

SEPTEMBER 2025

NOT EVEN A PLACE IN LINE

SHORTAGE OF HOUSING CHOICE VOUCHERS
AND CLOSED WAITLISTS IN ILLINOIS



INTRODUCTION & KEY FINDINGS

This *Not Even A Place in Line* 2025 report focuses on the capacity of the federal Housing Choice Voucher (HCV) Program in Illinois. As the largest federal rental assistance program, **Housing Choice Vouchers currently serves more than 2.3 million households across the country,¹ including nearly 100,000 in Illinois²**—lifting many out of poverty and reducing their risk of homelessness. Supporting and expanding HCVs, as well as understanding the need for them in Illinois, has long been a priority for Housing Action Illinois; this report comes 10 years after a report with the same title that we co-authored with the Social IMPACT Research Center, a program of Heartland Alliance.

Our August-September 2025 survey and research of Illinois' Public Housing Authorities (PHAs) shows that, **out of the 64 PHAs that administer Housing Choice Vouchers, 46 (77 percent) have a closed voucher waitlist.** Moreover, of the **99,861** vouchers in Illinois, **95% are administered by PHAs with closed waitlists.** The few open waitlists are generally in rural communities with very limited voucher capacity.

95%

of Housing Choice Vouchers in Illinois are administered by Public Housing Authorities with closed waitlists

The result is stark: most Illinoisans in need of affordable housing cannot even get in line for the primary federal rental assistance program.

Moreover, of the PHAs that responded to our survey and have a housing choice voucher program, a significant number reported that they're either currently experiencing a shortfall, or believe they could experience a shortfall before the end of the PHA's fiscal year.

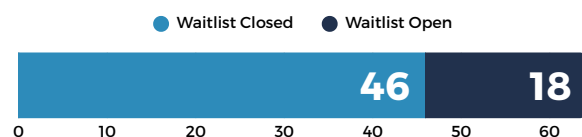
Federal Funding Landscape as Fiscal Year Nears Its End

The report is being released as Congress debates the fiscal year 2026 federal budget. The House budget proposal reduces HCV funding, while the Senate version provides a small increase. **Concerningly, neither proposal would provide nearly enough funding to renew all existing vouchers.³**

This year, as in past years, rising rents in the private market—resulting from the shortage of affordable rental homes—are driving up the cost of each voucher. As a result, many PHAs are, or are at risk of, experiencing budget shortfalls that threaten their ability to maintain their existing number of vouchers without support from federal funding or relying on cost-saving measures that may decrease assistance levels.

Further compounding the problem, funding for the Emergency Housing Voucher (EHV) Program is expected to run out in 2026, adding to the fiscal pressures of the 15 PHAs in Illinois that were awarded these vouchers. According to data from HUD, **in April 2025, the EHV Program served almost 60,000 households nationwide, including more than 1,800 in Illinois,** at the height of the program. The program will exhaust its funding by the end of 2026 if Congress does not include appropriations in the budget to sustain families and individuals relying on these vouchers.⁴ As Congress finalizes the Fiscal Year 2026 budget, it must ensure sufficient funding to renew all HCVs and EHV.

PHAs That Administer Housing Choice Vouchers



% of vouchers administered by PHAs with closed waitlists



NEED FOR AFFORDABLE HOUSING IN ILLINOIS

Throughout the country, minimum wages have not kept up with the rising cost of housing.⁵ According to the annual *Out of Reach* report⁶, co-released by the National Low Income Housing Coalition and Housing Action Illinois, even in Illinois, where the minimum wage of \$15 per hour is much higher than the federal minimum wage of \$7.25 per hour, working a full-time, minimum wage job alone does not allow residents to afford decent housing. And, decent units that are affordable and available to minimum wage earners are few and far between.

The *Out of Reach* report shows that in order to afford a modest, 2-bedroom rental unit in Illinois, a person would need to earn an average hourly wage of \$29.81, or an annual income of \$61,997. This means that a minimum wage earner would need to work an average of 79 hours each week, or two full-time jobs, to afford such a unit.

Presuming a full-time work week of 40 hours, an affordable apartment for a person earning minimum wage is no more than \$780.

The average fair market rate of a studio apartment in Illinois is \$1,250.

