



NOAAH *Prime*

A Consequential Summer of Housing Milestones

Summer 2025



THE NATIONAL ORGANIZATION OF
AFRICAN AMERICANS IN HOUSING

NOAAH

August 2025

28th Year

Of Service

U.S. House and Senate Prepare the FY 2026 Housing Spending Bills for Consideration

The Senate Appropriations Committee released and approved on July 24 their fiscal year (FY) 2026 Transportation, Housing and Urban Development spending bill, which provides annual funding for HUD's vital affordable housing, homelessness, and community development programs.

Overall, the bill would provide \$73.3 billion for HUD, an increase of around \$3.3 billion from the flat funding provided in the previous fiscal year's continuing resolution, and significantly more than the \$67.8 billion provided for HUD in the House of Representative's spending bill. The Committee approved the bill with a final vote of 27-1, demonstrating strong bipartisan support for increased HUD funding.

Overview of the Senate's Spending Bill



The U.S. Congress

The bill rejected spending cuts and harmful policy changes included in the Trump Administration's FY26 funding request for HUD programs, including a proposal to redesign rental assistance into a State Rental Assistance Block Grant, and a proposal to consolidate the Homeless Assistance Grant program into an "expanded Emergency Solutions Grants" program. Instead, the Senate's FY26 spending bill would provide needed funding

increases or level funding for most HUD programs; however, it fails to provide the additional funding needed to address the funding cliff for the Emergency Housing Voucher (EHV) Program. Key implications for affordable housing programs are detailed and linked below.

What's next:

With both the Senate and House FY26 spending bills introduced, appropriators will need to reconcile the differences between the two bills and come to a final funding agreement by October 1, the beginning of the new fiscal year. Without a final agreement in place, Congress will need to pass a continuing resolution (CR) to temporarily extend funding for federal programs and services or risk a partial government shutdown.

Click here for [Additional Information](#)

A New Housing Bill?

The House Financial Services Subcommittee held a [hearing](#) on July 16 to discuss the “Home Reform Act of 2025” and ways to “modernize” the HOME Investment Partnerships (HOME) Program. The HOME program is the largest federal block grant specifically designed to create affordable housing. The hearing took place in the backdrop of the House Appropriations Committee’s draft Transportation, Housing and Urban Development spending bill, which, like President Trump’s fiscal year (FY) 2026 budget request, proposes to eliminate all funding for the HOME program.

Led by Ranking Member Emanuel Cleaver (D-MO) released a video requesting comments from states, cities, non-profits, and developers on the HOME program. In



U.S. Rep Emanuel Cleaver

his opening statement, Chair Flood highlighted four key themes that were common in the public comments—namely the limitations and burdens placed by the following regulatory requirements: (1) the “Davis-Bacon Act,” which requires contractors working on federally funded or assisted construction projects to pay their laborers the prevailing wage and benefits for the geographic area; (2) the “Build America Buy America Act” (BABA), which requires the use of domestically produced materials to manufacture homes; (3)

Section 3 requirements, which ensure that employment and other economic opportunities generated by federally funded projects are directed towards low- and very low-income individuals and businesses that employ them; and (4) environmental review processes. Chair Flood acknowledged that these requirements have noble goals, but argued that together, they make the construction of new affordable housing more difficult. Chair Flood emphasized that the root of the country’s housing affordability crisis cannot be addressed without increasing the supply of affordable housing—a point which Ranking Member Cleaver echoed in his opening statement.

Four witnesses participated in the hearing including Allison George, Director of the Colorado Division of Housing, Department of Local Affairs and Board President of the Council of State Community Development Agencies (COSFDA) who testified in strong support of the bill.



Allison George

HUD and the Voter Participation Guidance

The U.S. Department of Housing and Urban Development (HUD) rescinded its 1996 voter registration guidance that directed public housing authorities (PHAs) on how to promote voter registration. The rescission takes immediate effect. With this action, HUD has withdrawn federal direction that for nearly three decades encouraged PHAs to help residents register to vote in a nonpartisan and voluntary manner.

HUD's rescission notice offers no explanation for why the 1996 guidance was revoked. The brevity of the notice stands in contrast to the original 1996 policy, which took care to affirm the importance of civic participation in federally subsidized housing while explicitly outlining guardrails to prevent coercion or partisanship. Under the Biden administration, HUD had affirmed support for executive orders directing federal agencies to expand access to voting. That stance now appears to have been rolled back.



