

119TH CONGRESS
1ST SESSION

H. R. 3086

To restore the fair housing mission of the Department of Housing and
Urban Development, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

APRIL 29, 2025

Ms. WATERS introduced the following bill; which was referred to the Committee on the Judiciary, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To restore the fair housing mission of the Department of
Housing and Urban Development, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Restoring Fair Hous-
5 ing Protections Eliminated by Trump Act of 2025”.

6 **SEC. 2. FINDINGS.**

7 The Congress finds the following:

1 (1) The current Administration has taken sev-
2 eral steps that seriously undermine the American
3 people’s fair housing protections.

4 (2) On February 10, 2025, the Secretary of
5 Housing and Urban Development announced that he
6 would halt all current and future enforcement of the
7 Departments’s Equal Access Rule that protect per-
8 sons who are experiencing homelessness from dis-
9 crimination on the basis of sexual orientation and
10 gender identity while residing in shelters and while
11 receiving homeless services.

12 (3) On February 11, 2025, Secretary Scott
13 Turner stated in an interview regarding the halting
14 of Equal Access Rule enforcement that, “We want
15 to uphold, first, what the bible says—that there’s
16 male and female” and also stated that Department
17 of Housing and Urban Development and the Office
18 of Management and Budget “are going after
19 AFFH”.

20 (4) On February 12, 2025, the Secretary of
21 Housing and Urban Development submitted an in-
22 terim final rule about affirmatively furthering fair
23 housing to the Office of Management and Budget
24 for review.

1 (5) On February 12, 2025, the Secretary of
2 Housing and Urban Development submitted a pro-
3 posed Equal Access Rule to the Office of Manage-
4 ment and Budget for review.

5 (6) On February 14, 2025, Bloomberg Law re-
6 ported that the Trump Administration plans to
7 eliminate 50 percent of the staff at the Department
8 of Housing and Urban Development.

9 (7) On February 26, 2025, ProPublica reported
10 that the United States DOGE Service (commonly re-
11 ferred to as the “Department of Government Effi-
12 ciency” or “DOGE”) was given access to confiden-
13 tial fair housing discrimination complaints.

14 (8) On February 26, 2025, the Secretary of
15 Housing and Urban Development announced the re-
16 scission of the rule to affirmatively further fair hous-
17 ing and announced the Department will now rely on
18 localities to self-certify that they comply with the
19 law, even if the locality has not shown to the De-
20 partment that it has affirmatively furthered fair
21 housing, through an interim final rule issued on
22 March 3, 2025, entitled “Affirmatively Furthering
23 Fair Housing Revisions”.

24 (9) On February 25, 2025, the Secretary of
25 Housing and Urban Development, at the direction of

the United States DOGE Service (commonly referred to as the “Department of Government Efficiency” or “DOGE”), canceled 78 Fair Housing Initiatives Program grants that private nonprofit fair housing organizations use to investigate and root out illegal housing discrimination.

(10) On March 13, 2025, Fair Housing Initiatives Program grantees filed a class action lawsuit in a United States District Court.

(11) On March 25, 2025, the United States District Court in the District of Massachusetts granted a temporary restraining order directing the Secretary of Housing and Urban Development to reinstate the 78 Fair Housing Initiatives Program grants.

SEC. 3. MISSION OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT.

Section 2 of the Department of Housing and Urban Development Act (42 U.S.C. 3531) is amended—

(1) in the section heading, by inserting “; MISSION OF DEPARTMENT” after “PURPOSE”;

(2) by inserting “(a) PURPOSE.—” after “SEC. 2.”; and

(3) by adding at the end the following new subsection:

1 “(b) MISSION OF DEPARTMENT.—The mission of the
2 Department of Housing and Urban Development shall be
3 to create strong, sustainable, inclusive communities and
4 quality affordable homes for all. The Department shall
5 work to strengthen the housing market to bolster the econ-
6 omy and protect consumers, meet the need for quality af-
7 fordable rental homes, utilize housing as a platform for
8 improving quality of life, build inclusive and sustainable
9 communities free from discrimination, and transform the
10 way the Department does business.”.

11 **SEC. 4. IMPLEMENTATION OF AFFIRMATIVELY FUR-**
12 **THERING FAIR HOUSING REGULATION.**

13 The Secretary of Housing and Urban Development
14 shall, not later than 90 days after the date of the enact-
15 ment of this section—

16 (1) repeal the interim final rule issued on
17 March 3, 2025, entitled “Affirmatively Furthering
18 Fair Housing Revisions”; and

19 (2) issue a rule that defines “affirmatively fur-
20 ther fair housing” as taking meaningful actions, in
21 addition to combating discrimination, that overcome
22 patterns of segregation and foster inclusive commu-
23 nities free from barriers that restrict access to op-
24 portunity based on protected characteristics. Specifi-
25 cally, affirmatively furthering fair housing means

1 taking meaningful actions that, taken together, ad-
2 dress significant disparities in housing needs and in
3 access to opportunity, replacing segregated living
4 patterns with truly integrated and balanced living
5 patterns, transforming racially or ethnically con-
6 centrated areas of poverty into areas of opportunity,
7 and fostering and maintaining compliance with civil
8 rights and fair housing laws. The duty to affirma-
9 tively further fair housing extends to all of a pro-
10 gram participant's activities and programs relating
11 to housing and urban development.

