Federal Housing Finance Agency  
400 7th St SW, Washington, D.C. 20024

Re: Federal Housing Finance Agency Tenant Protections for Enterprise-Backed Multifamily Properties Request for Input

Dear Director Thompson and colleagues:

We, the undersigned academic scholars, believe the Federal Housing Finance Agency (FHFA) should use its influence over the multifamily housing market to keep people housed and foster an economy that works for everyone. We urge the federal government to pursue bold tenant protections and rent regulations for the over 12 million renters living in properties with federally-backed mortgages.

Median rents in the U.S. have risen nearly 20% in the last two years alone, and in every corner of the United States, renters are struggling to stay safely housed.\(^1,2\) Over a century of federal policymaking has helped create and prop up a real estate market that disproportionately harms Black and brown renters.\(^3,4,5,6\) And concurrent catastrophes – including the climate crisis, COVID-19 pandemic, and financial crises – make it even harder to be a renter in America.\(^7,8,9\) In our respective academic fields, countless research studies paint a clear picture of the impact of an unregulated housing market: rents go up, families get evicted, homelessness rises, and people’s health and economic well-being decline.\(^10,11,12,13\) As teachers and mentors, we have also seen how housing insecurity impacts students’ ability to learn and thrive.

Safe and affordable housing is necessary for a person’s basic health and well-being, as well as for the larger economy and existence of a healthy democracy. With this in mind, we recommend that the FHFA consider the following set of tenant protections, which have strong empirical backing:

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11 Hatch, Megan E., and Jinhee Yun. 2020. “Losing Your Home Is Bad for Your Health: Short and Medium-Term Health Effects of Eviction on Young Adults.”
1. Issue universal rent regulations that protect tenants from and limit egregious rent hikes;
2. Condition federally-backed mortgages on good cause eviction and ensure tenants have a right to renew their leases;
3. Ban housing voucher discrimination and enforce fair housing laws that prohibit housing discrimination more broadly;
4. Establish habitability standards and ensure landlords keep their properties in safe, accessible conditions; and
5. Ensure tenants have the right to organize without retaliation from their landlords.

We also urge the FHFA to prioritize tenant perspectives in any decision-making process that results from this RFI process. An inadequate patchwork of renter protections in the housing market creates an unfair power imbalance that allows landlords to take advantage of renters. It is of the utmost importance that the federal government center the needs of tenants to redress past harms, deliver meaningful protections for the most vulnerable among us, and help restore tenants’ faith in the government.

Thank you for issuing a Request for Information (RFI) on the urgent issue of renter protections, and for your attention to this matter. We welcome the opportunity for further dialogue on this important topic.

Sincerely,

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