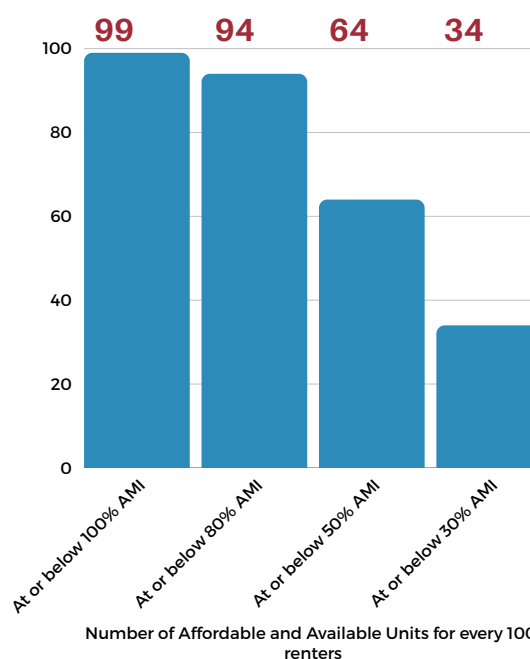
This is 1.6 times the total amount the renter could afford.

Seniors and people with disabilities on fixed incomes who rely on Social Security Insurance (SSI) are among the people who are most vulnerable to the lack of affordable housing units. If a senior who receives \$967 in SSI payments per month relies on SSI to provide their basic needs, they would be able to afford no more than \$290 in rent per month. That is less than a quarter of the cost of fair market rent for a studio apartment in the state of Illinois.

TANF (Temporary Assistance for Needy Families) provides cash assistance for families with children who are low-income or experiencing an emergency. Although a critical program for supporting families in poverty, families receive merely \$529 a month in cash benefits.⁷ Benefits at this level would only help cover about 35% of rent for a decent, 2-bedroom rental unit, let alone additional essential family costs such as food, healthcare, diapers, clothes, or prescription medications.

Compounding the fact that minimum wage earners and people on fixed incomes do not earn nearly enough to afford basic housing needs at fair market rent is the acute shortage of rental homes that are available to extremely low income Illinoisans. Based on data from the 2025 *The Gap* report⁸, also co-released by NLIHC and Housing Action Illinois, there are merely 34 affordable and available units available for every 100 extremely low-income (ELI) renters, whose households income is at or below 30% of the area median income. Moreover, approximately 75% of these renters are severely cost-burdened, spending over 50% of their income on rent.

The following chart shows the shortage of affordable and available units is most extremely low-income households. ELI thresholds vary by community. In the Chicago area in 2025, an ELI household of four has an annual income of no more than \$35,970.



THE HOUSING CHOICE VOUCHER PROGRAM

Understanding Housing Choice Vouchers

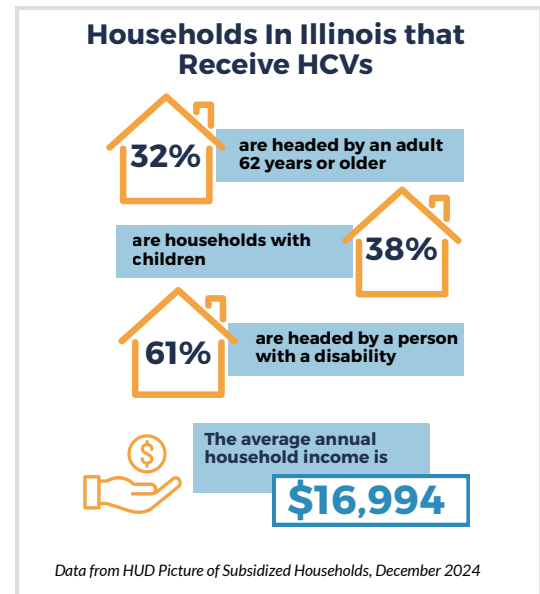
The Housing Choice Voucher (HCV) program is the largest federal rental assistance program in the United States. It supports over 5 million people in 2.3 million households in paying their rent, maintaining stable housing, and reducing their risk of homelessness.⁹

After a family secures a home to rent through the private market, HCVs pay a portion of a household's rent to stabilize that rent at an affordable level based on that household's income. Most often, HCVs cover the difference between the cost of the rental unit and 30% of the household's income, the affordability benchmark used by the U.S. Department of Housing and Urban Development (HUD). Families generally pay a minimum rent, typically around \$50, for rent and utilities, and the voucher covers the rest of the cost up to a certain level. The private unit must meet federal housing quality standards and the rent must be deemed reasonable based on the area's Fair Market Rent, as determined by HUD.¹⁰

Federal regulations dictate that only low-income households are eligible to receive HCVs. Seventy-five percent of new households admitted into the program reported having income up to 30% of the area median income or income up to the poverty line, whichever is higher.¹¹

Funding for HCVs and other federal rental assistance programs are appropriated annually to HUD and administered through approximately 2,200 local PHAs nationally.¹² Each PHA has a cap on the number of "authorized vouchers" they may give out, determined by the total number of vouchers received since the beginning of the program in the 1970s.¹³ In practice, however, the number of vouchers that a PHA can issue is based on the amount of funding that Congress decides to appropriate to the program for that fiscal year. The number of vouchers that a PHA can issue is also limited by other factors, including the cost of subsidizing each existing voucher, which can fluctuate based on increasing rental costs.