1996 Guidance on Voter Engagement

The original 1996 notice was issued by HUD's Office of the Assistant Secretary for Public and Indian Housing* in response to the National Voter Registration Act (NVRA) of 1993. It affirmed HUD's position that tenants in public housing and Section 8 programs should be afforded meaningful opportunities to register to vote and that PHAs could help facilitate that process in nonpartisan ways. Among the activities HUD encouraged at the time:

- Including voter registration forms in housing applications and annual recertifications;
- Hosting voter registration drives on the premises;
- Providing completed registration forms to local election officials; and

- Using allowable federal funds to support these efforts, provided they remained neutral and voluntary.

At the same time, the guidance explicitly prohibited coercive, partisan, or benefit-tied activities, warning that any action that intimidated residents or suggested their benefits were tied to voting would violate HUD policy.

What the Rescission Means for the 3,500 Public Housing Authorities

The July 2025 notice, formally titled "Rescission of Office of the Assistant Secretary for Public and Indian Housing; Voter Registration Notice," withdraws the 1996 policy in full without replacing it. There is no updated framework, no FAQ, and no clarification from HUD as to how PHAs should proceed.

In the absence of federal guidance, PHAs are now left to navigate voter engagement using state and local election laws as their primary reference points. They may still engage in nonpartisan voter registration activities, but without the backing or structure previously provided by HUD's 1996 guidance, questions may arise, particularly around the use of federal funds, staff time, and use of public facilities for civic engagement.

It's important to note that the rescission does not prohibit voter registration outreach outright. But it leaves PHAs without the legal clarity that was relied on to avoid the risk of appearing partisan, coercive, or in violation of grant conditions. Until HUD issues new guidance, PHAs will need to proceed cautiously and remain attentive to developments on this issue. Housing administrators are advised to review their policies, consult legal counsel, and coordinate with local election officials before continuing any voter-related activities.

July marks 60th anniversary of the [Voting Rights Act](#), landmark legislation that outlawed racist voter disenfranchisement and expanded voting rights to Black Americans.



*Kevin Marchman, the NOAAH *Prime's* publisher, was HUD's Assistant Secretary of Public and Indian Housing at the time of the original notice.

Fair Housing Goes to Court



NOAAH joined the effort led by the National Fair Housing Alliance (NFHA) urging Congress to fully fund fair housing programs for fiscal year 2026 (FY26). The Administration's proposed FY26 budget cuts critical fair housing programs, and the House's proposed Transportation, HUD's appropriations bill largely adopted these cuts. If finalized, the threat to fair housing funding means that the fair and affordable housing crisis will worsen—racial disparities in homelessness.

The good news is U.S. District Court Judge Sparkle L. Sooknanan granted a temporary, and further a permanent restraining order requiring the U.S. Department of Housing and Urban Development (HUD) to distribute critical federal fair housing dollars nationwide to local, community-based fair housing organizations assisting seniors, disabled veterans, survivors of sexual assault and/or domestic violence, families with children, people with disabilities and others with securing housing opportunities free of discrimination.

The case involves funding associated with the Fair Housing Initiatives Program (FHIP). Established in 1987 during the Reagan Administration, Congress created FHIP to support community-based, frontline organizations that help expand equal housing opportunities, stabilize neighborhoods, provide counseling, investigate discrimination, and educate communities and housing providers on fair housing laws.

Executive Order 14321

In late July President Donald Trump signed an Executive Order titled 'Ending Crime and Disorder on America's Streets.' This order aims to make it easier for states and localities to criminalize individuals experiencing homelessness and to force them into involuntary treatment. The Executive Order reallocates federal grants to cities and states that implement harmful, ineffective, and costly policies, such as bans on encampments and the forced institutionalization of people experiencing homelessness.



The White House

Additionally, it instructs the U.S. Department of Health and Human Services and the U.S. Housing and Urban Development (HUD) to withdraw support for Housing First policies. It also requires HUD to mandate that recipients of homelessness assistance parties U.S. of Housing participate in mental health or substance abuse treatment as a condition for receiving aid.

Research shows that Housing First is the most effective approach to ending homelessness and promoting housing stability for individuals transitioning out of homelessness. Moreover, involuntary treatment can be traumatic and may damage the already fragile relationships that people experiencing homelessness have. Coercive approaches do not address individuals' basic needs and can instead perpetuate cycles of hospitalization, biased police interactions, and increased encounters with the justice system

The order comes a month after the Supreme Court ruled in favor of an Oregon city that ticketed homeless people for sleeping outside. Justices rejected arguments that such "anti-camping" ordinances violate the Constitution's ban on "cruel and unusual" punishment.

