



**LEGISLATIVE AND REGULATORY**  
**PRIORITIES**

*Strengthening Communities. Building Partnerships. Improving Lives.*

2026





## THE NATION FACES AN UNPRECEDENTED HOUSING CRISIS:

an estimated 22.7 million households are cost-burdened spending more than 30% of income on rent and utilities in 2024, all while the U.S. faces a shortage of 7.3 million affordable rental homes. Public housing authorities (PHAs) are uniquely positioned as affordable housing developers, asset managers, and administrators of the nation's largest rental assistance programs. CLPHA's 2026 Legislative and Regulatory Priorities reflects a strategic framework anchored by the findings of the **10 Year Roadmap for Public Housing Sustainability Interim Report: Estimating the Cost to Preserve the Nation's Public Housing**, which estimated the baseline cost to preserve the nation's public housing portfolio at **\$169.1 billion** (\$188,090 per unit).

The 2026 legislative landscape presents significant opportunities. The bipartisan **Housing for the 21st Century Act** passed the House 390–9 on February 9, 2026, and the Senate's **ROAD to Housing Act** passed the Banking Committee unanimously. Both bills include RAD expansion, environmental review streamlining, and other provisions aligned with CLPHA priorities. Meanwhile, the **One Big Beautiful Bill Act** (P.L. 119-21) permanently expanded Low-Income Housing Tax Credit (LIHTC) allocation authority by 12% and lowered the bond financing threshold from 50% to 25%, creating immediate new opportunities for PHA-led preservation.

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This agenda is organized into seven priority areas, each containing specific policy recommendations:

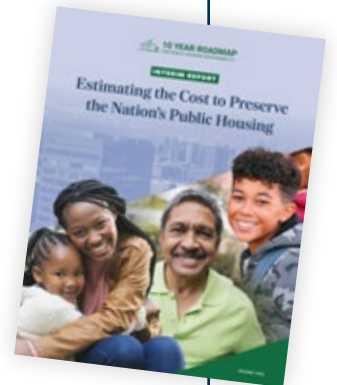
- 1.** Preserve & Recapitalize the Public Housing Portfolio
- 2.** Strengthen Tenant-Based Rental Assistance
- 3.** Strengthen & Expand Repositioning Tools
- 4.** Expand Affordable Housing Finance & Tax Credit Tools
- 5.** Reduce Regulatory Barriers & Streamline Compliance
- 6.** Ensure HUD Programmatic Capacity & Accountability
- 7.** Advance CLPHA-Endorsed Legislation

CLPHA stands ready to work with Congress and the Administration to advance these priorities on behalf of the nearly 1 million people served by our member agencies.

# PRESERVE & RECAPITALIZE

## THE PUBLIC HOUSING PORTFOLIO

The *10 Year Roadmap for Public Housing Sustainability Interim Report: Estimating the Cost to Preserve the Nation's Public Housing* established that addressing the capital needs of the nation's nearly 900,000 public housing units will require approximately \$169.1 billion over ten years. Making this investment would significantly reduce poverty and increase economic mobility. According to the 2026 report, *Creating High-Opportunity Neighborhoods: Evidence from the HOPE VI Program* released by Opportunity Insights, revitalizing a single public housing unit in a high-opportunity area increases the future earnings of children who grow up there from birth by \$500,000, far exceeding the cost of \$188,090 to revitalize a single unit. Yet without a cohesive national preservation strategy, the portfolio will continue to deteriorate, displacing residents and eliminating irreplaceable affordable housing stock. These 2026 priorities begin to advance the Roadmap's goal of establishing a systematic preservation pipeline over 10 years and ultimately modernizing the U.S. public housing program.



### Secure Full Funding for Public Housing Operating & Capital Funds

Public housing operating and capital funds, combined with tenant rents, are the primary revenue sources sustaining the portfolio. Chronic underfunding, with the operating fund consistently prorated below full need and the capital fund covering only a fraction of the \$169.1 billion backlog, undermines PHAs' ability to maintain properties, leverage private investment, and serve residents.

- Fund the Public Housing Operating Fund at the full formula-determined need, with a dedicated appropriation to address the \$598 million cumulative shortfall reported in FY 2025.
- Increase the Public Housing Capital Fund to begin closing the capital backlog.

