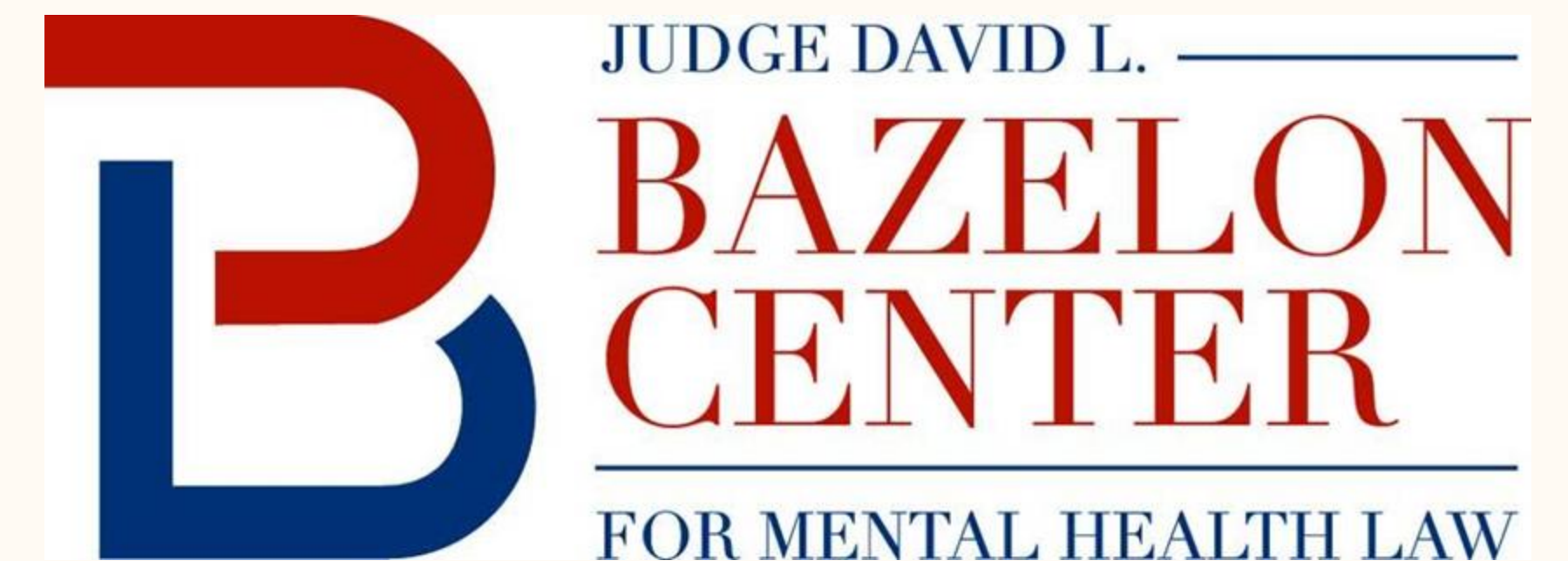


Protect Housing for Disabled People: Understanding National Threats and Calls to Action.

September 22, 2025



**Thanks
to our
co-hosts**



Today

Federal Budget

Senate Banking

Rules & Regulations

Executive Order

Q&A

Taking Action

The Kelsey pioneers disability-forward housing solutions that open doors to **homes and opportunities for everyone.**

More **affordable** to all incomes – from the very lowest up to market rents.

More **accessible** to meet diverse access needs and more person-centered design.

More **inclusive** for people with and without disabilities to live in true community with access to the supports they need.



What We Know



71 million Americans with disabilities face barriers to housing

The barriers include:



Cost

People with disabilities reliant on SSI would need to spend 131% of their entire income to afford basic housing.



Discrimination

Over 55% of housing discrimination is based on disability, more than any other type of housing discrimination.



Access

Less than 6% of the housing market is accessible to people with disabilities.

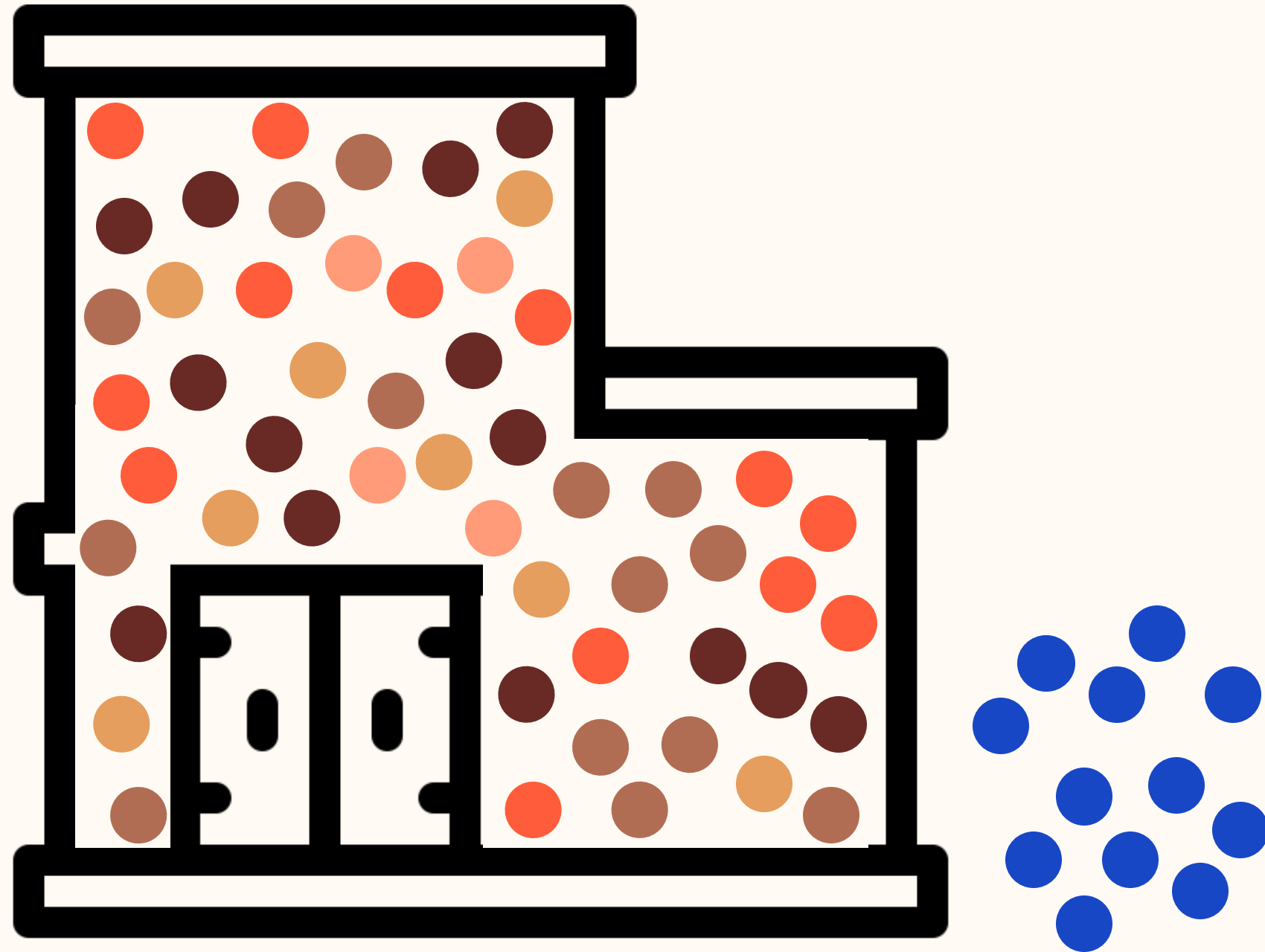


Supply

Only 12% of adults with disabilities who use LTSS rent or own their own homes; people with disabilities are 4x more likely to experience homelessness.