HUD is on the Move



In late June the Department of Housing and Urban Development (HUD) announced it is moving out of its headquarters at the massive Weaver office building in downtown Washington and relocating to an office building in Alexandria, Va., that has been home to the National Science Foundation (NSF), officials announced Wednesday.

“This announcement underscores a cross-government partnership to use federal spaces and taxpayer dollars efficiently, ensuring that all buildings are being properly utilized,” HUD Secretary Scott Turner said Wednesday at an event at the new office building alongside Virginia Gov. Glenn Youngkin (R). “I know there are a lot of questions which understandably come with change and transition, but I can promise you that the future of HUD is brighter than its past “There’s great days ahead, and HUD’s new home will serve its workforce very well,” he added.

Celebrating the Legacy of Fair Housing Champion: Lee Porter



Lee Porter

The affordable housing community mourns the passing and celebrates the extraordinary life and legacy of Lee Porter, a pioneering civil rights leader, founding Board Member of NFHA, and long-time Executive Director of the Fair Housing Council of Northern New Jersey. Mrs. Porter passed away on July 20, 2025.

“Lee Porter is affectionately known as the “Mother of Fair Housing” because of how she transformed her personal experience with housing discrimination into a lifetime of national leadership and advocacy,” stated Vince Curry, Chair of the NFHA Board of Directors. “From organizing “straw-person” home purchases to breaking down racial barriers in the years before the federal Fair Housing Act, to leading federal policy reform efforts, Mrs. Porter’s impact on the fair housing landscape in America is immeasurable.”

“Lee Porter was a trailblazer whose moral clarity, relentless spirit, and fierce advocacy changed the housing landscape for generations,” said Lisa Rice, President and CEO of NFHA. “She served as a mentor for me and so many others in the civil rights field. And she didn’t just fight for fair housing—she helped build the foundation on which our entire movement stands.”

Porter served on NFHA’s Board of Directors from its inception in 1988 until 2003, and she played a key role in establishing the Fair Housing Initiatives Program—the only permanently funded federal program that directly supports nonprofit fair housing organizations. Her efforts enabled fair housing groups across the country to expand their work combating housing discrimination, segregation, and systemic racism.

Under her decades of leadership, the Fair Housing Council of Northern New Jersey grew from an all-volunteer organization to one of the most respected civil rights agencies in the nation, serving thousands of families annually.

State of Colorado Notes and Updates



Building Legacy: A Black Homeownership Series—Part III—Financing Your Home

Colorado Housing and Finance Authority (CHFA) is committed to increasing Black and African American homeownership. In Part III, attendees will learn about mortgage products, down payment assistance programs, and how to identify predatory lending. This series is meant to provide a supportive environment for attendees to learn and ask questions. Each event will build upon the previous one, but attendance is not required at all events. Participants can join the event series at any point.

Location: Spangalang Brewery, 2736 Welton Street #102, Denver, CO 80205
Date and time: Wed, Sep 24, 2025 5:30 PM - 8:00 PM MT
Organizer: Greg Brown, gbrown@chfainfo.com

Historic expansion for affordable housing passed in reconciliation bill



On Thursday, July 3rd Congress passed H.R. 1, the One Big Beautiful Bill Act, that includes important priorities from the Affordable Housing Credit Improvement Act (AHCIA) and provides the largest boost to the federal Housing Tax Credit in 25 years. The bill was signed into law on July 4th. Provisions in the legislation will:

- Permanently increase the Housing Credit volume cap for 9 percent properties by 12 percent beginning in calendar year 2026; and
- Permanently lower the private activity bond financing threshold from 50 percent to 25 percent for 4 percent Housing Credit properties with bonds issued after December 31, 2025.

The housing provisions are estimated to finance 1.22 million affordable rental homes nationwide over 10 years, [according to our partners at Novogradac](#). In Colorado, this will contribute to an estimated:

- 30,600 additional affordable rental homes;
- 45,800 jobs;
- \$5.17 billion in wages and business income; and

- \$1.79 billion in federal, state, and local taxes.

The bill includes a permanent 100 percent bonus depreciation for qualified properties, which may benefit Housing Credit investors. It also preserves the tax-exempt status of Private Activity Bonds (PAB). While the House version of the legislation included basis boosts for properties in rural and Native American areas, the enacted bill did not include these provisions.

The legislation also makes permanent the mortgage interest deduction and permanently reinstates the deductibility of mortgage insurance premiums for qualified homebuyers.

