



# 2026

# ADVOCACY TOOLKIT

LOW INCOME HOUSING  
COALITION OF ALABAMA



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# WELCOME



## MESSAGE FROM LIHCA'S EXECUTIVE DIRECTOR

A safe, stable home is the foundation for health, dignity, and opportunity. Yet across Alabama, too many families cannot find housing they can afford. The shortage of homes for people with the lowest incomes continues to grow, and more households are being pushed into impossible choices just to keep a roof over their heads.

This is a moment when leadership and advocacy matter. Alabama has the tools to expand affordable housing and strengthen communities, but progress depends on sustained investment and public will.

Your voice is a critical part of this effort. This toolkit will help you share the facts, tell your story, and advocate for solutions.

Together, we can ensure that every Alabamian has the opportunity to live in a safe and affordable home.

Thank you for standing with us in this work.

A handwritten signature in black ink that reads "Russell L. Bennett".

Russell L. Bennett, LGSW, PhD  
Executive Director



# ABOUT LIHCA



Since 2007, the Low-Income Housing Coalition of Alabama (LIHCA) has united organizations, advocates, and individuals with lived experiences to fight for a future where every Alabamian has a safe, stable, and affordable place to call home. The affordable housing crisis in Alabama is staggering; too many families are struggling to find housing they can afford, putting their health, stability, and future at risk.

Together, we can change this.

## ABOUT THIS TOOLKIT

Advocacy is one of our most powerful tools to create lasting solutions. By raising our voices, sharing our stories, and engaging with policymakers, we can drive the policies and investments needed to ensure that the most vulnerable members of our communities are not left behind.

This toolkit is designed to empower you, whether you are a seasoned advocate or just getting started. It provides the knowledge, tools, and strategies to make a real impact. Now is the time to act.

Let's work together to build a stronger, more just Alabama where housing is not a privilege but a foundation for opportunity.



# A ROADMAP FOR EFFECTIVE **ADVOCACY**

## **EDUCATE YOURSELF**

Understanding Alabama's affordable housing crisis is the first step to effective advocacy. Learn about the state's housing shortage, eviction rates, and policy barriers. Follow housing justice organizations, attend local forums, and subscribe to updates from advocacy groups like LIHCA.

The more you know, the stronger your voice will be!



## **DEFINE YOUR ASK**

When speaking to decision-makers, be clear and concise. Your message should include:

1. *Statement of Concern* – What is the housing issue in Alabama? (e.g., rising rents, lack of funding, eviction crisis)
2. *Statement of Value* – Why does it matter? (e.g., stable housing improves health, education, and workforce participation)
3. *Statement of Solution* – What specific policy change do you want? (e.g., increased funding for rental assistance, tenant protections, inclusionary zoning)

# A ROADMAP FOR EFFECTIVE ADVOCACY

## TAKE ACTION

Your voice matters! Here's how you can advocate for affordable housing:

1. Share Your Story – Lived experiences make a difference. Share your housing challenges or those of your community.
2. Send a Letter, Email, or call your representatives – Click [here to contact your local and state representatives about urgent housing needs.](#)
3. Engage on Social Media – Tweet, post, and tag policymakers to push for action.
4. Meet with Legislators – Request an in-person meeting or invite them to visit your organization to see the housing crisis firsthand.

## FOLLOW UP

Advocacy doesn't stop after the first action—stay engaged!

1. Always thank policymakers for their time, even if they don't immediately support your position. A handwritten note can leave a lasting impression.
2. Track policy progress and hold leaders accountable for their commitments.
3. Encourage others to join the movement—the more voices advocating for housing, the stronger the impact!



# LIHCA 2026 **POLICY PRIORITIES**



## ***ADVANCING STABLE, AFFORDABLE HOUSING FOR EVERY ALABAMIAN***

Affordable housing is the foundation of healthy families, strong communities, and a thriving economy.

In 2026, LIHCA is focused on four core priorities to expand opportunity and protect housing stability across Alabama.

### **1. INCREASE & PROTECT AFFORDABLE HOUSING**

#### **What We're Fighting For:**

- Protect and expand federal housing investments.
- Secure dedicated state funding through the Alabama Housing Trust Fund.
- Increase resources serving extremely low-income households.
- Preserve existing affordable homes and prevent displacement.

#### **Why It Matters:**

When housing is stable and affordable, families can focus on work, school, health, and long-term success.

## 2. ADVANCE TENANT PROTECTIONS

### What We're Fighting For:

- Strengthen key tenant protections through policy reform.
- Promote fair and transparent housing practices.
- Expand education for tenants, landlords, and service providers.

### Why It Matters:

Housing stability should not depend on navigating unclear rules or unfair systems. Strong tenant protections create clarity, fairness, and security.



