

119TH CONGRESS  
1ST SESSION

# S. 890

To increase the number of landlords participating in the Housing Choice  
Voucher program.

---

## IN THE SENATE OF THE UNITED STATES

MARCH 6, 2025

Mr. COONS (for himself, Ms. SMITH, Mr. WARNOCK, Mr. MORAN, Mr. CURTIS,  
and Mr. HEINRICH) introduced the following bill; which was read twice  
and referred to the Committee on Banking, Housing, and Urban Affairs

---

## A BILL

To increase the number of landlords participating in the  
Housing Choice Voucher program.

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 “Choice in Affordable  
5       Housing Act of 2025”.

6       **SEC. 2. DEFINITIONS.**

7       In this Act—

8               (1) the term “Housing Choice Voucher pro-  
9       gram” means the tenant-based assistance program

under section 8(o) of the United States Housing Act of 1937 (42 U.S.C. 1437f(o));

(2) the term “Secretary” means the Secretary of Housing and Urban Development; and

(3) the term “Tribal Housing and Urban Development-Veterans Affairs Supportive Housing program” means the demonstration program established under paragraph (5) under the heading “TENANT-BASED RENTAL ASSISTANCE” under the heading “PUBLIC AND INDIAN HOUSING” in title II of division K of the Consolidated and Further Continuing Appropriations Act, 2015 (Public Law 113–235; 128 Stat. 2732) (commonly known as “Tribal HUD–VASH”).

### **SEC. 3. FINDINGS.**

Congress finds the following:

(1) The Housing Choice Voucher program is the Federal Government’s largest program helping low-income families, the elderly, and persons with disabilities to afford decent, safe, and sanitary housing in the private market.

(2) The Housing Choice Voucher program is proven to have positive impacts on voucher holders, including increased housing stability, reduced homelessness, and children lifted out of poverty.

1           (3) As a public-private partnership, the Hous-  
2           ing Choice Voucher program relies on the willingness  
3           of private landlords to accept vouchers.

4           (4) Landlord participation is declining in the  
5           Housing Choice Voucher program, with an average  
6           of 10,000 housing providers leaving the program  
7           each year between 2010 and 2016.

8           (5) Landlord participation is especially lacking  
9           in “high-opportunity neighborhoods” that have low  
10          poverty rates and good access to quality schools,  
11          jobs, and public transportation.

12          (6) The Secretary has conducted and continues  
13          to conduct research on landlord participation in the  
14          Housing Choice Voucher program.

15          (7) The Moving to Work demonstration pro-  
16          gram of the Department of Housing and Urban De-  
17          velopment has given participating public housing  
18          agencies the ability to test innovative strategies to  
19          incentivize landlords to accept vouchers.

20          (8) Indian Tribes and tribally designated hous-  
21          ing entities, which do not participate in the Housing  
22          Choice Voucher program, benefit from the Tribal  
23          Housing and Urban Development-Veterans Affairs  
24          Supportive Housing program, which provides rental

1 assistance to Native American veterans who are ex-  
 2 periencing or at risk of experiencing homelessness.

3 **SEC. 4. SENSE OF CONGRESS.**

4 It is the sense of Congress that the Housing Choice  
 5 Voucher program should be improved to increase the num-  
 6 ber of landlords, particularly landlords with units in high-  
 7 opportunity neighborhoods, who accept vouchers in order  
 8 to expand housing choice and opportunity, and further fair  
 9 housing.

10 **SEC. 5. INCENTIVIZING LANDLORD PARTICIPATION IN**  
 11 **HOUSING CHOICE VOUCHER PROGRAM.**

12 (a) ONE-TIME INCENTIVE PAYMENTS.—Section 8(o)  
 13 of the United States Housing Act of 1937 (42 U.S.C.  
 14 1437f(o)) is amended by adding at the end the following:

15 “(23) ONE-TIME INCENTIVE PAYMENTS.—

16 “(A) DEFINITION.—In this paragraph, the  
 17 term ‘eligible unit’ means a dwelling unit  
 18 that—

19 “(i) is located in a census tract with  
 20 a poverty rate of less than 20 percent; and

21 “(ii) has not previously been subject  
 22 to a housing assistance payment contract  
 23 under this subsection.

