hispanicfederation

WASHINGTON DC OFFICE
1001 G St NW
Suite 1120W
Washington, DC 20001

NATIONAL HEADQUARTERS
55 Exchange Place, 5th FL
New York, NY 10005
Phone: 212.233.8955
Hotline: 1.866.HF.AYUDA

Scott Knittle
Principal Deputy General Counsel
Office of the Secretary
Department of Housing and Urban Development

July 3, 2025

RE: Request to Provide Public Comment on the Proposed Recission of Affirmative Fair Housing Marketing Regulations; Docket # FR-6533-P-01

Dear Principal Deputy General Counsel Knittle,

By notice issued on June 6, 2025, the Department of Housing and Urban Development (HUD or "the Department" has published a proposal for the recission of Affirmative Fair Housing Marketing Regulations under the Fair Housing Act of 1968 as amended in 1988, published in 1979 ("the Rule"). **Hispanic Federation (HF)** respectfully submits the following comment in response to HUD request for comment on the proposed rulemaking, 24 CFR Parts 108 and 200; HUD; Docket No. FR-6533-P-01; RIN 2501-AE13. Ad extremum, Hispanic Federation ardently urges the Department to maintain the Rule and withdraw the current proposal.

1. **Hispanic Federation Interest in Rule**

Hispanic Federation is a nonprofit membership and advocacy organization with a network of 850 organizations across the country. HF is committed to empowering and advancing the Hispanic community, with a focus on low-income, marginalized, and immigrant Latines. With programs in 43 states and territories, including Puerto Rico, the U.S. Virgin Islands and the District of Columbia, HF's focus areas include immigration, economic empowerment, civic engagement, disaster relief, philanthropy, education, health, and the environment. Our network includes sixty-eight organizations whose core programmatic areas include housing initiatives, from fair housing to housing improvement to sheltering those facing domestic violence. HF also maintains ongoing housing access advocacy campaigns and meets the organizational development needs of its member agencies through grant-making and capacity-building assistance.

Per HUD's invitation to interested parties to submit relevant written data, views, or arguments on the proposed rule, we address here the proposed recission's predictably harmful consequences in undermining the historically and contemporarily necessary intent of the Fair Housing Act, thereby increasing discriminatory housing outcomes. In turn, this probable decrease in fair or open housing will undermine US economic activity and prove detrimental to public health, ultimately creating a negative feedback loop, worsening all outcomes.

2. Latino Housing in the Contemporary United States

Housing access is a pressing problem for all Americans, but Latino communities in particular. As a general rule, Latinos are less likely to own their homes than their peers, with the Latino homeownership rate roughly 15pp lower than the national average according to data from the St. Louis Fed.[1] Furthermore, Latinos are almost 50% more likely to live in multigenerational dwellings which can exacerbate maintenance requirements. Latinos are more likely to live in older, less-effectively maintained dwellings, that are themselves more likely to be termed legally "inadequate." Simultaneously, Latino families are more likely to live in less desirable neighborhoods, and in buildings with more people living in the dwelling than the population at large.[2] Each of these concerns adds up to lower home values, increased health challenges, and decreased standard of living.

Nationwide statistics highlight the paradox that while Latinos face disproportionate rates of poverty at the population level they are nonetheless underrepresented in HUD-subsidized housing programs. Latinos make up 18 percent of the U.S. population, but as much as 27 percent of those live below the poverty line, according to 2014–2018 American Community Survey estimates. This percentage is significantly higher than Latino's share of all subsidized households, at 19 percent, according to HUD's 2019 Picture of Subsidized Households (POSH). Latino participation in HUD subsidy programs is therefore in line with their share of the total population, but not with their income eligibility for HUD programs, as approximated by their share of poorer American households."[3]

These concerns are only magnified in rural spaces. The housing crisis is hitting rural America with disheartening ferocity, as aging infrastructure combines with decreasing local jobs and an influx of home-based workers all taxing the capacity of rural municipalities.[4] Data assembled by rural housing coalitions present a worrying case: rural housing is more likely to be severely inadequate, plurally-occupied, and rent or mortgage burdened than peers.[5] These challenges emerge as Latinos step in to fill massive labor gaps in rural America, creating a uniquely rural component to Latino housing challenges.[6]

---

[1] https://fred.stlouisfed.org/graph/?g=wZHP (Accessed 5/2/25)

[2] For instance, Katrin B. Anacker, *Housing in the United* States, (Routledge: New York), 2024; Samantha Friedman et al., "Hispanic Disaster Preparedness in the United States, 2017: Examining the Association with Residential Characteristics," *Cityscape,* Vol. 23, No. 3, 2021. 205-239.