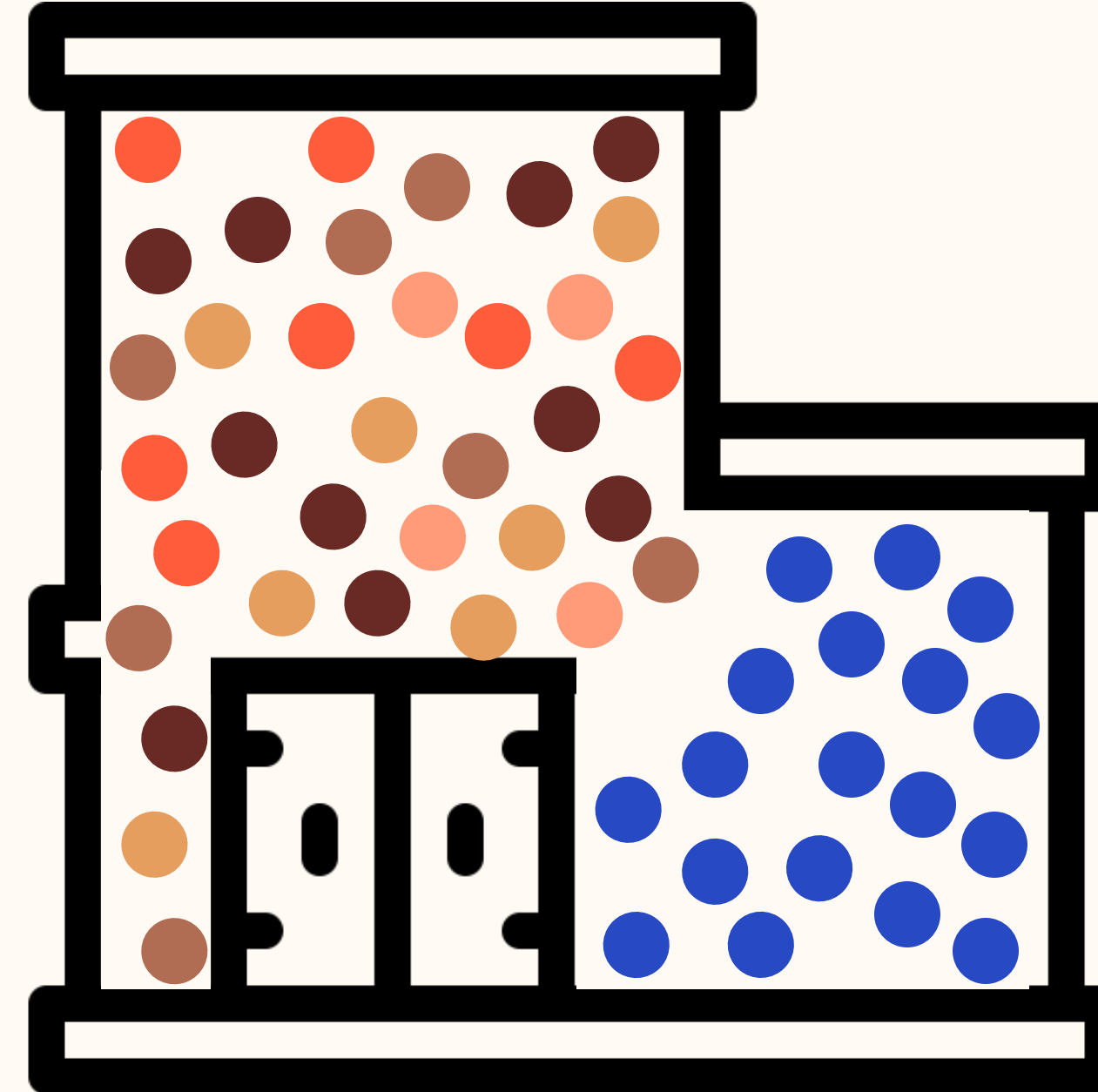
Segregated



People with disabilities segregated in

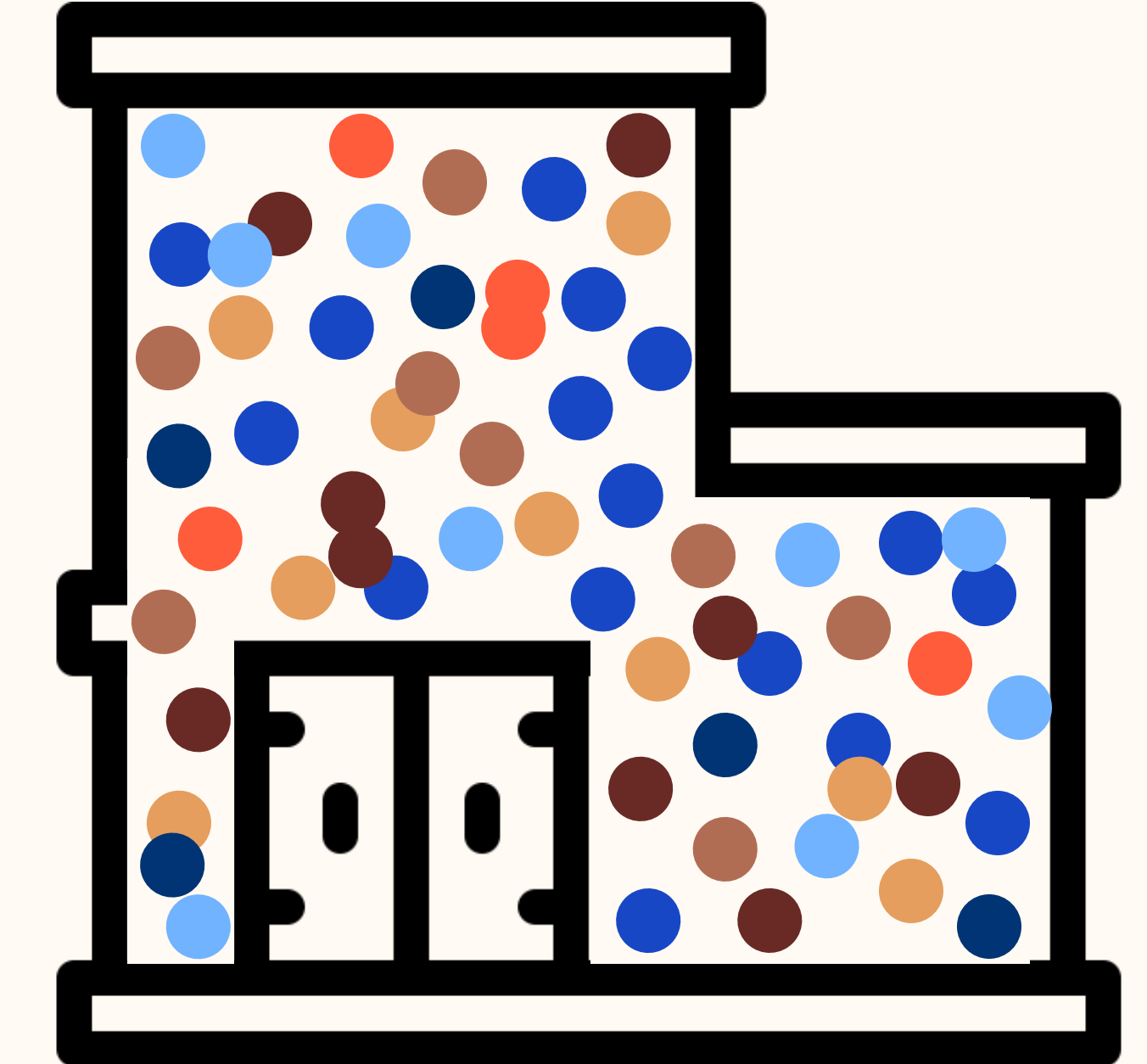
- Hospitals
- Institutions
- Congregate Settings
- Homelessness
- Housing Insecurity