Housing Choice Vouchers in Illinois



Of the 105 PHAs in Illinois, 64 administer HCVs

Data from the 2020 census showed that in 2018, rental assistance, including HCVs and other federal programs, lifted 3 million people above the poverty line, including 665,000 seniors and 936,000 children.¹⁴ HCVs have been shown to reduce the risk of homelessness, where one study showed that the program reduced the amount of families living in shelters or on the street by nearly 75%.¹⁵ HCVs have a significant impact on child well-being, where children in households that receive a voucher experience fewer sleep disruptions and behavioral problems. Adults also report significant health benefits due to reduced stress.¹⁶

Although rental assistance programs have lifted a significant number of people out of poverty, far more residents are in need of rental assistance than funding provides. At current funding levels, only one in four renters who qualify receive federal housing assistance, leaving the remaining 75% of renters to struggle to afford the cost of housing.¹⁷

ILLINOIS HOUSING CHOICE VOUCHER CAPACITY AND WAITLISTS STATUS

In August and September of 2025, we surveyed PHAs in Illinois by email and phone about their waitlist status for the Housing Choice Voucher Program, as well as reviewed information on PHA websites. In the charts below, we used data from this survey and data we received directly from HUD to report on the number of vouchers leased by each PHA as of June 30, 2025.

Waitlist Status of Public Housing Authorities in Illinois

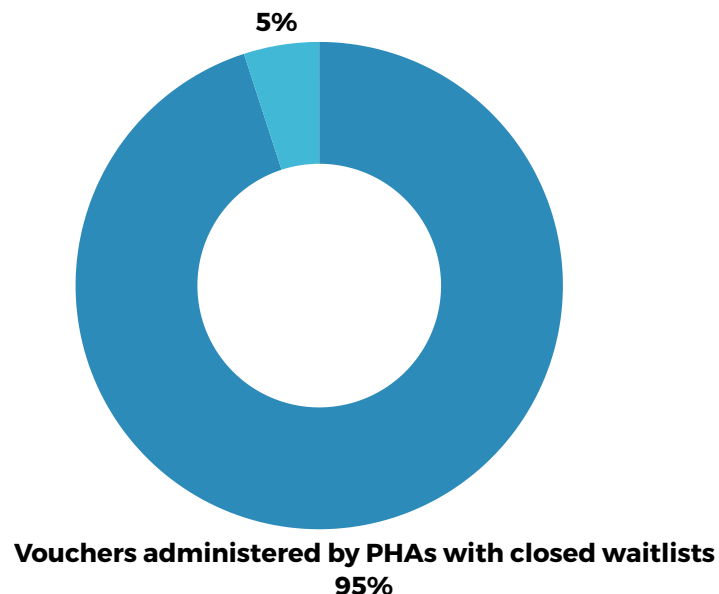
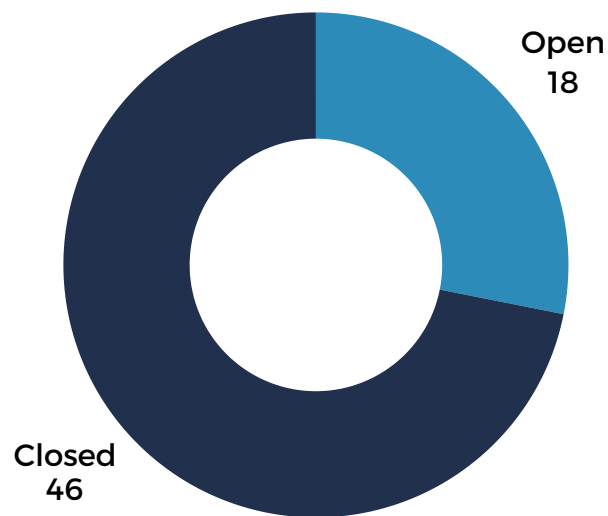


