

# Legislation Addressing Barriers Housing Choice and Landlord Participation

## **Choice in Affordable Housing Act (S.32/H.R.4606)**

**Creates a fund to encourage landlords to participate in rental assistance programs** and lower affordability hurdles facing potential tenants.

**Reduce inspection delays** by allowing units in buildings financed by other federal housing programs to meet the voucher inspection if the unit has been inspected in the past year; **new landlords could also request a pre-inspection (good up to 60 days)**

**Expands Small Area Fair Market Rents (SAFMR)**

**Reform and modernize its annual evaluation of PHAs to include ways to promote more positive interactions with landlords and support voucher families who want access to neighborhoods with greater opportunity.**

**Bipartisan Bill with Cross-Industry Support**

## **DEPOSIT Act (S.1814/H.R.1087)**

Seeks to help low-income renters **overcome the barrier of security deposit payments when moving into new housing.**

Would **expand federal support for essential moving costs, like security deposits, for Section 8 voucher holders and other low-income renters.**

**Requires HUD study and report on alternatives to rental housing security deposits, including requiring a tenant to pay a monthly insurance premium; impact that such alternatives have on the rental housing market and tenants**

# Current Demo(s): Expanding Housing Choice

## HUD Community Choice Demonstration (CCD)

CCD aims to **provide comprehensive mobility-related services (CMRS) to HCV Recipients**. Per HUD [program website](#):

- PHA site participating in the CCD is **implementing substantially the same set of CMRS**. These include:
  - Pre-Move Services
  - Search Assistance:
  - Flexible Family Financial Assistance
  - Owner Incentives
  - Post-Move Services

## Fannie Mae: Expanded Housing Choice Initiative

Aims to **increase acceptance of HCVs in jurisdictions without source of income protections** with pilots in North Carolina and Texas

Per [Fannie Mae](#), benefits of accepting HCVs for Borrowers:

- Lower pricing, flexible loan terms, certainty of execution.
- An expanded renter base.
- Low turnover — HCV renters stay nearly nine years on average.
- A steady stream of rent payments backed by HUD.
- Making a difference in reducing poverty.

**Benefits For HCV families-** affordable unit in high opportunity communities

# Direct Rental Assistance Demonstration

**Simplified Design** - lessons-learned from pandemic-era assistance programs (economic impact payments, the expanded child tax credit, and emergency rental assistance)

**Tests providing rental assistance directly to the eligible household**

Per HUD, [Potential Program Design for Direct Rental Assistance](#): Households selected from existing voucher waitlists would have the opportunity to receive either a traditional voucher (funded by HUD) or a monthly payment for the equivalent value of the voucher (funded by philanthropy)

HUD is **looking to partner with national and local philanthropy** on a Direct Rental Assistance pilot.

Philadelphia's First Guaranteed Income Program: [PHLHousing Plus](#)

- **Launched in 2022 ,partnership** with the **University of Pennsylvania and Philadelphia Housing Authority (PHA)**
- **Participants:** 300 renter households; selected from PHA's HCV and public housing waitlists
- **Receive a direct cash payment on a prepaid debit card every month for 2.5 years to cover a portion of the household's housing costs**