24 “(B) INCENTIVE PAYMENT AUTHORITY.—

1           “(i) IN GENERAL.—To incentivize  
2           landlords who own dwelling units in low-  
3           poverty areas to enter into housing assist-  
4           ance payment contracts under this sub-  
5           section, the Secretary shall provide assist-  
6           ance under this paragraph to public hous-  
7           ing agencies to be used to offer a one-time  
8           payment directly to the owner of an eligi-  
9           ble unit entering into a housing assistance  
10          payment contract with the public housing  
11          agency for the eligible unit.

12          “(ii) AMOUNT.—The amount of an in-  
13          centive payment made to an eligible owner  
14          under clause (i) may not exceed 200 per-  
15          cent of the monthly housing assistance  
16          payment made to the eligible owner for the  
17          eligible unit.

18          “(iii) CONDITIONS PERMITTED.—Sub-  
19          ject to paragraph (7), a public housing  
20          agency may require the owner of an eligi-  
21          ble unit, as a condition of receiving an in-  
22          centive payment under clause (i), to com-  
23          mit to lease the eligible unit to tenants as-  
24          sisted under this subsection for more than  
25          1 year.

1                   “(iv) LIMIT.—The owner of an eligible  
 2                   unit may not receive more than 1 incentive  
 3                   payment under clause (i), regardless of—

4                   “(I) the number of eligible units  
 5                   owned by the owner; or

6                   “(II) the number of public hous-  
 7                   ing agencies with which the owner has  
 8                   entered into housing assistance pay-  
 9                   ment contracts.”.

10           (b) SECURITY DEPOSIT PAYMENTS.—Section 8(o) of  
 11 the United States Housing Act of 1937 (42 U.S.C.  
 12 1437f(o)), as amended by subsection (a), is amended by  
 13 adding at the end the following:

14                   “(24) SECURITY DEPOSIT PAYMENTS.—

15                   “(A) SECURITY DEPOSIT PAYMENT AU-  
 16                   THORITY.—The Secretary shall provide assist-  
 17                   ance to public housing agencies to be used to  
 18                   pay the owner of a dwelling unit assisted under  
 19                   this subsection for a security deposit, or a sub-  
 20                   stantial portion thereof, on behalf of the tenant  
 21                   of the dwelling unit in accordance with subpara-  
 22                   graph (B).

23                   “(B) MINIMUM PHA REQUIREMENTS.—A  
 24                   public housing agency that receives assistance  
 25                   from the Secretary under subparagraph (A)

1           shall administer the assistance in accordance  
2           with the following conditions:

3                   “(i) The public housing agency shall  
4                   pay the owners of dwelling units assisted  
5                   under this subsection for a security de-  
6                   posit, or a substantial portion thereof, in  
7                   an amount determined by the public hous-  
8                   ing agency, on behalf of the tenants of the  
9                   dwelling units.

10                   “(ii) In making payments to owners of  
11                   dwelling units under clause (i), the public  
12                   housing agency shall give priority to own-  
13                   ers of dwelling units occupied by extremely  
14                   low-income families.

15                   “(iii) The owner of a dwelling unit  
16                   may deduct amounts from a security de-  
17                   posit payment received under clause (i) to  
18                   cover damages beyond normal wear and  
19                   tear caused by the tenant of the dwelling  
20                   unit, any member of the tenant’s house-  
21                   hold, or any guest or other person under  
22                   the tenant’s control.

23                   “(iv) The public housing agency shall  
24                   conduct a damage claims process where-  
25                   by—

1 “(I) in order to deduct amounts  
2 from a security deposit payment re-  
3 ceived under clause (i), the owner of  
4 a covered dwelling unit must submit a  
5 claim to the public housing agency  
6 with an itemized list of damages and  
7 evidence and request reimbursement;  
8 and

9 “(II) the tenant of a covered  
10 dwelling unit may refute a claim sub-  
11 mitted under subclause (I).

12 “(v) The public housing agency  
13 shall—

14 “(I) establish an amount of re-  
15 pair costs for which a tenant will be  
16 responsible; and

17 “(II) notify a tenant, upon the  
18 tenant entering into a lease for a  
19 dwelling unit assisted under this sub-  
20 section, of the amount described in  
21 subclause (I).

