NATIONAL LOW INCOME HOUSING COALITION

NLIHC's HoUSed Campaign for Long-Term Housing Solutions

October 28, 2025

Welcome & Updates

NATIONAL LOW INCOME HOUSING COALITION

David Gonzalez Rice

Senior Vice President of Public Policy

National Low Income Housing Coalition

dgonzalez_rice@nlihc.org

Agenda

NATIONAL LOW INCOME HOUSING COALITION

Welcome & Introductions

- David Gonzalez Rice, Senior Vice President of Public Policy, NLIHC

Government Shutdown Impacts: Domestic Violence

- Elena Hampton-Stover, Director of Housing & Olivia Brochu, Policy Specialist, National Network to End Domestic Violence

Government Shutdown: Healthcare

- Carley Ruemmele, Research and Policy Analyst, Children's HealthWatch

Policy Update

- David Gonzalez Rice, Senior Vice President for Public Policy, NLIHC

Take Action

- Ramina Davidson, Vice President for Field Strategy and Innovation, NLIHC

Government Shutdown: Domestic Violence

NATIONAL LOW INCOME HOUSING COALITION

Elena Hampton-Stover

Director of Housing

National Network to End Domestic Violence

Olivia Brochu

Policy Specialist

National Network to End Domestic Violence

Government Shutdown: Healthcare

NATIONAL LOW INCOME HOUSING COALITION

Carley Ruemmele

Research and Policy Analyst

Children's HealthWatch

Core of Shutdown: Health Care

APTCs

- Democrats are withholding support of a CR to pressure the majority into extending **enhanced ACA premium tax credits** (APTCs)
- In 2021, Congress increased the tax credit and expanded eligibility as part of ARPA, set to expire end of 2025

What does this mean?

  - For millions of people, premiums will **more than double for 2026**
  - An estimated **4.8 million** more people will be uninsured in 2026

- Expiration of these credits is one of the biggest early impacts of OBBBA

CHILDREN'S HealthWatch

ACA Marketplace Enrollees Will Pay More for Benchmark Coverage if Enhanced Tax Credits Expire

Required Contribution Percentages With and Without Enhanced Tax Credits for a Family of Four

Individual | Family of Four

	Premium Payment, % of income (annual amount)		
Household income	Enhanced Tax Credits	2026 Tax Credits	Dollar Increase
$40,000 (124% FPL)	0% ($0)	2.1% ($840)	$840
$45,000 (140% FPL)	0% ($0)	3.6% ($1,607)	$1,607
$55,000 (171% FPL)	0.8% ($462)	5.2% ($2,866)	$2,404
$75,000 (233% FPL)	3.3% ($2,498)	7.8% ($5,865)	$3,368
$90,000 (280% FPL)	5.2% ($4,680)	9.4% ($8,415)	$3,735
$110,000 (342% FPL)	7.1% ($7,755)	10% ($10,956)	$3,201
$130,000 (404% FPL)	8.5% ($11,050)	No tax credit	Varies

Immediate Impact

- On Nov. 1st, families across the country will receive notification that their premium is going up
  - Some states have already released this data
- At the same time, families are expected to face a SNAP benefit cliff, as the Administration refuses to continue to fund benefits amid the shutdown

For families: Compounded loss of financial resources, access to basic needs and care – forcing to make toxic choices between costs of housing, health care, food, prescriptions, etc.

For health system: Will likely put health insurance out of reach—leading millions to not re-enroll in coverage during Open Enrollment.

An increase in the number of uninsured patients will send ripple effects throughout the system: We know that foregone preventative care leads to more acute, expensive emergency room care down the line, increasing healthcare costs for everyone, and straining providers

CHILDREN'S HealthWatch

Week of Action: Oct. 29th – Nov. 5th

- Families across the country will receive notification of premium increases during “open enrollment”
- Critical window to build public narrative: extend APTCs
- Health Care Heist Week of Action toolkit
- 🏛️ **Connect Directly with Congress and Community**
- 💻 **Digital Tactics**
  - Social media campaign - #HealthcareHeist
  - Social media toolkit
  - Video/written story collection
    - Story collection form
- 📢 **Media**
  - Letter to the editor, op-ed

CHILDREN’S HealthWatch

Policy Update

NATIONAL LOW INCOME HOUSING COALITION

David Gonzalez Rice

Senior Vice President of Public Policy

National Low Income Housing Coalition

dgonzalez_rice@nlihc.org

Take Action

NATIONAL LOW INCOME HOUSING COALITION

Ramina Davidson

Vice President of Field Strategy & Innovation

National Low Income Housing Coalition

rdavidson@nlihc.org

Strategizing for Action

NATIONAL LOW INCOME HOUSING COALITION

- **Setting tables for:**
  - Collaboration and Learning
  - Bright Spots
  - Planning & Strategy

- **Potential Issues/Demographics:**
  - Spaces to <u>connect</u> to others in your state or region
  - Working groups to <u>strategize</u> in similar political environments
  - Calls to <u>collaborate</u> with like organizations to plan ahead
  - <u>More opportunities for tenants</u> leading in their communities to organize around enforcing and expanding protections

Email us at outreach@nlihc.org to join!

Resources & Next Steps

NATIONAL LOW INCOME HOUSING COALITION

1. **Contact** your members of Congress about how you are impacted: https://nlihc.quorum.us/campaign/81487/
2. **Become a member** to support NLIHC's work, join the movement, and access member benefits: www.nlihc.org/membership
3. **Contact** the NLIHC Field Team for questions about membership and to get plugged into members-only strategy working groups: outreach@nlihc.org

Join our next National HoUSed Campaign Call:

Tuesday, November 25 at 4:00 -5:00 pm ET

There is not a call November 11 due to the holiday.