TABLE 1: VOUCHERS AND WAITLIST STATUS BY PHA

PHA Code	Public Housing Authority	# Vouchers Leased	Waiting List Status
IL002	Chicago Housing Authority	51,820	Closed
IL003	Peoria Housing Authority	1,643	Closed
IL004	Springfield Housing Authority	2,049	Closed
IL006	Housing Authority of Champaign County	2,181	Closed
IL009	The Housing Authority of Henry County	167	Open
IL010	Grtr Metro. Area Hsng Auth of Rock Island County	415	Closed
IL011	The Housing Authority Of The City Of Danville, IL	555	Closed
IL012	Decatur Housing Authority	845	Closed
IL014	Housing Authority for LaSalle County	564	Open
IL015	Madison County Housing Authority	1,073	Closed
IL016	Quincy Housing Authority	241	Closed
IL018	Housing Authority of the City of Rock Island	455	Closed
IL020	Moline Housing Authority	233	Closed
IL022	Rockford Housing Authority	1,595	Closed
IL024	Housing Authority of Joliet	2,412	Closed
IL025	Housing Authority Cook County	13,199	Closed
IL026	Housing Authority of the City of Waukegan	678	Closed
IL028	Menard County Housing Authority	700	Open

PHA Code	Public Housing Authority	# Vouchers Leased	Waiting List Status
IL030	St. Clair County Housing Authority	2,195	Open
IL032	Whiteside County Housing Authority	162	Closed
IL035	Lee County Housing Authority	18	Closed
IL037	Montgomery County Housing Authority	82	Closed
IL038	Housing Authority of Christian County, Illinois	328	Closed
IL039	Kankakee County Housing Authority	410	Closed
IL040	Logan County Housing Authority	33	Closed
IL043	Housing Authority - County of Saline	77	Open
IL050	Housing Authority of the County of Williamson	98	Open
IL051	Housing Authority of the City of Bloomington, IL	420	Closed
IL052	Randolph County Housing Authority	41	Open
IL053	Housing Authority of the County of Jackson, IL.	342	Closed
IL056	Housing Authority of the County of Lake, IL.	3,054	Closed
IL057	Housing Authority of Marion County	236	Open
IL059	Housing Authority of Jefferson County	70	Closed
IL061	Housing Authority of the County of Franklin	52	Closed
IL074	Housing Authority of the County of Jersey	171	Open
IL076	Housing Authority of the County of McDonough	95	Closed

PHA Code	Public Housing Authority	# Vouchers Leased	Waiting List Status
IL079	Morgan County Housing Authority	167	Closed
IL082	Housing Authority of the County of JoDaviess	13	Closed
IL083	Winnebago County Housing Authority	763	Closed
IL084	Fulton County Housing Authority	248	Closed
IL085	Knox County Housing Authority	198	Open
IL086	Bureau County Housing Authority	71	Closed
IL087	Housing Authority of the County of Shelby, IL.	90	Open
IL088	Housing Authority Of The County of Wayne, Illinois	20	Open
IL089	Housing Authority Of The County Of DeKalb	610	Open
IL090	Housing Authority of the City of Aurora	1,252	Closed
IL091	Warren County Housing Authority	92	Open
IL092	Housing Authority of Elgin	1,030	Closed
IL095	Ogle County Housing Authority	114	Open
IL096	Housing Authority of the County of Richland	75	Open
IL101	DuPage Housing Authority	3,263	Closed
IL103	Housing Authority of the Village of Oak Park	429	Closed
IL104	Woodford County Housing Authority	156	Open
IL107	Housing Authority of the City of North Chicago, IL	276	Closed
IL116	McHenry County Housing Authority	810	Closed

PHA Code	Public Housing Authority	# Vouchers Leased	Waiting List Status
IL117	Housing Authority of the County of McLean, Ill.	304	Closed
IL120	Housing Authority of Edgar County	56	Closed
IL122	Housing Authority of the County of Boone	135	Closed
IL123	Housing Authority of Mt. Vernon, Illinois	53	Closed
IL124	East Peoria Housing Authority	248	Closed
IL126	Housing Authority of the City of Marion, Illinois	155	Closed
IL130	Housing Authority of the Town of Cicero	191	Closed
IL131	Mercer County Housing Authority	20	Closed
IL136	Housing Authority of Park Forest	151	Closed
IL137	Kendall Housing Authority	162	Closed
Total		99,861	

Note: Data on the number of vouchers in this table was received directly from HUD in May 2025. Therefore, it may not necessarily be the same as what's shown on the online HUD Housing Choice Voucher Dashboard or other data sources.