## Provide Full Fungibility Between Operating & Capital Funds

Small PHAs already enjoy full fungibility between operating and capital accounts. Extending this flexibility to all PHAs would allow large housing authorities to direct resources where they are most needed, whether for critical maintenance, energy efficiency improvements, or capital projects, without navigating artificial regulatory barriers between funding streams.

## Allow PHAs to Establish Appropriate Reserve Levels

PHAs should be permitted to maintain reserves commensurate with their projected needs, including capital projects, replacement reserves, and insurance contingencies, without risk of HUD recapture. Reserves are essential to maintaining creditworthiness for private-sector transactions, ensuring operational stability, and enabling PHAs to respond to emergencies such as boiler failures, natural disasters, and domestic violence transfers without waiting for federal disbursement.

- Withdraw HUD's new cash management guidance, which requires PHAs to exhaust rental income and other program revenue before drawing operating subsidy. The guidance also imposes a seven-year recapture of unspent operating funds, even when those funds have been earmarked for construction, rehabilitation, or safety

improvements. Additionally, it mandates costly daily expenditure tracking that diverts staff time and resources away from resident services. These requirements contradict existing statutes and decades of established practice.

- Rescind any PIH notices that impose prescriptive spending-sequence requirements or excessive terms and conditions on appropriated funds.
- Ensure PHAs retain sufficient reserves to continue operations during federal government shutdowns or appropriations lapses, when agencies cannot access HUD disbursement systems.

## Repeal the Faircloth Amendment

The Faircloth Amendment (Section 9(g)(3) of the U.S. Housing Act of 1937) prohibits PHAs from increasing their total number of public housing units beyond the level held as of October 1, 1999. This cap prevents PHAs from using their development capacity to add new deeply affordable units to the national supply. Repealing Faircloth would allow PHAs to build new public housing in high-opportunity neighborhoods where demand is greatest, reducing poverty, increasing future earnings and economic mobility for low-income families, all while complementing private-market development. PHAs have used their Faircloth Authority to develop new units under Restore-Rebuild (formerly Faircloth-to-RAD); eliminating the Faircloth Amendment will expand PHAs' ability to develop new housing for extremely low-income renters.

# STRENGTHEN TENANT-BASED RENTAL ASSISTANCE

PHAs administer the Housing Choice Voucher program, the nation's largest rental assistance program, on behalf of more than 2 million households. Stable, adequate, and flexible funding for this program is essential to housing stability for low-income families and the local economies that depend on these housing subsidies.

## Fully Fund HCV Renewals and Administrative Fees

- Fully fund Housing Choice Voucher renewals to ensure no family loses rental assistance.
- Increase administrative fee funding to reflect actual program costs and support landlord outreach, recruitment, and retention.
- Increase the shortfall set-aside to protect PHAs experiencing funding gaps due to market conditions or formula anomalies.

## Modernize HCV Program Regulations

Burdensome and inflexible regulations increase costs, frustrate landlords, and slow the process of connecting families with housing. Modernizing HCV program rules would improve outcomes for all participants.

- Streamline regulatory requirements for landlords, voucher holders, and applicants to reduce administrative burden and improve program efficiency.
- Allow funding flexibility for PHAs to use HAP to provide landlord recruitment and incentive payments, unit holding fees, and security deposits.
- Allow flexible payment standards at PHA discretion.

## Reform Fair Market Rents (FMR)

FMR calculations directly determine the level of rental assistance available to families. Inaccurate or outdated FMRs, particularly in rapidly growing markets, reduce voucher utilization, limit housing choice, and contribute to landlord attrition.

- Expand use of updated private rental data in calculating annual inflation factors and FMRs, particularly for rapidly growing urban rental markets.
- Make all future renewal funding inflation factor methodology changes subject to public notice and comment.
- Conduct a longitudinal study to evaluate the efficacy of FMR calculation methodology.
- Eliminate mandates for Small Area Fair Market Rents; allow their use at PHA discretion.
- Reevaluate current methodology for the calculation of the renewal funding inflation factor (RFIF) to use a heavier weighting of private rental market data.

## Streamline and Fund Special Purpose Vouchers

Special purpose vouchers serve some of the most vulnerable populations in our communities, including veterans, youth aging out of foster care, survivors of domestic violence, and individuals exiting homelessness. Adequate funding and clear program administration are essential.