[3] Claudia Aiken, Vincent Reina, and Dennis P. Culhane, "Understanding Low-Income Hispanic Housing Challenges and the Use of Housing and Homelessness Assistance," *Cityscape*, Vol. 23, No. 2. 2021.

[4] https://ruralhome.org/rural-america-is-losing-its-affordable-rental-housing/ (Accessed 5/2/25); https://www.nbcnews.com/politics/economics/affordable-housing-shortage-reshaping-parts-rural-america-rcna181700 (Accessed 5/2/25).

[5] https://ruralhousingcoalition.org/overcoming-barriers-to-affordable-rural-housing/ (Accessed 5/2/25);

[6] https://www.ers.usda.gov/webdocs/publications/44570/29568_eib8full.pdf?v Archived: Wayback Machine, https://web.archive.org/web/20240104064742/https://www.ers.usda.gov/webdocs/publications/44570/29568_eib8full.pdf?v (Accessed 1/4/25.)

These trends have perpetuated for decades. A 1999 review of housing challenges facing the Latino community concluded that working Latino families confront “several problems in obtaining ‘safe, sanitary, and decent’ housing” with those problems having only been exacerbated in the years leading up to that review.[7] Across the United States, rates of housing cost burden (defined as a household spending 30% or more of monthly income on housing costs) are high, and on the rise.[8] Even against a backdrop of a universal crisis in housing affordability, Latinos have been harder hit than other groups. During the Great Recession, Latinos were affected by the highest rate of home foreclosure in the country,[9] sending more Latino families away from homeownership to the pernicious rental market. Furthermore, research affirms that Latino households face greater rates of housing insecurity and cost burden than non-Hispanic White households, even when factoring in socioeconomic capacity and education.[10] Consequently, it is no leap of the imagination to conceive that an expansion of avenues for intentional or disparate discriminatory housing policies could prove devastating to working American families in general and Latino households in particular.

3. **Intent of FHA Affirmative Fair Housing Marketing Rule and Applicability of FHA provisions and Affirmative Fair Housing Marketing Rule in Contemporary Moment**

The Fair Housing Act of 1968 as amended in 1988 is a hard-won prize of the American civil rights movement, and has enjoyed repeated bipartisan investment in its terms as Americans of all political stripes have come to recognize that the prosperity of our nation as a whole depends on the nondiscriminatory housing of its people.[11] Enacted after the assassination of Martin Luther King Jr., fresh off the coattails of his Chicago Freedom Movement which urged the adoption of Open or Fair Housing policies nationwide, the Fair Housing Act provided a blueprint by which the nation’s housing stock could exit the rigors of *de jure* and *de facto* segregation in both South and North.[12]

The Fair Housing Act as drafted and amended has proven effective at eliminating the worst versions of housing segregation, including racially restrictive covenants and egregious marketing and real estate showing practices, but wider spread challenges to fair housing, many stemming from what Orlando Patterson referred to as “Acts of History,”[13] including redlining, necessitated the legislation cast a wider net, including through disparate impact considerations.