Integrated



People with and without disabilities in the same building physically but with barriers to full access, separate lives and experiences, and no community connections.

Inclusive



People with and without disabilities share community together, diversity is valued, interdependence is supported, and people have access to the same spaces and experiences.

Disability-Forward Housing is:



Affordable

to people of all incomes including those at the lowest incomes (20-30% AMI)

Accessible

cross-disability design to support diverse needs and located with access to services, amenities, and transit

Integrated

does not segregate or isolate but is mixed between disabled and non-disabled

Inclusive

equitable access to all amenities & in/formal supports systems are available, regardless of the level of support needs.

Federal Budget



Kim Johnson

Senior Director of Policy

National Low Income Housing
Coalition

Appropriations 101 +

September 22, 2025

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Agenda

- Appropriations vs. Reconciliation
- The federal appropriations process
- Where are things now?
- The outlook ahead

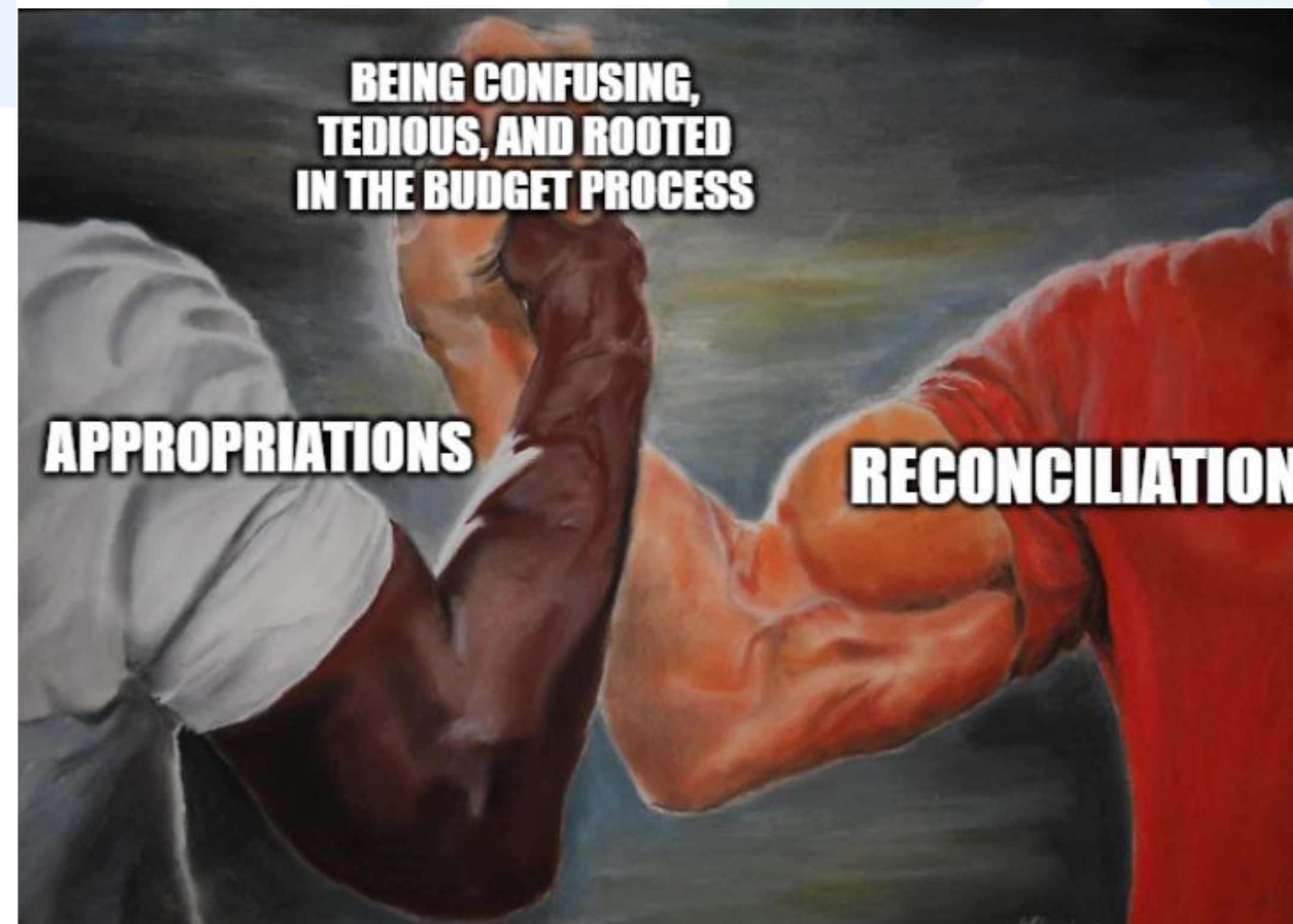
Appropriations vs. Reconciliation

Appropriations

The federal budget

Reconciliation

Budget reconciliation



Appropriations vs. Reconciliation



Appropriations

- Yearly process to fund the federal government every fiscal year (FY)
 - New FYs begin on October 1
 - FY26: October 1, 2025 – September 30, 2026
- Includes funding for HUD programs
 - Transportation Housing, and Urban Development (THUD) spending bill
- New spending bills cannot be enacted with fewer than 60 “yes” votes in the Senate
 - **Requires** bipartisan support