- Fully fund HUD-VASH vouchers and address bottlenecks in the Department of Veterans Affairs' (VA) referral process for veterans experiencing homelessness.
- Provide a clear application process and case management funding for PHAs interested in serving as Designated Service Providers for the HUD-VASH program.
- Provide funding to support EHV households at risk of losing assistance, as HUD has indicated that resources may not be sufficient to sustain the program past CY26.
- Fully fund Tenant Protection Vouchers and establish a clear process for EHV household transitions.
- Increase the term limit on Foster Youth to Independence (FYI) vouchers to 60 months and allow expiring FYI vouchers to be converted to the regular HCV program.
- Provide additional technical assistance for PHAs and Continuums of Care wishing to partner to administer Stability Vouchers for households experiencing or at risk of homelessness, those fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, human trafficking, and veterans and people who are pregnant or have young children.



# STRENGTHEN & EXPAND REPOSITIONING TOOLS

Asset repositioning is the primary mechanism through which PHAs can access private capital at scale to address the public housing preservation backlog. These tools must be strengthened, streamlined, and expanded to meet the \$169.1 billion need identified by the 10 Year Roadmap.

## Bolster the Rental Assistance Demonstration (RAD)

RAD is the cornerstone repositioning tool for preserving and modernizing public housing. The 10 Year Roadmap's methodology used RAD conversion data to estimate costs of preserving public housing, underscoring the RAD program's centrality to the national preservation strategy. RAD conversions have raised \$18.32 from other funding sources for every \$1 in federal investment.

- Strengthen RAD rent adjustments to reflect the true costs of operating high-needs properties, ensuring that early adopters are not penalized and that converted portfolios remain fiscally sustainable. To sustain that stability over time, ensure that Operating Cost Adjustment Factors (OCAFs) keep pace with inflation and fluctuating economic and market conditions
- Eliminate the RAD unit cap and sunset date to provide certainty to PHAs and their private partners and investors.
- Provide that Restore-Rebuild (Faircloth-to-RAD) units receive an allocation of capital funding and streamline the application and approval process for Restore-Rebuild conversions. Restore-Rebuild is one of the most important and cost-efficient production tools currently available to PHAs and the program should remain an option for PHAs to utilize.

## Reform Section 18 Demolition/Disposition

The current obsolescence test thresholds have not kept pace with construction cost inflation, creating barriers for PHAs seeking to reposition their oldest and most deteriorated properties. The 10 Year Roadmap documents that older buildings have significantly higher per-unit preservation costs, with one quarter of units exceeding \$273,400 per unit.

- Implement categorical eligibility for properties over 70 years old.
- Create streamlined procedures for scattered-site portfolios. Scattered single-family and small multifamily properties operate differently than large developments, yet current rules require the same detailed obsolescence testing and documentation. To better align with their management realities, HUD should:
  - ◆ Establish presumptive Section 18 eligibility based on property type and density.
  - ◆ Simplify appraisal and environmental review requirements.
  - ◆ Waive detailed obsolescence testing for qualifying properties proposed for demolition.
- Adjust Total Development Cost (TDC) and cost-limit thresholds in the obsolescence test to reflect current construction costs.



## Section 33 Mandatory Conversions

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- For Section 33 reviews, require HUD to accept similar assessments already completed as part of other repositioning programs (RAD, Section 18).
- Set realistic deadlines and provide technical assistance for PHAs completing required assessments.

## Raise the Project-Based Voucher (PBV) Cap

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Raise the Project-Based Voucher (PBV) cap to increase PHAs' capacity to serve vulnerable populations, support preservation and new construction of affordable housing, and provide greater flexibility in deploying vouchers as a development tool. A higher PBV cap directly supports the 10 Year Roadmap's call for expanding project-based rental assistance for preservation transactions.

# EXPAND AFFORDABLE HOUSING FINANCE & TAX CREDIT TOOLS

Closing the \$169.1 billion preservation gap will require scaling every available financing tool. Tax credits, bonds, and innovative public-private mechanisms are essential to leveraging the private capital needed to preserve and expand the affordable housing supply.

## Build on the LIHTC Expansion in the One Big Beautiful Bill Act

P.L. 119-21 permanently expanded LIHTC allocation authority by 12% and lowered the bond financing threshold from 50% to 25%. CLPHA supports building on this momentum by advocating for further reforms:

- Enact the remaining provisions of the Affordable Housing Credit Improvement Act (AHCIA), including a 50% basis boost for developments serving extremely low-income (ELI) households.
- Eliminate the LIHTC Qualified Contract (QC) loophole.
- Enact a statutory purchase option (right of first refusal) for PHAs and nonprofits when a LIHTC property's affordability period ends.
- Encourage IRS guidance incentivizing states to direct 9% LIHTC allocations toward public housing modernization in their Qualified Allocation Plans (QAPs).