---

[7] Raul Yzaguirre, Laura Arce, and Charles Kamasaki, “The Fair Housing Act: A Latino Perspective,” *Cityscape*, vol. 4, No. 3, 1999.
[8] Aarti C. Bhat, Andrew Fenelon, and David M. Almeida, “Housing Insecurity Pathways to Physiological and Epigenetic Manifestation of Health Among Aging Adults: A Conceptual Model,” *Frontiers in Public Health*, 2025.
[9] Jacob S. Rugh, “Double Jeopardy: why Latinos Were Hit Hardest by the US Foreclosure Crisis,” *Social Forces*, Issue 93, No 3. 2015.
[10] Claudia Aiken, Vincent Reina, and Dennis P. Culhane, “Understanding Low-Income Hispanic Housing Challenges and the Use of Housing and Homelessness Assistance,” *Cityscape*, Vol. 23, No. 2. 2021.
[11] For instance, Jorge Andres Soto and Deidre Swesnik, “The Promise of the Fair Housing Act and the Role of Fair Housing Organizations,” *Publications of the American Constitution Society for Law and Policy*, 2012, 8; as well as Charles S. Bullock III and Charles M Lamb, “Race, Fair Housing Enforcement, and the Fair Housing Assistance Program,” *Rutgers Race & the Law Review*, 25, no. 2, 2025. 236.
[12] Charles L. Nier III, “Perpetuation of Segregation: Toward a New Historical and Legal Interpretation of Redlining Under the Fair Housing Act,” *John Marshall Law Review*, 32, no. 3 (Spring: 1996), 617-666.
[13] Nier, 664.

The Housing and Urban Development Department ("the Department") asserts that the Affirmative Fair Housing Marketing Rule ("the Rule") is not aimed at "informational disparities," but this assertion flies in the face of the historical discourse at the time of drafting both the law itself and its forerunning Executive order. Discriminatory marketing guidelines were a core component of the enactment of redlining policies during the era of Jim Crow, and in the Act's maintenance in the years and decades following the Supreme Court's rulings in *Shelley v. Cramer* and *Jones v. Mayer*, ruling racially-restrictive covenants and racially-discriminatory leasing practices unconstitutional, respectively. Courts have routinely held in the decades following that marketing requirements are not only in-keeping with but necessary to uphold the statutes and intentions of the Fair Housing Act.[14] In support of these marketing protections, HUD implemented the Housing Market Practices Survey, including assessments of discriminatory experiences in marketing, advertising, and listing showings.[15]

Recent research has evidenced that marketing violations continue to be reported to HUD and FHAPs under FHA terms, and indeed, that these reports are becoming more important as obviously discriminatory housing practices have given way to more insidious approaches.[16] Furthermore, despite assertions that Fair Housing Act violations are on the decline, quantitative research demonstrates that not only cases but judgments in favor of plaintiffs have held relatively steady throughout the life of the Act, with some fluctuation according to national circumstances and occasional amendments to the Act and its enforcement mechanisms.[17] One need not strain to conceive of conditions in which marketing in the current environment would constitute a key element of discrimination either in intent or in disparate impact.[18] Indeed, look no further than the Fair Housing Act's prohibition of discrimination based on limited-English language proficiency as a proxy for national origin.[19] An intentional choice to advertise exclusively within English language media markets within a region that contains many families that speak a language other than English within the home[20] could represent a legitimate business decision based upon limited advertising resources, could comprise a disparate impact violation, or could be evidence of a discriminatory intent. This potential intermingling of good faith business and obfuscated discrimination highlights the enduring salience of the Rule.

In the Department's acknowledgment "that some racial groups will receive more information about housing opportunities than others," it tacitly and implicitly endorses a position that the

---

[14] Stacy E. Seicshnaydre, "Is Disparate Impact Having Any Impact? An Appellate Analysis of Forty Years of Disparate Impact Claims Under the Fair Housing Act," *American University Law Review*, 63, no. 2, (2013) 357-435. See also: Neir, "Perpetuation of Segregation."

[15] Soto and Swesnik, "The Promise of the Fair Housing Act," 4.

[16] Vincent Reina and Claudia Aiken, "Fair Housing: Asian and Latino/a Experiences, Perceptions, and Strategies," Russell Sage Foundation Journal of the Social Sciences, 72(2), 201-223. 217. See also Bullock (2025), 226

[17] Charles S. Bullock III, Charles M. Lamb, and Erik M. Wilk, "Race, Ethnicity, and Fair Housing Enforcement: A Regional Analysis," *Brigham Young University Journal of Public Law,* No. 187, (2023).