In addition to the housing provisions, the bill permanently extends the [New Markets Tax Credit program](#)—a key tool for economic development—which was set to expire at the end of 2025.



Congressional Black Caucus Foundation

* The [54th Annual Legislative Conference \(ALC\)](#) will be held on September 24-through 28th in Washington D.C This year's theme, "Made for This Moment: Power, Policy, & Progress," celebrates the unique strengths and perspectives to Black community to foster change and solutions around today's critical issues.



Representative
Joe Neguse



US Senator
Angela Alsobrooks

This year's ALC Honorary Co-Chairs:

Congressional Black Caucus Members, Senator Angela Alsobrooks and **Colorado's Representative Joe Neguse**. Their bold leadership and deep commitment to advocacy and service inspire progress and embody the transformative spirit at the heart of the conference. What is the Congressional Black Caucus Foundation? The Congressional Black Caucus Foundation (CBCF) is a nonprofit, nonpartisan public policy, research and educational institute. The CBCF Vision: We envision a world in which all communities have an equal voice in public policy through leadership cultivation, economic empowerment, and civic engagement. The CBCF Mission: Our mission of the Congressional Black Caucus Foundation, Inc. (CBCF) is to advance the

global Black community by developing leaders, informing policy, and educating the public.



The National Association of Real Estate Brokers celebrated its 77th Annual Convention this year, emphasizing its dedication to excellence in the real estate industry in Los Angeles, California in late July.

Founded in Tampa, Florida, in 1947 as an equal opportunity and civil rights advocacy organization for African American real estate professionals, consumers, and communities in America. The purpose of NAREB is to enhance the economic improvement of its members, the community at large, and the minority community which it serves. To unite those engaged in the recognized branches of the real estate industry including brokerage, management, mortgage financing, appraising, land development, home building, and allied fields for the purpose of exerting influence on real estate interests. Although composed principally of African Americans, the REALTIST® organization embraces all qualified real estate practitioners who are committed to achieving our vision, which is "Democracy in Housing."

Its national goal is to bring together the nation's minority professionals in the real estate industry to promote the meaningful exchange of ideas about our business and how best to serve our clientele. We strive to create an environment where creativity flourishes in both the workplace and the marketplace.



Muriel Williams
Town and Country Realty
Denver NAREB President

At the conference, the national delegation elected Colorado's own Muriel Williams as its next Board National Vice Chairperson.

Credits

US Congressional Record
National Low Income Housing Coalition
The Colorado Housing and Finance Authority
The Washington Post
The Wall Street Journal
National Fair Housing Alliance

"Living Globally, Thinking Nationally, Acting Locally"

Additional Information

- Tenant-Based Rental Assistance (TBRA) would receive \$33.97 billion for contract renewals, an approximately \$1.8 billion increase from FY25 and from the flat funding level provided in the House bill. While this increase is needed, it is likely insufficient to cover the cost of fully renewing all existing TBRA contracts.
- Unfortunately, the bill does not provide additional funding to cover the cost of continuing the Emergency Housing Voucher (EHV) Program, which currently serves over 59,000 households who had previously been experiencing housing instability or homelessness. The EHV program is facing an urgent funding cliff; without additional funding to either continue the program or integrate EHV households into the HCV or other tenant-based programs, households served by the EHV program could be at risk of losing their assistance and falling back into housing instability and in the worst cases, homelessness.
- Homelessness Assistance Grant (HAG) Program funding would increase by \$479 million for a total of \$4.53 billion in FY26. The House bill would provide a smaller increase to HAG funding, \$107 million, from the previous year's enacted level.
- The bill would increase funding for other vital HUD programs, including Project-Based Rental Assistance (PBRA), Section 202 Housing for the Elderly, Section 811 Housing for People with Disabilities, and the Housing Opportunities for Persons with AIDS (HOPWA) Program, among others.
- The Senate's bill rejects many of the most drastic cuts included in the House bill, including a proposal to zero-out funding for the HOME Investment Partnership (HOME) Program. Instead, the Senate bill would provide the HOME program with \$1.25 billion, which is level funding from the previous year. Additionally, the bill would provide level funding for HUD's fair housing programs, \$86 million; the House bill would have slashed funding for fair housing to \$29 million.
- The Senate bill does not include the problematic policy changes in the House bill, and neither the Senate nor House bill includes the Trump Administration's proposal to impose a harmful, arbitrary two-year limit on receiving HUD rental or homelessness assistance.