## Exempt Housing Bonds from Volume Cap (SAVE Act)

The Supporting Allowing Volume Exception for Federally Assisted Housing (SAVE) Act would exempt federally assisted housing from tax-exempt bond volume cap restrictions, expanding access to 4% LIHTC for preservation transactions. With the 'financed-by' bond threshold now lowered to 25%, this reform would dramatically increase the financing pipeline for PHA-led preservation. Encourage states to allocate unused PAB volume cap to preserving public housing.

## Lift the Public Welfare Investment (PWI) Cap on Banks

Raising the PWI cap from 15% to 20% would unlock billions in additional private sector investment for affordable housing development through LIHTC and other vehicles.



## Expand Affordable Housing Investment in Opportunity Zones

PHAs are often located in or near designated Opportunity Zones. Prioritizing public housing and Choice Neighborhoods projects located in Opportunity Zones for competitive federal funding would leverage existing place-based incentives to accelerate housing development.

## Streamline and Fund the Choice Neighborhoods Initiative (CNI)

The 10 Year Roadmap envisions mixed-use transformations and cross-sector partnerships as central to the preservation strategy. CNI is an important vehicle for comprehensive community transformation. The mixed-income, high-opportunity neighborhoods CNI creates give children who grow up in them a stronger foundation to escape poverty.

- Provide adequate and predictable CNI funding to enable more PHAs to pursue community revitalization.
- Streamline CNI application requirements and relax partnership requirements to increase accessibility to PHAs and different local market contexts.
- Remove the blanket exclusion from CNI funding of former HOPE VI sites, allowing PHAs to reinvest in areas that still require substantial revitalization.
- Allow PHAs to use non-HUD funding sources to meet the one-for-one replacement requirement, enabling more flexible and financially feasible redevelopment plans.

# REDUCE REGULATORY BARRIERS & STREAMLINE COMPLIANCE

Excessive regulatory burden adds cost, delays construction, and diverts limited PHA administrative capacity from serving residents. Regulatory streamlining is a shared priority across the political spectrum and a central theme of both the Housing for the 21st Century Act and the ROAD to Housing Act.

## Exempt Federally Assisted Housing from Build America, Buy America (BABA)

BABA requirements significantly increase costs and slow construction timelines for PHAs modernizing public housing and developing new affordable units. Exempting federally assisted housing from BABA would reduce costs and accelerate project delivery.

- Exempt all federally assisted housing from BABA requirements.
- Increase the de minimis exemption threshold to 15% of total costs and raise the small-grant exemption to \$1 million.
- Allow federal agencies like HUD to approve project-specific waivers with strict timelines for central review to ensure projects are never delayed while waiting for a waiver.

## Streamline National Environmental Policy Act (NEPA) Environmental Reviews

Environmental review requirements can add significant costs and months or years to affordable housing development timelines, often duplicating reviews already conducted at the state or local

level. Multi-phase projects face burdens, as NEPA approvals expire after five years regardless of whether a project has changed.

- Waive NEPA permitting for public housing redevelopment and Restore-Rebuild projects that have already received local entitlements and undergone state or local environmental review.
- Extend the NEPA approval duration for multi-phase projects beyond the current five-year limit, or exempt subsequent phases that have not materially changed.

## Waive Historic Preservation Requirements for Public Housing

Advisory Council on Historic Preservation (ACHP) Section 106 regulations can delay or prevent rehabilitation and replacement of aging, structurally deficient public housing stock simply because buildings are 50 years old or older. The cost to residents' health and safety from delayed rehabilitation outweighs the preservation value of this aging housing stock.

## Streamline HOTMA Implementation

The transition to HOTMA-compliant income and asset rules represents one of the most significant regulatory changes in decades, and PHAs need adequate time, technology, and training to implement them without disrupting service to residents.

As HUD upgrades its software systems to allow for full HOTMA compliance, HUD should establish a realistic HOTMA compliance timeline only after the Department and software vendors are confident they can meet it.

## Reform NSPIRE Inspection

The transition to NSPIRE inspection standards requires significant investment in training, equipment, and staff capacity. PHAs need dedicated resources and clear guidance to implement NSPIRE effectively without undermining housing quality.