[18] The Disparate Impact doctrine was, of course, upheld by the Supreme Court in *Texas Department of Housing and Community Affairs v The Inclusive Communities Project*.

[19] See, for instance: https://www.justice.gov/archives/opa/pr/justice-department-files-statement-interest-fair-housing-act-case-alleging-unlawful-exclusion (Accessed 6/27/25), and https://www.hud.gov/sites/documents/lepmemo091516.pdf (Accessed 6/27/25.)

[20] A number of households that totals approximately one-fifth of the United States population, certainly sufficient to warrant a population of concern. https://www.census.gov/library/stories/2022/12/languages-we-speak-in-united-states.html (Accessed 6/27/25.)

proposed rulemaking will expand discriminatory housing outcomes in the United States. It beggars belief that private actors would be viewed as "innocent" if they actively promote their housing disproportionately to non-minority communities relative to census data. In light of historical and contemporary data about ongoing disparities in fair housing outcomes along racial and ethnic lines, the Department's claims that the Rule imposes a burden "without a compelling interest" stretch the bounds of credulity.

Subsequently, we reject the implicit assertion by the HUD that equitable outreach, or culturally and linguistically relevant programming, is unreasonable or discriminatory to non-minority applicants. Given the statistical underrepresentation in HUD-subsidized housing for Latinos, Hispanic Federation argues that the affirmative application guidelines are justified and fall under the HUD's authority under the Fair Housing act to combat housing discrimination by ensuring that housing applicants are advertised to in a way that is demographically consistent with census data. Moreover, the assertion that the Department's responsibility is simply to prohibit discrimination and not further equitable housing outcomes "affirmatively" is disproven by section 808 (e) of the Act. The recission asserts that it is not the responsibility of private applicants to match the federal standards set out in the Act section 84 (b), yet as applicants to receive federal funds it is not unreasonable as suggested, but rather eminently sensible, that they should be able to prove compliance with federal law, including the Act's prescribed responsibility to housing providers to ensure, survey, and enforce fair housing under its jurisdiction.

The Affirmative Fair Housing Marketing Rule is an essential check that works to ensure that housing providers are unable to informationally discriminate against any population. In its absence, the only reasonable expectation is an increase in discriminatory marketing policies along both intentional and disparately impactful lines. In turn, access to fair housing across the country will decline, reducing economic opportunity and public health within critical populations. Furthermore, a reduction in proactive, affirmative compliance will tautologically lead to an increase in *post facto* enforcement investigations and judgments, ultimately increasing the bureaucratic and fiscal burden placed on American taxpayers and hindering the development of local communities.

4. **Economic Ramifications of Rescinding Affirmative Guidance**

Discriminatory practices in housing represent not only a quotidian moral challenge in the United States, but also an existential economic threat as well. Latino small business owners and operators serve as case-in-point of this risk. On the one hand, Latino business ventures are fueling the American economy, particularly in rural and highly urbanized spaces, and have historically been essential to preserving American prosperity during economic downturns.[21] On

[21] For instance, initiatives from Stanford's business school have shown that "were it not for the constant growth in number of Latino-owned businesses during the Great Recession, there would have been fewer businesses in the United States in 2012 than there were in 2007, and the unemployment rate would have risen well over 10%." https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3681002 (Accessed 6/27/25.)

the other hand, Latino businesses often face discriminatory headwinds that would only be exacerbated by discriminatory restriction of housing access.

Across over 5 million businesses, Latino entrepreneurs are responsible for nearly $1tn in annual revenue, employing almost one million workers with "more than $100 billion in annual payroll."[22] Latino entrepreneurs are responsible for approximately $800bn in annual revenue, employing almost one million workers at a total of more than $100bn in wages per annum. Nonetheless, Latino businesses endure disproportionately lower rates of approval for business loans totaling over $50,000, even when accounting for credit history, expected business revenue and other factors, hindering our access to entrepreneurial capital. Latinos also face challenges accessing venture capital; while Latino businesses comprise 10% of tech-facing firms, they routinely receive less than 1% of disbursed venture capital. In turn, these discriminatory obstacles lead to greater reliance by Latinos upon home equity as collateral or other fiscal leverage for business capitalization.[23] As such, a reduction in housing access will necessarily reduce entrepreneurial startups, undermining Main Street.