Reconciliation

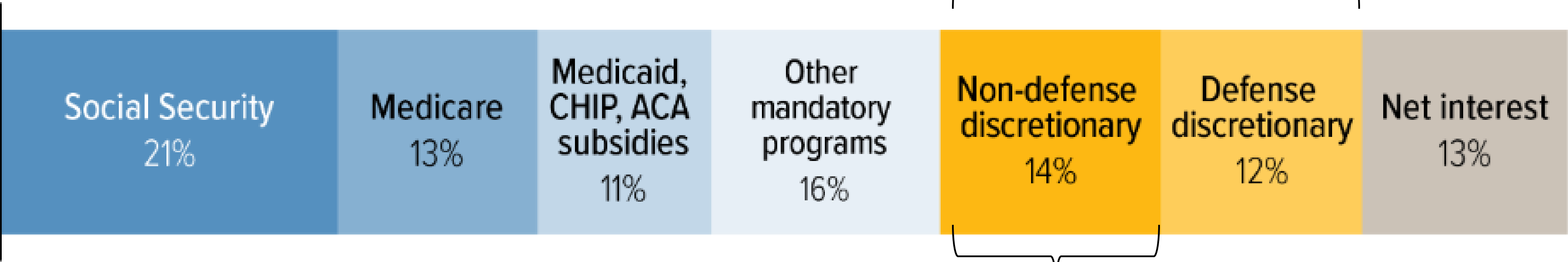
- Special legislative procedure
 - Not usually used, but becoming increasingly common
- Provisions that are included are restricted
 - Cannot target HUD funding
- Allows bills to pass with just 51 “yes” votes in the Senate
 - Can be enacted **without** bipartisan support
 - “One Big Beautiful Bill Act” (HR 1)

Federal Appropriations Process



What's funded by the appropriations process?

Components of Federal Spending

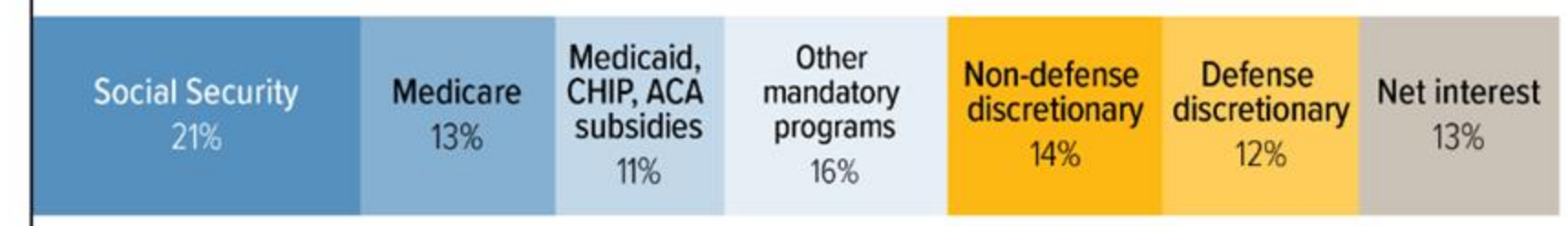


Includes HUD funding

More information from the Center on Budget and Policy Priorities "[Policy Basics: Introduction to the Federal Budget Process](#)"

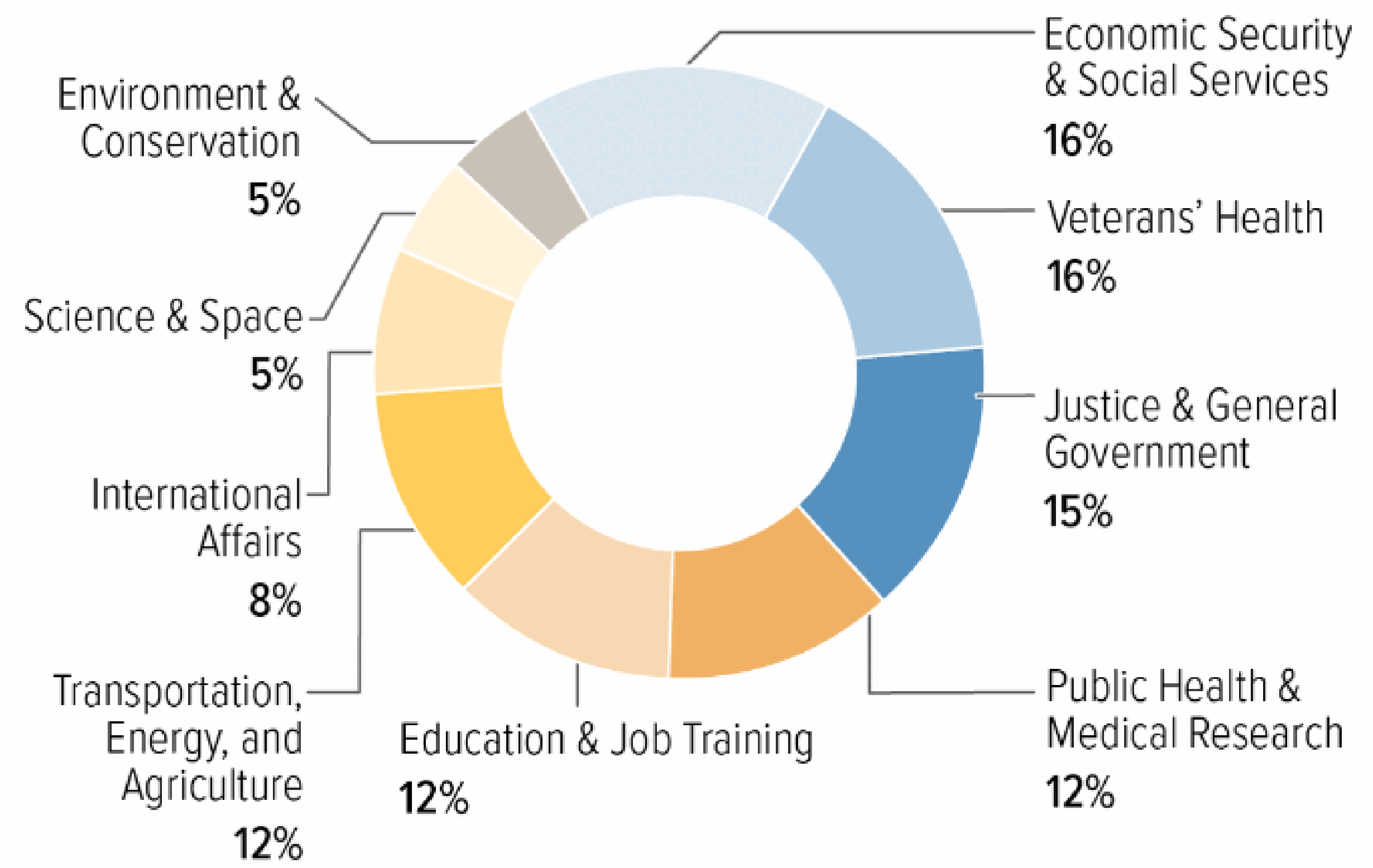
Federal Appropriations Process

Components of Federal Spending



Non-Defense Appropriations Support Wide Range of Critical Activities

Fiscal year 2024



Federal Appropriations Process



Key dates in the federal appropriations timeline:

- **Early February:** President releases budget request for the coming fiscal year
 - President's budget request *is not binding in any way*
 - Trump administration's FY26 budget request proposed massive changes and cuts to HUD programs
- **April:** Congress passes a budget resolution (...maybe)
 - An outline of government spending and revenues created by the House and Senate Budget Committee
 - Sets topline spending for defense and non-defense programs programs (302(a) allocations)
 - This is where the Budget Committee would also write instructions for budget reconciliation

Federal Appropriations Process



- **May-September:** The House and Senate Appropriations Committees use the budget resolution as a guide to draft 12 appropriations bills for the upcoming fiscal year
- Each of the 12 bills get a topline funding level (**302(b) allocation**)

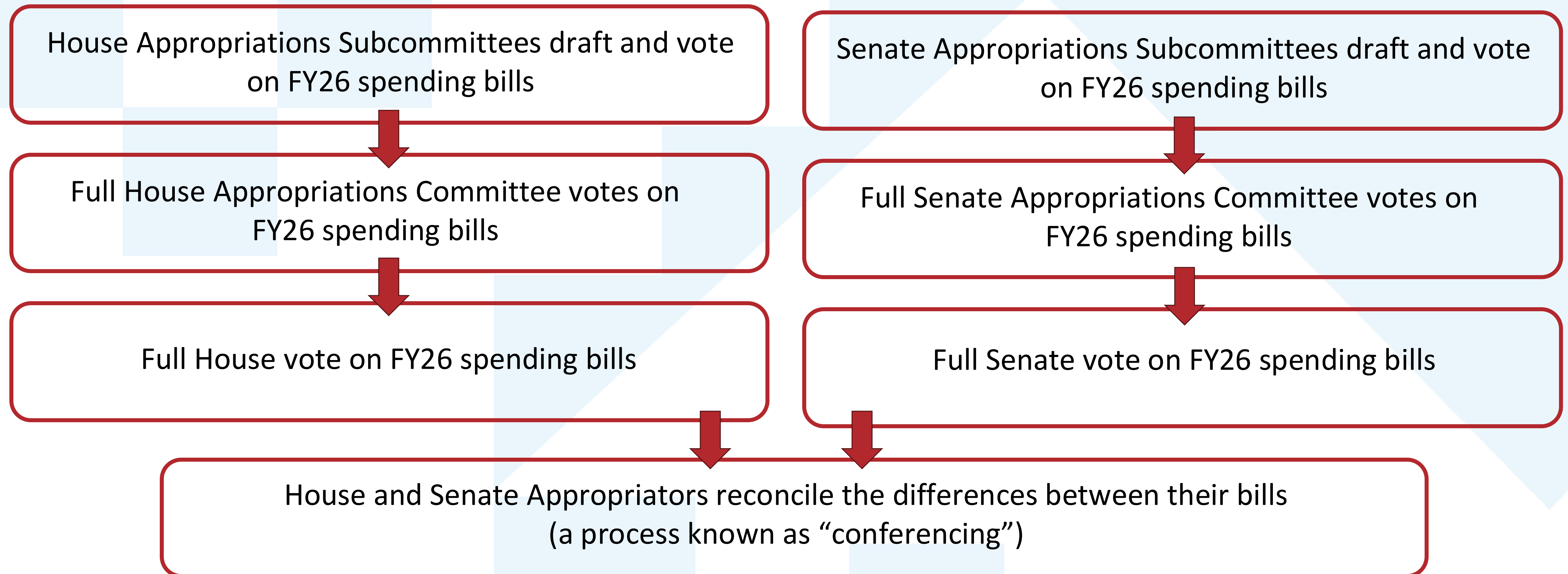
- Agriculture, Rural Development, FDA
- Commerce, Justice, Science
- Defense
- Energy & Water Development
- Financial Services and General Government
- Homeland Security
- Interior and Environment

- Labor, Health and Human Services, and Education
- Legislative Branch
- Military Construction and Veteran Affairs
- State and Foreign Operations

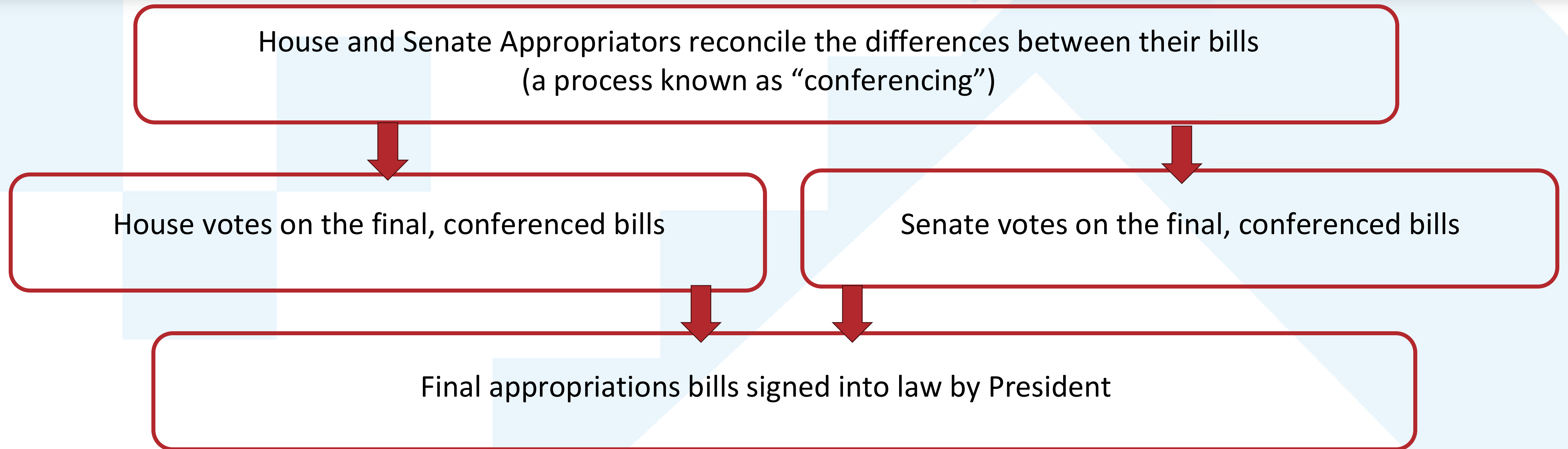
Federal Appropriations Process



House and Senate appropriations processes move along parallel tracks:



Federal Appropriations Process



Federal Appropriations Process



What happens if Congress can't pass new spending bills by October 1?