22 “(vi) The public housing agency may  
23 determine what action to take if a tenant  
24 demonstrates an inability to pay the



1 amount of repair costs for which the ten-  
 2 ant is responsible under clause (v).

3 “(vii) At the end of a tenant’s occu-  
 4 pancy of a dwelling unit assisted under  
 5 this subsection, the landlord shall return to  
 6 the public housing agency any unused  
 7 amount of a security deposit payment re-  
 8 ceived under clause (i).

9 “(C) RULE OF CONSTRUCTION.—Nothing  
 10 in subparagraph (B) shall be construed to pro-  
 11 hibit a public housing agency from establishing  
 12 additional conditions for the administration of  
 13 assistance received under subparagraph (A) in  
 14 accordance with applicable State and local  
 15 laws.”.

16 (c) LANDLORD LIAISON BONUS PAYMENTS.—Section  
 17 8(o) of the United States Housing Act of 1937 (42 U.S.C.  
 18 1437f(o)), as amended by subsection (b), is amended by  
 19 adding at the end the following:

20 “(25) LANDLORD LIAISON BONUS PAYMENTS.—

21 “(A) IN GENERAL.—Each year, the Sec-  
 22 retary shall award 1 bonus payment to each  
 23 public housing agency that employs, contracts  
 24 with a service partner that employs, or dem-  
 25 onstrates an intent to employ or contract with

1 a service partner that employs, not less than 1  
 2 dedicated landlord liaison whose duties include,  
 3 with respect to the tenant-based assistance pro-  
 4 gram under subsection (o)—

5 “(i) conducting landlord outreach, re-  
 6 cruitment, and retention;

7 “(ii) educating and training landlords  
 8 regarding the program; and

9 “(iii) operating a phone hotline, online  
 10 portal, monitored email address, or other  
 11 mechanism designated by the Secretary for  
 12 landlord questions and concerns regarding  
 13 the program.

14 “(B) DEMONSTRATING COMPLIANCE.—The  
 15 Secretary shall determine how a public housing  
 16 agency may demonstrate that it offers or in-  
 17 tends to offer a landlord liaison service for pur-  
 18 poses of subparagraph (A).

19 “(C) AMOUNT.—The Secretary shall estab-  
 20 lish an amount for the landlord liaison bonus  
 21 payment authorized under subparagraph (A)  
 22 that—

23 “(i) may vary by region;

24 “(ii) does not exceed the 150 percent  
 25 of the average cost of employing, or con-

1                   tracting with a service partner that em-  
 2                   ploys, such a landlord liaison, based on  
 3                   local market conditions; and

4                   “(iii) is sufficient to incentivize public  
 5                   housing agencies to employ, or contact  
 6                   with a service partner that employs, such  
 7                   a landlord liaison.”.

8           (d) HOUSING PARTNERSHIP FUND.—Section 8 of the  
 9   United States Housing Act of 1937 (42 U.S.C. 1437f) is  
 10 amended by adding at the end the following:

11       “(ee) HERSCHEL LASHKOWITZ HOUSING PARTNER-  
 12 SHIP FUND.—

13               “(1) ESTABLISHMENT.—The Secretary shall es-  
 14 tablish a fund, to be known as the ‘Herschel  
 15 Lashkowitz Housing Partnership Fund’, for the pur-  
 16 pose of incentivizing landlords to participate in the  
 17 tenant-based assistance program under subsection  
 18 (o) in accordance with paragraph (2) of this sub-  
 19 section.

20               “(2) AUTHORIZED USES.—The Secretary shall  
 21 use amounts from the Housing Partnership Fund  
 22 for—

23               “(A) incentive payments under subsection  
 24               (o)(23);

1 “(B) security deposit payments under sub-  
2 section (o)(24);

3 “(C) landlord liaison bonus payments  
4 under subsection (o)(25); and

5 “(D) other uses, as determined by a public  
6 housing agency and approved by the Secretary,  
7 designed primarily—

8 “(i) to recruit owners of dwelling  
9 units, particularly dwelling units in census  
10 tracts with a poverty rate of less than 20  
11 percent, to enter into housing assistance  
12 payment contracts under subsection (o);  
13 and

14 “(ii) to ensure that owners that enter  
15 into housing assistance payment contracts  
16 as described in clause (i) of this subpara-  
17 graph continue to lease their dwelling units  
18 to tenants assisted under subsection (o).