HOUSING CHOICE VOUCHER PROGRAM SHORTFALLS

Of the 23 PHAs with a Housing Choice Voucher program that responded to our survey:

- 8 responded that they are experiencing funding shortfall;
- 9 believe they could experience a shortfall before the end of the PHA's fiscal year; and
- 6 responded they are not currently experiencing a shortfall.

A PHA experiences a funding shortfall when the money they receive from HUD is not adequate to meet the costs of administering their vouchers or programs. The funding amount for housing vouchers that PHAs receive is calculated based on a combination of factors, including how much the PHA spent in the previous year, a HUD calculated localized inflation factor, and limitations based on how much Congress appropriated to the program in that fiscal year.¹⁸

In 2024 and 2025, Congressional appropriations have not provided sufficient funding for the voucher program in part because the inflation factor that HUD calculated did not match the actual cost of subsidy payments. Many PHAs who experience shortfalls in 2024 and 2025 dipped into their reserves or pursued cost-saving measures.¹⁹

A letter accompanying an administrative notice from HUD in May of 2025 stated that, "while PHAs are receiving allocations equal to 100% of their 2025 renewal funding eligibility, HUD remains concerned that a sizable number may experience HCV funding shortfalls this year. A fundamental principle of the HCV program is for PHAs to manage within their program budgets, including available program reserves. HUD has very limited funds to address HCV shortfalls in 2025, and PHAs should not operate their programs under an assumption that such funds will be available."²⁰

With a few exceptions, PHAs experiencing shortfalls are required by HUD to immediately suspend the issuance of new vouchers, even when one would otherwise become available by someone exiting the program.²¹

Additional required action during a shortfall include:

- Ceasing to absorb vouchers under the portability provisions of the program, which facilitate a voucher holder moving from one PHA jurisdiction to another.
- Applying to HUD for funding to help alleviate the shortfall.

Additional cost savings a PHA can implement include, but are not limited to:

- Reduce the subsidy standards that determine the amount of housing assistance provided to the voucher holder household.
- Reduce the payment standards that determine rent paid to the owner.
- Restrict and/or limit tenant moves to higher cost units, including larger units
- Limit the dollar amount of rent increase requests for owners.

For PHAs that continue to experience shortfalls due to inadequate funding, their reserves will dry up and cost-saving measures will mean that less families will be served, increasing waitlist times and decreasing affordable housing options for families in Illinois and throughout the country. The long-term impact of this scenario is that fewer households will receive vouchers and the total number of households served will decline, primarily through attrition.

STATE OF THE EMERGENCY HOUSING VOUCHER PROGRAM

The Emergency Housing Voucher (EHV) Program was created as a part of the American Rescue Plan Act of 2021 and was funded with a \$5 billion, one-time appropriation. The EHV program is intended to serve some of the most vulnerable to homelessness, including those who are survivors of domestic violence and human trafficking.²² As of April 2025, HUD data showed that nearly 60,000 households in the United States rely on EHV to keep them housed, including more than 1,800 in Illinois.

According to data from HUD updated as of September 5, 2025, of the 15 PHAs in Illinois that have administered EHV, 14 are not issuing new vouchers. Only 5 new vouchers have been issued in the last 180 days.²³

Earlier this year, service providers in suburban Cook County, DuPage County, and Chicago shared with us stories about families who received EHV and the impact it had on their lives at one of their most vulnerable moments. One story describes the difference one of these vouchers can make:

"[Our voucher program has helped] a family of six [who] fled from their previous residence in fear for their lives and for safety to escape from a violent abusive partner. The family was provided emergency shelter for a few weeks and a housing program while they recovered from traumatic events. The survivor family used their time in the emergency housing voucher program to get through one of the most challenging years of their life, including the loss of close family members, financial difficulties and navigating accessibility challenges in the suburbs. The program provided essential support such as rental assistance and utilities, along with

some financial assistance from other grants, that strengthened the family's capacity to succeed in pursuing educational aspirations of the children and parents, as well as to gain employment."

This is just one of the more than 1,800 households in Illinois that have relied on this program to gain stability.

Although the law creating the EHV program allowed funding to be spent through 2030, spending has been higher than expected due to higher than planned for costs of rent.²⁴ The EHV program is expected to run out of funding during 2026. If Congress does not appropriate enough funds to cover the cost of these vouchers, families could lose their vouchers, increasing their risk of homelessness and adding additional financial stress to PHAs capacity to provide affordable housing options.