- Direct HUD to provide on-site technical assistance to PHAs implementing NSPIRE-V
- Do not require NSPIRE inspections of properties built within the last five years.
- Provide clear guidance documents, FAQs, and training materials on NSPIRE.
- Allocate dedicated funding for NSPIRE implementation costs.

- Waive voucher inspections where units have passed equivalent inspections under other federal programs, or for units that have passed state-level inspections.
- Relax resident-caused “blocked egress” deficiencies.

## Preserve Integrity in Rulemaking Procedure and Regulatory Compliance

PHAs rely on clear rulemaking processes and well-defined compliance standards to reduce confusion, prevent abrupt policy shifts, and plan responsibly. Protecting resident privacy and acknowledging good-faith verification efforts help maintain trust in housing programs and reduce operational risk. Predictable and transparent policies are critical to ensuring housing stability for program participants.

- Ensure that rental assistance remains excluded from public charge determinations by the United States Citizenship and Immigration Services (USCIS).
- Provide safe harbors for PHAs documenting good faith efforts to verify tenant citizenship data and documentation.
- Preserve HUD’s disparate impact standard under the Fair Housing Act.
- Provide a minimum 60-day public comment period for all HUD proposed rules published in the Federal Register.
- Adhere to proper rulemaking procedures and provide clear implementation guidance for all HUD regulatory directives.



# ENSURE HUD PROGRAMMATIC CAPACITY & ACCOUNTABILITY

PHAs depend on a functional HUD to approve transactions, disburse funds, and administer programs serving millions of households. HUD Field Offices have seen their capacity dramatically diminished, hindering their ability to serve as liaisons of the federal government's policies on-the-ground. Additionally, HUD's outdated technology systems also impose significant costs on PHAs, and any modernization effort must be developed collaboratively with software vendors and the PHA industry.

- HUD must maintain adequate staffing and expertise to oversee programs, deliver timely waiver approvals, and eliminate information bottlenecks.
- Rebuild HUD Field Offices to maintain proficient levels of programmatic knowledge to support PHAs in their day-to-day operations.
- Resume regular meetings and engagements with PHA industry groups.
- Restore HUD's capacity to oversee claims under the Fair Housing Act.
- Advance legislative language that strengthens MTW as a platform for demonstrating cost-effectiveness, expanded housing choice, and resident self-sufficiency.

Together, CLPHA and the MTW Collaborative ensure that MTW remains a scalable model for the regulatory and program flexibilities needed across the portfolio.



# ADVANCE CLPHA-ENDORSED LEGISLATION

CLPHA endorses the following legislation as consistent with the priorities outlined in this agenda. CLPHA will work with congressional sponsors, allied organizations, and our member agencies to advance these bills. This list will be updated as additional legislation is introduced or as existing bills are amended.

## **Affordable Housing Credit Improvement Act (AHCIA)**

The AHCIA would expand and strengthen the Low-Income Housing Tax Credit, the nation's primary tool for developing and preserving affordable housing. While P.L. 11921 enacted several AHCIA provisions—including a permanent 12% LIHTC allocation increase and a 25% bond-financing threshold—additional provisions remain critical. These include a 50% basis boost for extremely low-income (ELI) units, elimination of the Qualified Contract loophole, and establishing a statutory purchase option for PHAs and nonprofits.

## **Housing for the 21st Century Act (H.R. 6644)**

Passed the House 390–9 on February 9, 2026. This bipartisan bill includes numerous provisions aligned with CLPHA priorities, including RAD expansion, NEPA/environmental review streamlining, expanded categorical exclusions, inspection reciprocity (Sec. 205), BABA reform for HOME projects, manufactured housing improvements, PWI cap increase (15% → 20%), and new Opportunity Zone incentives for affordable housing.

## **ROAD to Housing Act (S. 2651)**

Passed the Senate Banking Committee unanimously. This bill mirrors many provisions in the Housing for the 21st Century Act, including lifting the RAD cap and NEPA streamlining. CLPHA continues to work with the Committee to address concerns regarding MTW provisions.

## **Support Allowing Volume Expansion (SAVE) Federally-Assisted Housing Act**

The Support Allowing Volume Expansion (SAVE) Federally-Assisted Housing Act provides critical financial leverage to Public Housing Authorities (PHA). It creates an exemption for public and federally assisted affordable housing to expand volume caps on private activity bonds (PAB). It was introduced in the 116th Congress by Representative Katherine Clark (D-MA).