19 “(3) REPORTS.—The Secretary shall require a  
20 public housing agency that receives assistance from  
21 the Herschel Lashkowitz Housing Partnership Fund  
22 to submit an annual report to the Secretary on the  
23 use of the assistance.

24 “(4) AUTHORIZATION OF ADDITIONAL APPRO-  
25 PRIATIONS.—There is authorized to be appropriated

1 for deposit in the Herschel Lashkowitz Housing  
 2 Partnership Fund \$100,000,000 for each of fiscal  
 3 years 2025 through 2029, to remain available until  
 4 expended.”.

5 **SEC. 6. TRIBAL HUD-VASH AUTHORIZATION OF APPRO-**  
 6 **PRIATIONS.**

7 There is authorized to be appropriated to the Sec-  
 8 retary of Housing and Urban Development \$7,000,000 for  
 9 each of fiscal years 2025 through 2029 for the Tribal  
 10 Housing and Urban Development-Veterans Affairs Sup-  
 11 portive Housing program.

12 **SEC. 7. HOUSING QUALITY STANDARDS.**

13 (a) SATISFACTION OF INSPECTION REQUIREMENTS  
 14 THROUGH PARTICIPATION IN OTHER HOUSING PRO-  
 15 GRAMS.—Section 8(o)(8) of the United States Housing  
 16 Act of 1937 (42 U.S.C. 1437f(o)(8)), as amended by sec-  
 17 tion 101(a) of the Housing Opportunity Through Mod-  
 18 ernization Act of 2016 (Public Law 114–201; 130 Stat.  
 19 783), is amended by adding at the end the following:

20 “(I) SATISFACTION OF INSPECTION RE-  
 21 QUIREMENTS THROUGH PARTICIPATION IN  
 22 OTHER HOUSING PROGRAMS.—

23 “(i) LOW-INCOME HOUSING TAX  
 24 CREDIT-FINANCED BUILDINGS.—A dwell-  
 25 ing unit shall be deemed to meet the in-

1           specification requirements under this para-  
2           graph if—

3                   “(I) the dwelling unit is in a  
4                   building, the acquisition, rehabilita-  
5                   tion, or construction of which was fi-  
6                   nanced by a person who received a  
7                   low-income housing tax credit under  
8                   section 42 of the Internal Revenue  
9                   Code of 1986 in exchange for that fi-  
10                  nancing;

11                  “(II) the dwelling unit was phys-  
12                  ically inspected and passed inspection  
13                  as part of the low-income housing tax  
14                  credit program described in subclause  
15                  (I) during the preceding 12-month pe-  
16                  riod; and

17                  “(III) the applicable public hous-  
18                  ing agency is able to obtain the re-  
19                  sults of the inspection described in  
20                  subclause (II).

21                  “(ii) HOME INVESTMENT PARTNER-  
22                  SHIPS PROGRAM.—A dwelling shall be  
23                  deemed to meet the inspection require-  
24                  ments under this paragraph if—

1 “(I) the dwelling unit is assisted  
2 under the HOME Investment Part-  
3 nerships Program under title II of the  
4 Cranston-Gonzalez National Afford-  
5 able Housing Act (42 U.S.C. 12721 et  
6 seq.);

7 “(II) the dwelling unit was phys-  
8 ically inspected and passed inspection  
9 as part of the program described in  
10 subclause (I) during the preceding 12-  
11 month period; and

12 “(III) the applicable public hous-  
13 ing agency is able to obtain the re-  
14 sults of the inspection described in  
15 subclause (II).

16 “(iii) RURAL HOUSING SERVICE.—A  
17 dwelling unit shall be deemed to meet the  
18 inspection requirements under this para-  
19 graph if—

20 “(I) the dwelling unit is assisted  
21 by the Rural Housing Service of the  
22 Department of Agriculture;

23 “(II) the dwelling unit was phys-  
24 ically inspected and passed inspection  
25 in connection with the assistance de-

1                   scribed in subclause (I) during the  
2                   preceding 12-month period; and

3                   “(III) the applicable public hous-  
4                   ing agency is able to obtain the re-  
5                   sults of the inspection described in  
6                   subclause (II).

