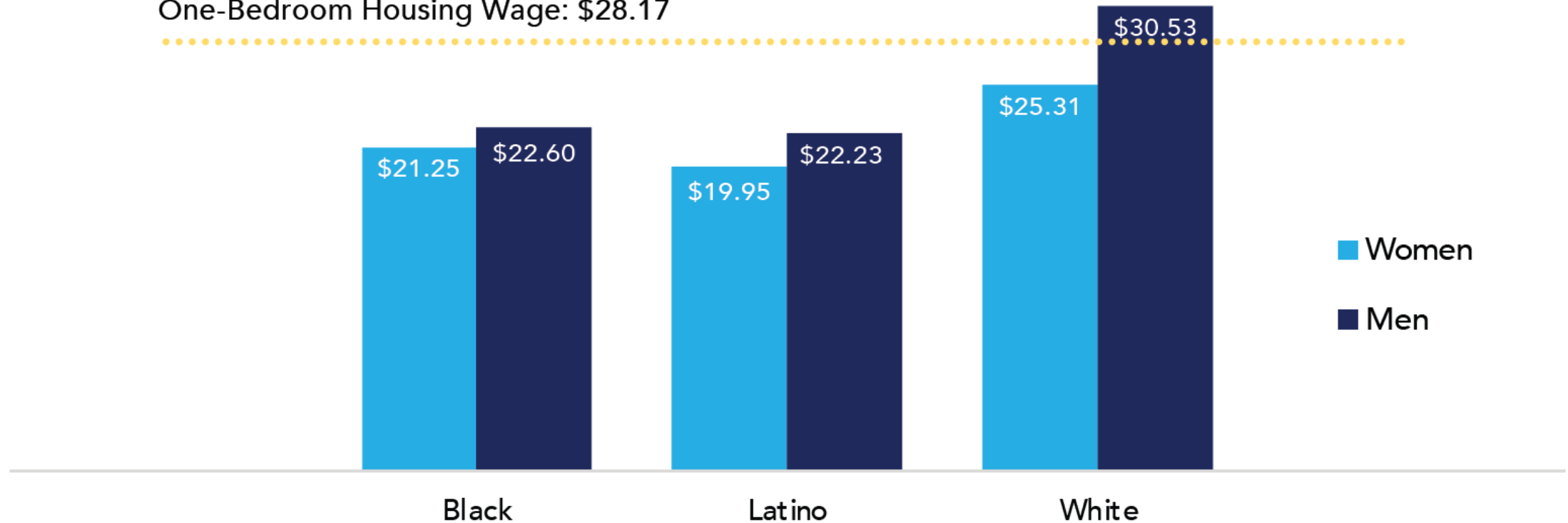


# MEDIAN HOURLY WAGES BY RACE, ETHNICITY, AND GENDER

Two-Bedroom Housing Wage: \$33.63



One-Bedroom Housing Wage: \$28.17



Source: Housing wages based on HUD Fair Market Rents. The hourly wages by percentile from the Economic Policy Institute State of Working America Data Library 2024, adjusted to 2025 dollars.

# Housing Instability Deepens with Economic Downturns

Economic downturns worsen housing instability, especially for low-income renters.

The report analyzes the impact of recessions (Great Recession, COVID-19) on renter cost burdens.

Data shows that Extremely Low-income (ELI) renters have not fully recovered between recessions.

ELI renters are highly exposed to future economic downturns.

# Tenant Interviews

## **Wages are not Enough:**

"I've worked my way up, and we're still struggling even more than we were before."

## **Unsafe Housing:**

"they [tenants] are being forced to live in horrible conditions"

## **Hard Choices:**

"Tenants we know have to pick up additional shifts, sacrifice medication, or struggle to pay childcare."

## **Rental Assistance:**

"It really helped people like myself, single mothers... who really needed the assistance otherwise they maybe homeless."

# Federal Policy Solutions Needed to End the Housing Crisis



Policies Needed	Legislative Opportunities
Increase funding for preservation and expansion of the Housing Choice Voucher program	<i>Family Stability and Opportunity Vouchers Act</i>
Increase funding for the National Housing Trust Fund and preservation of existing public housing units	<i>American Housing and Economic Mobility Act</i>
Reduce structural barriers, like local zoning laws, that can restrict the affordable housing supply	<i>Yes In My Backyard (YIMBY) Act</i>
Improve efficiency of existing programs and increased funding for Tribal HUD Veterans program	<i>Choice in Affordable Housing Act</i>
Investments in a national housing stabilization fund to stabilize renters who experience unexpected crisis	<i>Eviction Crisis Act</i>

# State Data

Excel file includes data for all metropolitan areas and counties in your state.