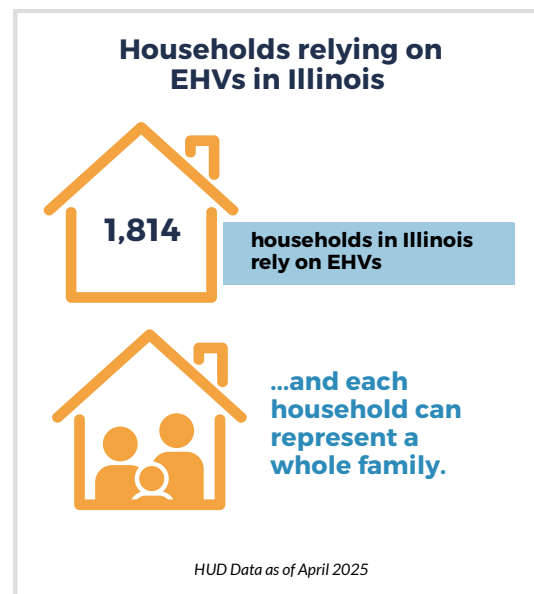


TABLE 2: EMERGENCY HOUSING VOUCHERS BY PHA

PHA Code	Public Housing Authority	Leased Vouchers
IL002	Chicago Housing Authority	1,089
IL004	Springfield Housing Authority	34
IL006	Housing Authority of Champaign County	69
IL022	Rockford Housing Authority	29
IL024	Housing Authority of Joliet	62
IL025	Housing Authority of the County of Cook	257
IL028	Menard County Housing Authority	22
IL030	St. Clair County Housing Authority	32
IL053	Housing Authority of the County of Jackson, IL	8
IL056	Housing Authority of the County of Lake, IL	48
IL085	Knox County Housing Authority	6
IL089	Housing Authority of the County of DeKalb	10
IL090	Aurora Housing Authority of the City of Aurora	34
IL092	Housing Authority of Elgin	41
IL101	DuPage Housing Authority	73
Total		1,814

Note: Data from April 17, 2025. The number of EHV's leased varies by time period based on funding availability and other factors.



FISCAL YEAR 2026 HOUSING NEEDS AND BUDGET RECOMMENDATIONS

As we approach a new federal fiscal year beginning October 1, 2025, many PHA in Illinois and throughout the nation are facing shortfalls, most people who qualify for HCVs are not able to get a spot in line, and the EHV Program is facing a fiscal cliff.

According to the Center on Budget and Policy Priorities, the proposed House budget will result in approximately 411,000 fewer people throughout the country receiving rental assistance next year. This includes an estimated 7,700 Illinois households and 17,200 people.²⁵ Although the Senate bill would increase voucher renewal funding by \$1 billion, it would still result in approximately 243,000 fewer people in 108,000 households receiving rental assistance. This includes an estimated 4,600 Illinois households and 10,200 people.

Neither budget proposal provides any direct funding to support the people who currently use EHV.

Given the findings of the report and the current fiscal year 2026 budget proposals, we recommend that Congress pass a fiscal year 2026 budget that will:

- **Fully fund the HCV Administrative Fee Account at \$3.4 billion to enable PHAs to provide effective assistance to voucher holders.** The Administrative Fee Account covers operating costs for activities like applicant intake, income determinations, unit inspections, disbursing funds to landlords and includes other eligible costs like providing security deposits or landlord retention payments. This funding is crucial to ensure landlords stay engaged with the HCV program. Current year funding is only \$2.8 billion. The House budget significantly cuts funding to slightly less than \$2 billion, while the Senate provides a modest increase to \$2.9 billion.²⁷
- **Provide full funding to cover existing HCV contracts to ensure that families who rely on HCVs continue to live in affordable homes and reduce their risk of homelessness.** According to the National Association of Housing and Redevelopment Officials (NAHRO), this would require \$35.65 billion, compared to the \$32.1 billion allocated by the House and \$34 billion provided by the Senate.²⁶
- **Continue to fund the EHV Program** as a separate program or provide additional capacity to the HCV Program to absorb these vouchers without an overall loss of voucher capacity.

ENDNOTES

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HOUSING ACTION ILLINOIS

Housing Action is a statewide coalition that has been leading the movement to end homelessness, address the shortage of affordable rental housing, and expand homeownership opportunities in Illinois for nearly 40 years. Our 200+ member organizations include housing counseling agencies, homeless service providers, developers of affordable housing, and policymakers. We bring everyone together to work toward our vision of an Illinois where everyone has a stable, good home.