7                   “(iv) RULE OF CONSTRUCTION.—  
8                   Nothing in clause (i), (ii), or (iii) shall be  
9                   construed to affect the operation of a hous-  
10                  ing program described in, or authorized  
11                  under a provision of law described in, that  
12                  clause.”.

13           (b) PRE-APPROVAL OF UNITS.—Section 8(o)(8)(A)  
14 of the United States Housing Act of 1937 (42 U.S.C.  
15 1437f(o)(8)(A)) is amended by adding at the end the fol-  
16 lowing:

17                   “(iv) INITIAL INSPECTION PRIOR TO  
18                   LEASE AGREEMENT.—

19                   “(I) DEFINITION.—In this  
20                   clause, the term ‘new landlord’ means  
21                   an owner of a dwelling unit who has  
22                   not previously entered into a housing  
23                   assistance payment contract with a  
24                   public housing agency under this sub-  
25                   section for any dwelling unit.



1                   “(II) EARLY INSPECTION.—Upon  
2                   the request of a new landlord, a public  
3                   housing agency may inspect the dwell-  
4                   ing unit owned by the new landlord to  
5                   determine whether the unit meets the  
6                   housing quality standards under sub-  
7                   paragraph (B) before the unit is se-  
8                   lected by a tenant assisted under this  
9                   subsection.

10                  “(III) EFFECT.—An inspection  
11                  conducted under subclause (II) that  
12                  determines that the dwelling unit  
13                  meets the housing quality standards  
14                  under subparagraph (B) shall satisfy  
15                  this subparagraph and subparagraph  
16                  (C) if the new landlord enters into a  
17                  lease agreement with a tenant assisted  
18                  under this subsection not later than  
19                  60 days after the date of the inspec-  
20                  tion.

21                  “(IV) INFORMATION WHEN FAM-  
22                  ILY IS SELECTED.—When a public  
23                  housing agency selects a family to  
24                  participate in the tenant-based assist-  
25                  ance program under this subsection,

1 the public housing agency shall in-  
 2 clude in the information provided to  
 3 the family a list of dwelling units that  
 4 have been inspected under subclause  
 5 (II) and determined to meet the hous-  
 6 ing quality standards under subpara-  
 7 graph (B).”.

8 **SEC. 8. SMALL AREA FAIR MARKET RENT.**

9 (a) USE OF SMALL AREA FAIR MARKET RENT.—  
 10 Section 8(o)(1) of the United States Housing Act of 1937  
 11 (42 U.S.C. 1437f(o)(1)) is amended by adding at the end  
 12 the following:

13 “(F) SMALL AREA FAIR MARKET RENT.—

14 “(i) DEFINITIONS.—In this subpara-  
 15 graph—

16 “(I) the term ‘metropolitan area’  
 17 means a metropolitan statistical area,  
 18 as defined by the Office of Manage-  
 19 ment and Budget; and

20 “(II) the term ‘small area fair  
 21 market rent’ means the fair market  
 22 rent established for a ZIP Code area  
 23 within a metropolitan area.

24 “(ii) USE OF SMALL AREA FAIR MAR-  
 25 KET RENT.—Notwithstanding subsection

1 (c) or any other provision of this sub-  
2 section, not later than 3 years after the  
3 date of enactment of this subparagraph,  
4 the Secretary shall designate a number of  
5 metropolitan areas in which public housing  
6 agencies are required to use the small area  
7 fair market rent to determine the fair mar-  
8 ket rental for dwelling units for purposes  
9 of tenant-based assistance under this sub-  
10 section that is not less than 3 times the  
11 number of metropolitan areas so des-  
12 ignated in the final rule of the Secretary  
13 entitled ‘Establishing a More Effective  
14 Fair Market Rent System; Using Small  
15 Area Fair Market Rents in the Housing  
16 Choice Voucher Program Instead of the  
17 Current 50th Percentile FMRs’, published  
18 in the Federal Register on November 16,  
19 2016 (81 Fed. Reg. 80567).