- Fair market rents

- Housing wage

- Number of hours needed to work at minimum wage

- Average renter's hourly wage

File includes median wages of the 30 largest occupations in state to compared to one- and two-bedroom Housing Wage

# Contact Information



**For questions about this year's report and the accompanying data, e-mail:**

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# On-the-Ground Advocacy: Engaging in August Recess



**Michael O'Neil**

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Helena Housing Authority

*Board Member*

Montana Housing Coalition

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# Policy Update & August Recess



**Kim Johnson**

*Senior Policy Director*

National Low Income Housing Coalition

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# House FY26 THUD Spending Bill



## The House's fiscal year 2026 (FY26) THUD spending bill proposes funding HUD programs at \$67.8 billion, a \$939 million decrease from FY25

While funding is lower, the spending bill rejects the drastic funding cuts and programmatic overhauls proposed by the Trump Administration

- **Tenant-Based Rental Assistance (TBRA):** Level funding for voucher renewals, no additional funding for Emergency Housing Vouchers (EHVs), overall \$773 million decrease for TBRA program
  - Does NOT include proposal to block grant rental assistance
  - Would allow PHAs to use Tenant Protection Vouchers (TPVs) for EHV holders
- **Homeless Assistance Grants (HAG):** \$4.158 billion, a \$107 million increase from FY25
  - Does NOT include proposal to fold HOPWA into HAG and block grant program

THUD = Transportation, Housing, and Urban Development

# House FY26 THUD Spending Bill



- **Project-Based Rental Assistance (PBRA):** \$17.12 billion to renew PBRA contracts, \$237 million increase
- **Public Housing:** \$2.28 billion for public housing capital needs, \$1.12 billion decrease from FY25, and \$5 billion for public housing operating costs, a \$501 million decrease
- **Native Housing:** Level funding (\$1.1 billion) from FY25 for the Indian Housing Block Grant (IHBG) program and IHBG-Competitive program (\$150 million)
- **Section 202 Housing for the Elderly:** \$950 million for FY26, a \$19 million increase from the previous year
- **Section 811 Housing for People with Disabilities:** \$261.8 million in FY26, a \$5.1 million increase
- **Community Development Block Grants (CDBG):** Level funding from FY25 (\$3.3 billion) for CDBG formula grants, and \$2.3 billion for project earmarks

# House FY26 THUD Spending Bill



- **Housing Opportunities for People With AIDS (HOPWA):** Level funding from FY25, \$505 million
- **Fair Housing:** \$29 million, a decrease of \$58 million from FY25
- **No funding for:**
  - HOME Investment Partnership Program (\$1.25 billion in FY25)
  - Choice Neighborhoods Program (\$75 million in FY25)
  - PRO Housing Grants (\$100 million in FY25) or the PRICE program (\$10 million in FY25)
  - US Interagency Council on Homelessness (USICH; \$4 million in FY25)

# Additional Funding Needed to Ensure Nearly 60,000 Households Stay Housed



## Emergency Housing Vouchers received \$5 billion in 2021

- Targeted resources to people experiencing or at immediate risk of homelessness, and survivors of intimate partner violence and human trafficking
- Funding projected to run out mid-way through 2026 or sooner for some agencies
- Nearly 60,000 households still rely on an EHV to pay rent every month

**Congress must provide funding to preserve these vouchers, or to fold EHV recipients into other programs (like the HCV program)**

# What Comes Next?



## **Senate Appropriations Committee will review their FY26 THUD proposal on Thursday (July 24)**

- Stay tuned for NLIHC's analysis!
- Congress has until October 1 – the beginning of FY26 – to reach a final agreement on FY26 spending, pass a Continuing Resolution, or face a government shutdown

**Congress leaves D.C. for their home states and districts for August Recess starting this week (House) and the end of next week (Senate)**

# Resources & Next Steps



- [Learn more](#) about **State and Local Housing Trust Funds** and download the report
- [Read](#) NLIHC's **Out of Reach Report**
- [Read](#) NLIHC's analysis of the **FY26 House THUD** appropriations bill
- Engage members of Congress during August Recess utilizing NLIHC's [FY26 Advocacy Toolkit](#) – includes talking points, sample op-ed and social media, and guides for planning an August Recess activity
- Learn more about the [Montana Housing Coalition](#)
- View [recordings](#) of previous National Calls and [register](#) for future calls.

**Join our next National HoUsed Campaign Call:**  
**Tuesday, August 12 at 4:00 -5:00 pm ET**