Without a new spending bill in place by October 1 every year, Congress must pass a **continuation resolution** (CR) or risk a partial shutdown of the federal government

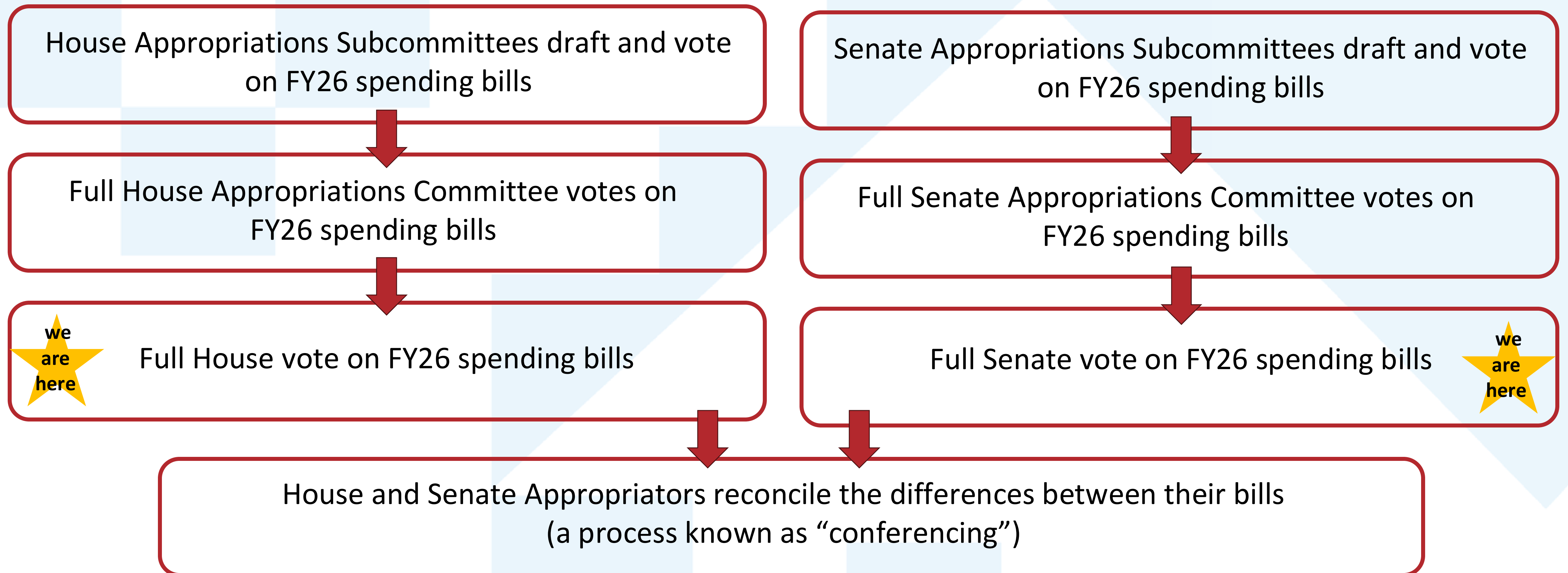
Congress did not manage to pass new spending bills for FY25, enacting instead a year-long CR in March 2025 – five months late!

- CRs extend funding for programs at the previous year's enacted level
- The cost of rental and homelessness assistance programs rise every year, so level funding acts as a cut to HUD programs, reducing the number of people served
- Congress also passed funding increases for certain programs (called "**anomalies**"), including HUD's HCV program to help provide more funding for voucher renewals

Federal Appropriations Process



Where are we now?



Where are we now?



Topline Takeaways: House & Senate FY26 HUD Appropriations Bills

- [House](#) fiscal year 2026 (FY26) HUD spending bill: - \$939 million decrease (\$67.8 billion)
- [Senate](#) FY26 HUD spending bill: + \$3.3 billion increase (\$73.3 billion)
- Both spending bills reject the drastic funding cuts and programmatic overhauls [proposed](#) by the Trump Administration
 - Check out [NLIHC's FY26 budget chart](#) comparing funding levels for key HUD programs
- House proposes drastic cuts to some programs, including zeroing-out HOME program, slashing fair housing funding, eliminating USICH
- House also proposed harmful policy change that could be used to increase work requirements, impose time limits; limit funding for “sanctuary cities”; revoke 30-day eviction notice for HUD properties
- Neither spending bill provides sufficient funding to ensure full renewal of voucher contracts, and neither bill provides a solution to the Emergency Housing Voucher (EHV) funding cliff

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)

The Outlook Ahead

What happens next?



But if I had to guess...

It's likely we'll end up in a series of CRs, and ultimately another year-long CR

Under another year-long CR, HUD rental and homelessness assistance programs will require extra funding (called “**anomalies**”) to maintain critical services

Take Action Resources



- Use [NLIHC's FY26 Toolkit](#) for advocacy ideas, talking points, resources, and more!
- [Contact your members of Congress](#) and educate them about the importance of federal affordable housing and homelessness investments and why cuts to these investments will harm your communities and neighbors. Learn more about effective storytelling with NLIHC's resource, "[Storytelling Tips and Tricks](#)."
- Check out the "[Reject Housing Cuts and EHV Funding Cliff: Action Toolkit](#)," developed in partnership with the Center on Budget and Policy Priorities, National Alliance to End Homelessness, and National Housing Law Project.
- Organizations can [sign a national letter](#) opposing cuts to federal housing investments, and in support of expanding resources.

ROAD to Housing



Alia Fierro

Senior Policy Advisor

Senate Committee on Banking, Housing,
and Urban Affairs

Rules & Regulations



Deborah Thrope

Deputy Director
National Housing Law Project



Proposed Changes to HUD Housing Regulations

Deborah Thrope, National Housing Law Project

September 22, 2025

HOUSING JUSTICE NETWORK

About HJN

The Housing Justice Network is a dedicated community of thousands of housing advocates and attorneys who serve on the front lines to build tenant power and advance housing rights. NHLP powers HJN.

How to Apply

There is no cost to join. Fill out the participation form on our website or use the QR code.

HJN Benefits

- **HJN's active listserve:** Provides members instant responses to their most complex housing law inquiries by fellow members or NHLP staff.
- **HJN Working Groups:** Engage in policy advocacy and litigation support on major issues like eviction prevention, housing preservation and increasing tenant protections.
- **HJN Conference:** Convenes the network to share strategies, identify policy priorities, and connect with

LEARN MORE AT:

www.nhlp.org/about/hjn/



Benefits Cuts Proposed Rule at OIRA (Work Requirements/Time Limits)

- On July 29, 2025, HUD sent a notice of proposed rulemaking to OIRA at OMB:
 - "Establishing Flexibility For Implementation Of Work Requirements And Term Limits in HUD- Assisted Housing Programs"
 - Based on title and abstract, PHAs and HUD housing providers given discretion to impose work requirements and time limits on federally assisted families
 - Applies to “work-eligible” adults (definition?)
 - Only when published in FR for public comment will text of rule be available
- Next steps:
 - NHLP organizing to launch public comment campaign
 - Preparing legal strategy

Mixed Status Families Proposed Rule at OIRA

What is the current law on mixed status families?

- Today, mixed status families can live together in HUD housing if **at least one family member is a U.S. citizen or has eligible immigration status**. This person does not have to be the head of household.
- The remaining family members can live with the eligible family members as long as they do not contend that they are eligible. The family receives **prorated rental assistance** that only covers eligible members.