## **HOME Investment Partnerships Reauthorization and Improvement Act**

Introduced by Rep. Joyce Beatty (D-OH). Authorizes \$5 billion for HOME in FY 2025 and increases funding by 5% annually through 2029.

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### **HOME Reform Act**

Introduced by Reps. Mike Flood (R-NE) and Emanuel Cleaver (D-MO). The bill exempts HOME projects from BABA requirements and certain NEPA reviews.

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### **Family Stability and Opportunity Vouchers Act**

Introduced by Sens. Van Hollen (D-MD) and Young (R-IN). The bill authorizes 250,000 new housing mobility vouchers for families with children, advancing CLPHA's goals around mobility and opportunity.

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### **Helping More Families Save Act**

Introduced by Sen. Jack Reed (D-RI) and Rep. Ritchie Torres (D-NY). Establishes an optout FSS pilot enrolling 5,000 households automatically.

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### **HOPE Act**

CLPHA urges Congress to introduce Housing Opportunities and Preservation Enhancement (HOPE) Act of 2025. The HOPE Act would provide tax incentives specifically targeting investment in affordable housing preservation. A dedicated preservation credit would complement the existing LIHTC framework and provide additional resources for recapitalizing aging affordable housing—directly addressing the 10 Year Roadmap's call for dedicated capital resources for preservation.

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### **Affordable Housing Equity Act**

Introduced by Rep. Jimmy Gomez (D-CA). This bill reforms LIHTC by increasing eligible basis up to 50% for units serving households at  $\leq 30\%$  AMI or  $\leq 100\%$  of the federal poverty line and requiring at least 20% of units be designated for ELI renters.

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### **Revitalizing Downtowns and Mainstreets Act**

Introduced by Reps. Jimmy Gomez (D-CA) and Mike Carey (R-OH). The bill establishes a federal tax credit to convert underutilized commercial buildings into housing, covering 20–35% of eligible costs. CLPHA is supportive.

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### **HOMES Act**

Introduced by Rep. Alexandria Ocasio-Cortez (D-NY) and Sen. Tina Smith (D-MN). The bill would create a national Housing Development Authority, repeal the Faircloth Amendment, and provide funding to address the public housing capital backlog.

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### **National Infrastructure Bank Act**

Introduced by Rep. Danny Davis (D-IL). Establishes a national infrastructure bank that could finance public housing preservation and development.

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### **Build Housing With Care Act**

Introduced by Rep. Suzanne Bonamici (D-OR). Creates a grant program to support co-located affordable housing and childcare facilities.

# ADVANCE CLPHA-ENDORSED LEGISLATION

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## **Housing ACCESS Act**

Introduced by Sen. Edward Markey (D-MA). Requires HHS, HUD, and Treasury to issue coordinated guidance connecting Medicaid housing-related services with housing resources.

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## **Public Housing Safety Act**

Introduced by Sen. Tina Smith (D-MN) and Rep. Bonnie Watson Coleman (D-NJ). Establishes a grant program for PHAs to install automatic sprinkler systems in public housing.

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## **Expanding Service Coordinators Act**

Introduced by Rep. Adam Smith (D-WA). Authorizes \$45 million annually for five years for ROSS coordinators and a new \$37 million HRSA grant program funding 150 service coordinator positions, plus training investments.

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## **Reducing Housing Regulatory Barriers Act**

Introduced by Sen. John Fetterman (D-PA). Provides technical assistance on zoning and land-use reform through HUD PD&R and establishes a taskforce including PHAs as eligible stakeholders.

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## **Housing Supply and Affordability Act**

Introduced by Rep. Lisa Blunt Rochester (D-DE). Creates a five-year HUD grant program for jurisdictions with rising housing costs to plan and implement strategies to expand housing supply.



## About CLPHA

For over 40 years, the Council of Large Public Housing Authorities has worked to preserve and improve public and affordable housing through advocacy, research, policy analysis, and public education. CLPHA's member agencies collectively own and manage nearly 40 percent of the nation's public housing stock, administer more than a quarter of the Housing Choice Voucher program, and provide vital services to more than one million low-income households. Through its Housing Is initiative, CLPHA is building a future where housing, education, and health systems work together to improve life outcomes for low-income people.



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