12 **SEC. 5. REVIEW OF ONLINE COMPLAINTS OF VIOLATIONS**
13 **OF FAIR HOUSING ACT.**

14 (a) IN GENERAL.—Not later than 180 days after the
15 date of the enactment of this Act, the Secretary of Hous-
16 ing and Urban Development shall submit to the Congress
17 a report which contains—

18 (1) a review of the complaints filed with the
19 Secretary under section 810 of the Fair Housing
20 Act (42 U.S.C. 3610) during the 5 year period pre-
21 ceding the date of the enactment of this Act that al-
22 leged a discriminatory housing practice involving a
23 digital platform or artificial intelligence, including
24 any artificial intelligence used for—

25 (A) advertisement delivery and targeting;

- 1 (B) tenant screening;
- 2 (C) automated mortgage underwriting;
- 3 (D) dynamic pricing of real estate; and
- 4 (E) real estate listings; and

5 (2) an analysis of trends and risks related to—

- 6 (A) discrimination that occurs in connec-
- 7 tion with the use of digital platforms to rent or
- 8 purchase housing;

- 9 (B) the sufficiency of the Fair Housing
- 10 Act to remedy discrimination during the rental
- 11 or purchase of housing through digital plat-
- 12 forms; and

- 13 (C) steps the Secretary plans to take to
- 14 address such discrimination.

15 (b) ARTIFICIAL INTELLIGENCE DEFINED.—In this
 16 section, term “artificial intelligence” has the meaning
 17 given the term in section 238(g) of the John S. McCain
 18 National Defense Authorization Act for Fiscal Year 2019
 19 (Public Law 115–232).

20 **SEC. 6. PUBLICLY AVAILABLE DATABASE FOR FAIR HOUS-**
 21 **ING COMPLAINTS.**

22 (a) IN GENERAL.—The Secretary of Housing and
 23 Urban Development shall develop, and update on a quar-
 24 terly basis, a database that is publicly available on a
 25 website of the Department of Housing and Urban Devel-

1 opment, which includes, subject to applicable confiden-
2 tiality constraints, the following:

3 (1) The total number of complaints alleging vio-
4 lations of the Fair Housing Act that were received
5 by the Secretary of Housing and Urban Develop-
6 ment, disaggregated with respect to both number
7 and percentage, by each protected class established
8 under such Act.

9 (2) The number and percentage of the total
10 number of complaints that allege violations of the
11 Violence Against Women Act.

12 (3) The number and percentage of the total
13 number of complaints referred to in paragraphs (1)
14 and (2) that—

15 (A) were made by persons experiencing
16 homelessness;

17 (B) were made by tenants; and

18 (C) were made by persons who have ap-
19 plied for covered housing, disaggregated by
20 each specific type of covered housing for which
21 such person applied.

22 (4) For each State, the number and percentage
23 of the total number of complaints referred to in
24 paragraphs (1) and (2) that were made by residents
25 of such State.

1 (5) The number and percentage of the total
2 number complaints referred to in paragraphs (1)
3 and (2) that alleged that the complainant was retali-
4 ated against after reporting the alleged violation
5 and, of such number, the number and percentage
6 that alleged that the complainant was evicted for
7 any retaliatory reason.

8 (6) The status of the complaints referred to in
9 paragraphs (1) and (2), including a detailed descrip-
10 tion of the resolutions and remedies provided and,
11 for complaints that were administratively closed, of
12 the reasons for such closures.

13 (7) The number and percentage of the total
14 number of complaints referred to in paragraph (1)
15 that were received by—

16 (A) State agencies assisted under the Fair
17 Housing Assistance Program authorized under
18 section 810 of the Fair Housing Act (42 U.S.C.
19 3610); and

20 (B) local agencies assisted under the Fair
21 Housing Initiatives Program authorized under
22 section 817 of such Act (42 U.S.C. 3616).

23 (8) The number and percentage of the total
24 number of complaints referred to in paragraph (1)
25 that ended in a reasonable cause charge by the Sec-

1 retary of Housing and Urban Development or were
2 referred to the Attorney General by the Secretary of
3 Housing and Urban Development.

4 (9) The number and percentage of the total
5 number of complaints referred to in paragraph (1)
6 received by the Attorney General that were not re-
7 ferred to the Attorney General by the Secretary of
8 Housing and Urban Development.