Attacks on mixed status rule

- 2019: First Trump administration tried to eliminate “do not contend” provision, require documentation for all residents
 - Over 30,000 comments in response
 - Rule never finalized, withdrawn in 2021
- July 2025: Second attack underway
 - Mixed status proposed rule under OIRA review
 - Keep Families Together campaign: comments, legal strategies



Know Your Rights: Sharing Information about Immigration Status in HUD Housing Programs

I am an immigrant. Can I receive HUD housing assistance?

An immigrant may receive HUD housing assistance if they have "HUD-eligible immigration status." An immigrant has HUD-eligible immigration status if their status falls under one of the following categories:

- Lawful permanent residents;
- Asylees and Refugees;
- Survivors of human trafficking;
- VAWA self-petitioners;
- Persons granted withholding of removal;
- Public interest/humanitarian parolees; and
- Individuals lawfully residing under compacts between the U.S. and Marshall Islands/Micronesia and Palau.

Can my family receive HUD housing assistance if some family members say they have HUD-eligible immigration status but others do not?

To be eligible for HUD housing assistance, a family must include at least one family member who is either a U.S. citizen or an immigrant with HUD-eligible immigration status. These families receive reduced housing assistance that is prorated to cover eligible members only. Family members who do not claim to have HUD-eligible immigration status do not receive assistance, but they can continue to live with family members who do receive HUD housing assistance.

I am a HUD tenant, and my HUD housing provider asked me for information about my immigration status. Do I have to give this information?

It depends on whether you have given your HUD housing provider your immigration status before.

If you shared your HUD-eligible immigration status with your HUD housing provider when you first started receiving assistance, your provider may ask you to verify this information again. You must give this information to avoid losing your housing assistance. Verification of immigration status usually occurs when family members apply for assistance or are recertified for continued assistance.

If you do not claim to have HUD-eligible immigration status, you may refuse to give your immigration status to your HUD housing provider. You have the right to tell your provider that you "do not contend" – that is, do not claim – HUD-eligible immigration status. If you do not contend HUD-eligible immigration status, you will not receive HUD housing assistance for your part of the rent. This means that you are not required to verify your immigration status. You may remain living in your home with prorated assistance.

If you never shared your immigration status with your HUD housing provider before, you should not give this information to HUD, your public housing authority, or your landlord without consulting an attorney. If you verify your immigration status when you don't have to, you could face eviction, termination of HUD housing assistance, and immigration enforcement.

This know-your-rights resource for tenants includes:

- A brief overview of the current law around mixed status families in HUD housing
- A chart that walks through different scenarios where a HUD housing provider could request information about a family member's immigration status
- Examples of forms that family members may be asked to fill out if they do not contend eligibility
- English & Spanish versions

nhlp.org/kyrdata

HUD IFR revoking its 30-day notice rule at OIRA

HUD 30-day Notice Rule (eff. January 2025)

- Minimum 30 days' written notice of eviction for nonpayment of rent from PH or PBRA properties. The 30 days runs from receipt. Notice must contain:
 1. Instructions on how the tenant can cure the nonpayment violation;
 2. The amount due, itemized and separated by month, with the amount of rent due listed separately from any other arrearages allowed by HUD and included in the lease;
 3. The date by which the tenant must pay the amount owed before an eviction for nonpayment can be filed;
 4. Information about how the tenant can recertify their income and/or request a hardship exemption from minimum rent under 24 C.F.R. § 5.630;
 5. In public housing, information about how the tenant can request to switch from flat rent to income-based rent; and
 6. Where there is a Presidential declaration of national emergency, such information as the Secretary may require.

IFR is not the proper way to rescind this type of rule.

Equal Access Proposed Rule at OIRA

A 2016 update of the “Equal Access in Accordance with an Individual’s Gender Identity in Community Planning and Development Programs” rule included a mandate that shelter and housing programs administered under HUD’s Office of Community Planning and Development must adhere to an individual’s self-expressed gender identity.

An Executive Order in January 2025 directed HUD to conduct rulemaking to rescind the updated Equal Access Rule from 2016. In February, Secretary Scott Turner directed HUD staff to halt any pending or future enforcement actions.

The Equal Access proposed rule has been at OIRA since February.

Executive Order



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Autistic Self Advocacy Network



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Bazelon Center for Mental
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Questions and Answers