## 3. STRENGTHEN PUBLIC EDUCATION & ADVOCACY

### What We're Doing:

- Lead 2026 Advocacy Day at the Alabama State Capitol.
- Promote positive housing messaging through Home Matters.
- Equip advocates with updated toolkits and training.
- Convene a statewide Housing Policy Forum.
- Partner in advocacy efforts across Alabama.

### Why It Matters:

Policy change happens when informed communities raise their voices together.

## 4. CENTER TENANTS & COMMUNITY VOICES

### What We're Building:

- Expand and support the Tenant Leader Cohort.
- Advance a statewide tenant protections campaign.
- Launch a coordinated Housing Trust Fund campaign with tenants and stakeholders.

### Why It Matters:

The people most impacted by housing instability must be at the center of solutions.

## OUR COMMITMENT

Together, these priorities will strengthen housing stability, expand affordable housing opportunities, and advance equitable policy solutions across Alabama.

**Join us. Advocate. Mobilize. Build housing justice.**



# ALABAMA HOUSING TRUST FUND OVERVIEW

## WHAT IS THE AHTF?

- The Alabama Housing Trust Fund is a flexible source of funding that can be used to meet a variety of housing needs. It is designed to maintain, retain, and create affordable housing in Alabama.
- Funds can be used for development, rehabilitation, down payment assistance, supportive services and other housing related activities.
- Housing Trust Funds allow states to address critical and/or urgent situations in a fiscally responsible way.

## HOW CAN IT BE FUNDED?

- Based on HB 401, the Housing Trust Fund would be funded through a small increase in the mortgage recording fee paid when certain property loans are recorded.
- Based on the bill, this does not use General Fund dollars or create a broad new tax.
- It creates a dedicated, ongoing funding source for affordable housing in Alabama.

## HOW WILL IT WORK?

- Based on HB 401, when a mortgage or similar loan document is recorded, the fee is collected by the local probate office.
- A portion of that fee is directed into the Alabama Housing Trust Fund.
- Those funds can then be used to support affordable housing and homelessness solutions across the state.



**Every Alabamian  
deserves a safe place  
to live.**

**A funded Alabama  
Housing Trust Fund  
would help turn that  
belief into reality.**

The Housing Trust fund was established with the passage of the Alabama Affordable Housing Act in 2012 (Act 2012-384). It is currently unfunded.

# MOST LOWEST-INCOME RENTERS IN ALABAMA CAN'T AFFORD THEIR HOUSING

## ALABAMA DOESN'T HAVE ENOUGH AFFORDABLE HOMES



**173,399**

EXTREMELY LOW-INCOME RENTER HOUSEHOLDS



**89,750**

AFFORDABLE AND AVAILABLE HOMES

## SHORTAGE: 83,649 HOMES

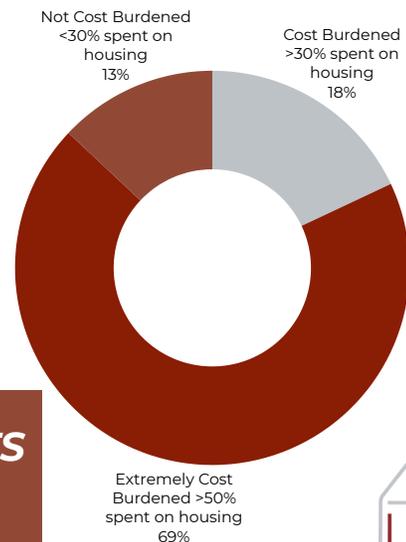
ONLY 52 HOMES EXIST FOR EVERY 100 HOUSEHOLDS WHO NEED THEM

## AS A RESULT, MOST LOW-INCOME RENTERS CANNOT AFFORD HOUSING

**87%**

OF EXTREMELY LOW-INCOME RENTERS ARE COST BURDENED

COST BURDENED = SPENDING MORE THAN 30% OF INCOME ON HOUSING



**AFFORDABLE HOUSING INVESTMENTS CAN HELP REDUCE THIS BURDEN.**



# A PROVEN SOLUTION: FUND ALABAMA'S HOUSING TRUST FUND

## WHAT IS THE HOUSING TRUST FUND?

The Alabama Housing Trust Fund was created to expand and preserve affordable housing across the state.

**HB401** would create a dedicated funding source through a small mortgage recording fee.



## AFFORDABLE HOUSING INVESTMENTS HELP:

- Increase housing supply
- Reduce cost burden for families
- Strengthen local economies
- Support Alabama's workforce



## ACTION NEEDED:

**Support HB401**



Create dedicated funding for the Alabama Housing Trust Fund.

***This is a practical Alabama solution to address the housing shortage.***



**PO BOX 130159  
BIRMINGHAM, AL 35213, US  
(205) 939-0411**

**INFO@LIHCA.ORG**

**LIHCA.ORG**