9 (b) COVERED HOUSING.—In this section, the term
10 “covered housing”—

11 (1) with respect to a complaint alleging a viola-
12 tion of the Fair Housing Act, means—

13 (A) housing assisted under the program
14 for supportive housing for the elderly under sec-
15 tion 202 of the Housing Act of 1959 (12
16 U.S.C. 1701q), including the direct loans pro-
17 gram under such section 202 as in effect before
18 the enactment of the Cranston-Gonzalez Na-
19 tional Affordable Housing Act (Public Law
20 101–625; November 28, 1990);

21 (B) housing assisted under the program
22 for supportive housing for persons with disabil-
23 ities under section 811 of the Cranston-Gon-
24 zalez National Affordable Housing Act (42
25 U.S.C. 8013);

1 (C) housing assisted under the program
2 for housing opportunities for people with AIDS/
3 HIV under subtitle D of title VIII of the Cran-
4 ston-Gonzalez National Affordable Housing Act
5 (42 U.S.C. 12901 et seq.);

6 (D) housing assisted under any of the pro-
7 grams under subtitles B through D of title IV
8 of the McKinney-Vento Homeless Assistance
9 Act (42 U.S.C. 11371 et seq.);

10 (E) housing assisted under the HOME In-
11 vestments Partnerships program under subtitle
12 A of title II of the Cranston-Gonzalez National
13 Affordable Housing Act (42 U.S.C. 12741 et
14 seq.);

15 (F) housing assisted under the rent supple-
16 ment program under section 101 of the Hous-
17 ing and Urban Development Act of 1965 (12
18 U.S.C. 1701s);

19 (G) housing financed by a loan or mort-
20 gage that is insured under section 203 of the
21 National Housing Act (12 U.S.C. 1709);

22 (H) housing financed by a loan or mort-
23 gage that is—

24 (i) secured by a first or subordinate
25 lien on a residential real property, includ-

1 ing any such secured loan, the proceeds of
2 which are used to prepay or pay off an ex-
3 isting loan secured by the same property;
4 and

5 (ii) purchased or securitized by the
6 Federal Home Loan Mortgage Corporation
7 or the Federal National Mortgage Associa-
8 tion;

9 (I) housing insured, assisted, or held by
10 the Secretary or a State or State agency under
11 the multifamily rental assistance program
12 under section 236 of the National Housing Act
13 (12 U.S.C. 1715z–1);

14 (J) public housing assisted under title I of
15 the United States Housing Act of 1937 (42
16 U.S.C. 1437 et seq.);

17 (K) a dwelling unit assisted under the
18 Housing Choice Voucher program for rental as-
19 sistance under section 8(o) of the United States
20 Housing Act of 1937 (42 U.S.C. 1437f(o));

21 (L) housing assisted with project-based
22 rental assistance provided under section 8 of
23 the United States Housing Act of 1937 (42
24 U.S.C. 1437f);

1 (M) housing assisted with funds from the
2 Housing Trust Fund as established under sec-
3 tion 1338 of the Federal Housing Enterprises
4 Financial Safety and Soundness Act of 1992
5 (12 U.S.C. 4568);

6 (N) housing assisted under any of the
7 rural housing assistance programs under sec-
8 tion 514, 515, 516, 533, 538, or 542 of the
9 Housing Act of 1949 (42 U.S.C. 1484, 1485,
10 1486, 1490m, 1490p-2, 1490r);

11 (O) any housing project for which equity is
12 provided through any low-income housing tax
13 credit pursuant to section 42 of the Internal
14 Revenue Code of 1986 (26 U.S.C. 42);

15 (P) housing assisted under the Comprehen-
16 sive Service Programs for Homeless Veterans
17 program under subchapter II of chapter 20 of
18 title 38, United States Code (38 U.S.C. 2011 et
19 seq.);

20 (Q) housing and facilities assisted under
21 the grant program for homeless veterans with
22 special needs under section 2061 of title 38,
23 United States Code;

24 (R) permanent housing for which assist-
25 ance is provided under the program for finan-

1 cial assistance for supportive services for very
2 low-income veteran families in permanent hous-
3 ing under section 2044 of title 38, United
4 States Code;

5 (S) any other housing assisted by any
6 housing program administered by the Secretary
7 of Veterans Affairs;

8 (T) housing assisted by the Community
9 Development Financial Institutions Fund estab-
10 lished under the Community Development
11 Banking and Financial Institutions Act of 1994
12 (12 U.S.C. 4701 et seq.);

13 (U) housing assisted under the Neighbor-
14 hood Reinvestment Corporation Act (42 U.S.C.
15 8101 et seq.);

16 (V) housing assisted under title I of the
17 Housing and Community Development Act of
18 1974 (42 U.S.C. 5301 et seq.), including hous-
19 ing assisted with amounts provided during a
20 disaster as described in such Act;

21 (W) transitional or short-term housing as-
22 sisted under the grant program under chapter
23 11 of subtitle B of Violent Crime Control and
24 Law Enforcement Act of 1994;

1 (X) housing assisted under such other
2 Federal housing programs as identified for the
3 purposes of this section; and

4 (Y) Federally subsidized dwelling units
5 that provide affordable housing to low-income
6 persons by means of restricted rents or rental
7 assistance, as identified for the purposes of this
8 section; and

9 (2) with respect to a complaint alleging a viola-
10 tion of the Violence Against Women Act, means a
11 covered housing program (as that term is defined in
12 section 41411 of such Act (34 U.S.C. 12491)).

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