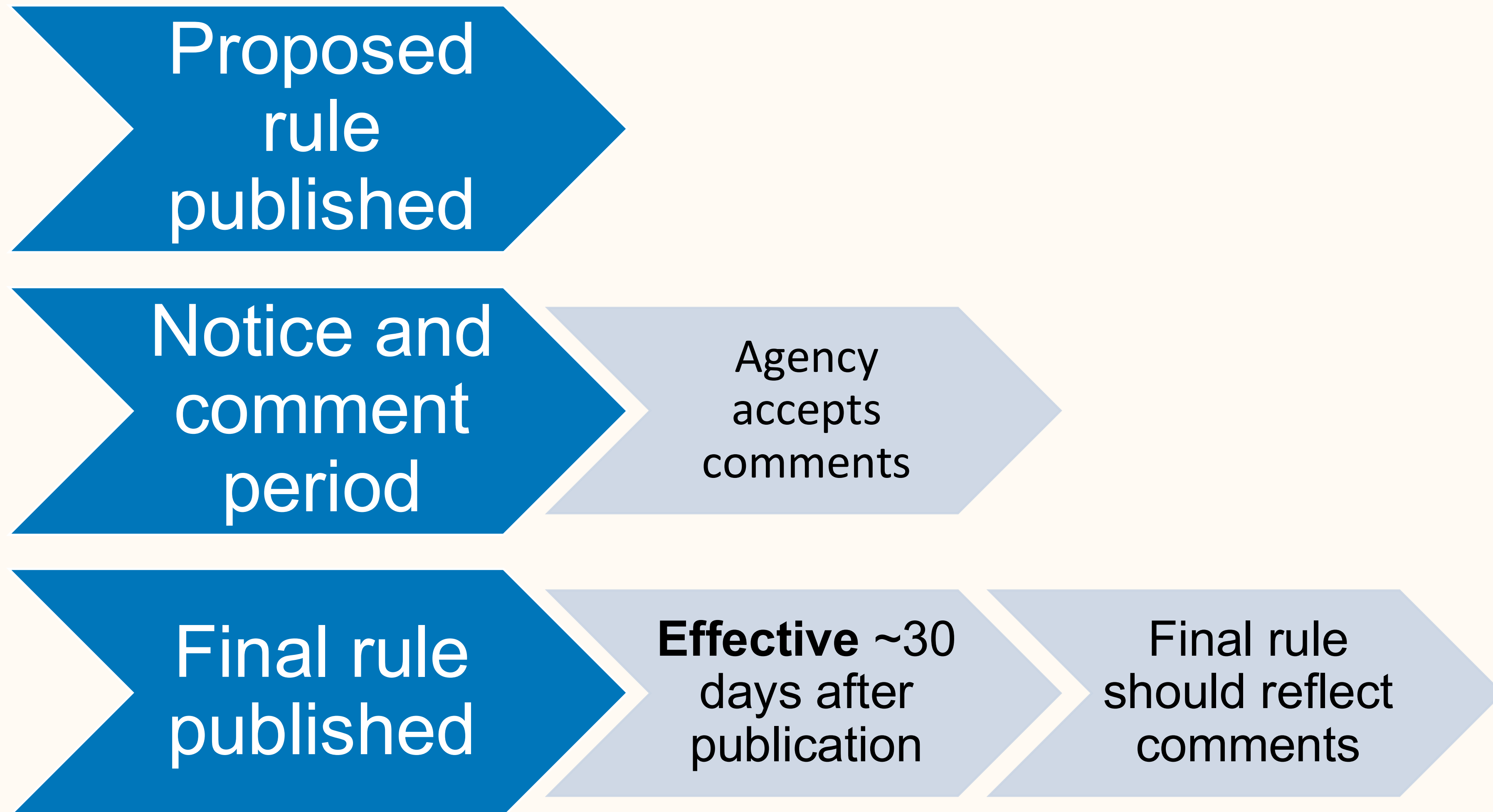
Taking Action



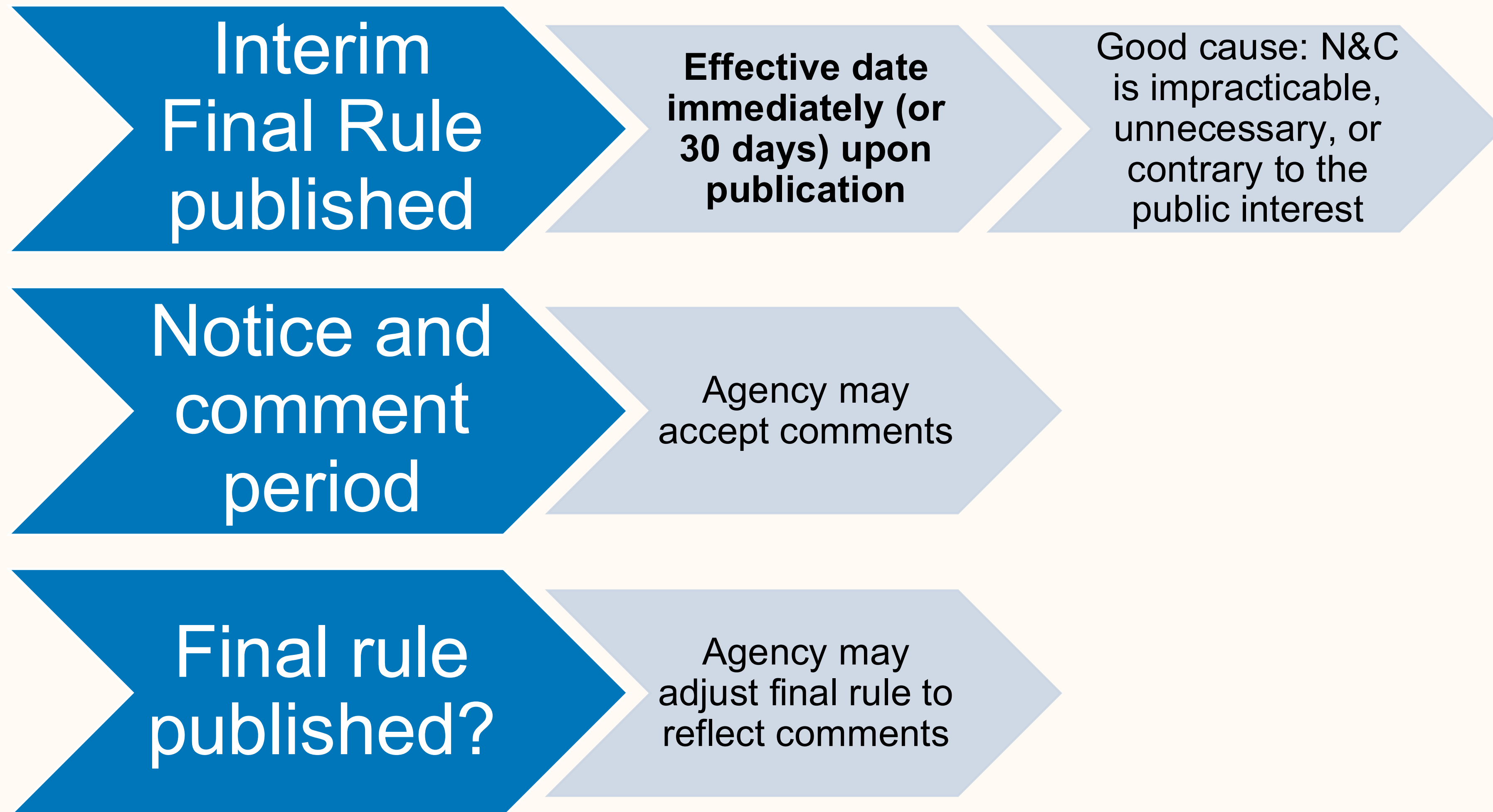
Call to Action: Comment Strategies and Campaigns

September 22, 2025

Federal Rulemaking Process 101: Proposed Rule

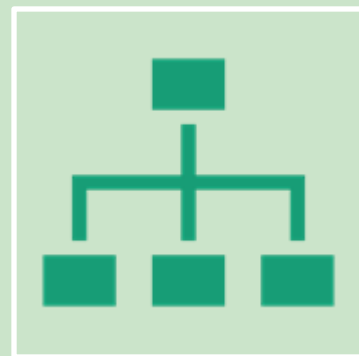


Federal Rulemaking Process 101: Interim Final Rule





What are they?



How do you participate in the Admin Plan process?



Why is participating worth the time?

What is the PHA Admin Plan and ACOP?

- Governs the PHA's day-to-day operations of its programs
- Must cover all of the PHA's local policies for administration of the program.
- PHA must administer the program in accordance with the Plan
- Must comply with HUD regs/requirements (Note: MTW PHAs)



Participating in the Admin Plan and ACOP process

- The Admin Plan and ACOP—and any revisions—must be formally adopted by the PHA
- Participating ensures PHAs are made aware of tenants' concerns
 - Written public comment
 - Verbal public comment
 - Strategy considerations
- Proactively setting up meeting with PHA



Why is participating in the Admin Plan process worth the time?

- Opportunity to address policies/practices impacting your client's lives and ability to stay stably housed
- Advance fair housing objectives for your region
- Resolve systemic issues from place of collaboration and cooperation
 - Can effectively address harmful proposed policies through comment preventing litigation
- *Practical tips:*
 - *Greenbook (Chapter 8), timing, sample comment letters, MTW PHAs, technical assistance, and local barriers*



Contact your Members of Congress.

**Identify and follow
the organizations
you trust.**

**Take care of and
strengthen your
informal care and
support systems.**

Thank you.



San Francisco, CA
San Jose, CA
Oakland, CA
Birmingham, AL

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