20 “(iii) HOLD HARMLESS.—If the appli-  
21 cation of clause (ii) would cause a decrease  
22 in the payment standard used to calculate  
23 the amount of tenant-based assistance pro-  
24 vided to a family under this subsection, a  
25 public housing agency shall continue to use

1           the existing higher payment standard to  
 2           calculate the amount of such assistance for  
 3           the family for as long as the family con-  
 4           tinues to receive such assistance in the  
 5           same dwelling unit.”.

6           (b) CONFORMING AMENDMENT.—Section 8(o)(1)(B)  
 7 of the United States Housing Act of 1937 (42 U.S.C.  
 8 1437f(o)(1)(B)) is amended by inserting after “subsection  
 9 (c)” the following: “(subject to subparagraph (F) of this  
 10 paragraph)”.

11 **SEC. 9. SECTION 8 MANAGEMENT ASSESSMENT PROGRAM.**

12           (a) DEFINITION.—In this section, the term “Section  
 13 8 Management Assessment Program” means the program  
 14 set forth in part 985 of title 24, Code of Federal Regula-  
 15 tions (or any successor regulation).

16           (b) DECONCENTRATION OF PARTICIPATING DWELL-  
 17 ING UNITS.—The Secretary shall explore ways to reform  
 18 and modernize the Section 8 Management Assessment  
 19 Program to assess public housing agencies in a manner  
 20 that promotes—

21           (1) positive interactions with landlords, includ-  
 22 ing timely payment of rent and identification of the  
 23 dwelling unit for which a subsidy payment is being  
 24 made; and

1           (2) an increase in the diversity of areas where  
 2           dwelling units are leased to support voucher holders  
 3           who want to access to low-poverty, integrated neigh-  
 4           borhoods.

5           (c) RULE OF CONSTRUCTION.—Nothing in sub-  
 6           section (b) shall be construed to prevent the Secretary  
 7           from—

8           (1) reforming the Section 8 Management As-  
 9           sessment Program to assess public housing agencies  
 10          in other areas of performance; or

11          (2) reforming the Section 8 Management As-  
 12          sessment Program in any other manner, at the dis-  
 13          cretion of the Secretary.

14 **SEC. 10. ANNUAL REPORT ON EFFECTIVENESS OF ACT.**

15          (a) DEFINITIONS.—In this section—

16          (1) the term “appropriate congressional com-  
 17          mittees” means—

18                (A) the Committee on Banking, Housing,  
 19                and Urban Affairs of the Senate;

20                (B) the Subcommittee on Transportation,  
 21                Housing and Urban Development, and Related  
 22                Agencies of the Committee on Appropriations of  
 23                the Senate;

24                (C) the Committee on Financial Services of  
 25                the House of Representatives; and

1 (D) the Subcommittee on Transportation,  
2 Housing and Urban Development, and Related  
3 Agencies of the Committee on Appropriations of  
4 the House of Representatives; and

5 (2) the term “high-opportunity area”—

6 (A) shall be defined by the Secretary for  
7 purposes of this section; and

8 (B) does not include any census tract in  
9 which the poverty rate is equal to or greater  
10 than 20 percent.

11 (b) REPORT.—Not later than 1 year after the date  
12 of enactment of this Act, and annually thereafter for 5  
13 total years, the Secretary shall submit to the appropriate  
14 congressional committees and make publicly available a re-  
15 port that—

16 (1) evaluates the effectiveness of this Act and  
17 the amendments made by this Act in recruiting and  
18 retaining landlords who accept vouchers under the  
19 Housing Choice Voucher program, particularly land-  
20 lords with dwelling units in high-opportunity neigh-  
21 borhoods; and

22 (2) includes—

23 (A) the number of landlords in the United  
24 States who accept housing choice vouchers  
25 under the Housing Choice Voucher program

1 and the number of dwelling units assisted under  
2 the Housing Choice Voucher program;

3 (B) any net changes to the number of  
4 landlords or dwelling units described in sub-  
5 paragraph (A) during the preceding year;

6 (C) the number of landlords described in  
7 subparagraph (A) who own disability-accessible  
8 dwelling units assisted under the Housing  
9 Choice Voucher program and the number of  
10 those dwelling units; and

11 (D) the number of landlords described in  
12 subparagraph (A) who own dwelling units as-  
13 sisted under the Housing Choice Voucher pro-  
14 gram in high-opportunity areas and the number  
15 of those dwelling units.

○