Simultaneously, rescinding the Rule would only contribute to a more confusing regulatory landscape for housing manufacturers, advertisers, and sellers. While the Rule does create a nominal administrative burden prior to the point of marketing, it has the benefit of proactively indemnifying many housing facilitators from disparate impact claims by providing preemptive assurance of compliance. By contrast, its recission would muddy the regulatory landscape, denying well-meaning but uncertain housing providers of a reasonably assured avenue by which they may ensure their compliance with nondiscriminatory guidelines. Thus, the proposal by the Department to rescind the Rule, in its reasonable expectation of increasing discriminatory housing access stratification, will undermine small business entrepreneurs and the US economy writ large.

5. **Bureaucratic and Administrative Consequences of Rescinding Affirmative Guidance**

It is a realistic presumption that a decrease in affirmative, proactive housing access guidance will produce a concomitant rise in post hoc discriminatory housing actions.[24] The process of filing and subsequent adjudication of Fair Housing Act complaints can be onerous, requiring considerable administrative knowledge on the part of filers and subsequent cooperation between state and local FHAP administrators and federal officials at HUD.[25] These cases can be costly to investigate and litigate, and often require months of adjudication, often resolving in conciliations whose terms are aligned ultimately aligned with outcomes that would have been expected had

---

[22] https://www.forbes.com/sites/korihale/2024/04/02/the-unstoppable-growth-rate-of-latino-owned-businesses-in-america/ (Accessed 5/2/25)
[23] See, for instance, Dolores Acevedo-Garcia et al., "Does Housing Mobility Improve Health?" in *Housing Policy Debate,* Vol. 15, Iss. 1, 2004.
[24] Bullock (2025) is instructive on this point.
[25] Reina, 2021; Bullock, 2023.

discriminatory housing providers adhered to affirmative compliance considerations from the outset.[26]

The anticipated outcome from this intersection of increasing discriminatory housing outcomes with administratively and fiscally costly FHA enforcement litigation is clear. American taxpayers will pay more in policing flagrant violations of the Fair Housing Act that would have been headed off under the Rule. Likewise, American households will spend more time, energy, and money defending their rights under federal law, depriving their families and local communities of social and economic engagement. The only alternative to this scenario under the recission of the Rule is an unacceptable increase in uninvestigated and unenforced violations of the Fair Housing Act – an outcome that would undermine both the legacy of the civil rights movement and the Department's own stated intention of ensuring protection against discrimination.

6. **Health Consequences of Rescinding Affirmative Guidance**

Failure to maintain the Rule will lead to greater stratification of housing access along racial and ethnic lines, exacerbating longstanding divergence in health outcomes stemming from inadequate housing.[27] The scientific literature is clear and consistent that unfair housing access contributes to worsened health for those who are denied open housing access:[28] in part by rendering housing more expensive[29] and in part through discriminatory and deleterious effects on the quality of inhabited housing.[30] The ill-health consequences of inadequate housing stemming from discriminatory practices are not only socially-descriptive but indeed prompt real, enduring epigenetic changes at the genomic and molecular level; indeed, these consequences can result in higher levels of genetic aging as represented in DNA-methylation aging than chronic smoking.[31] That unfair housing can therefore contribute to literal genetic degradation among marginalized populations[32] highlights that the Department's proposal to rescind the Rule would cause sweeping harm beyond the conceived scope of the proposal.

The modern fair and open housing movement originated in late nineteenth century efforts to address medical consequences of industrial era inadequate housing, including vulnerability to fires and epidemic infectious disease.[33] That the legislative culmination of that movement should instead be undermined in ways that would worsen public health outcomes would be not only a tragic irony but also a major unforced economic error. With the United States population at large

[26] Seicsnhaydre, 2013; Bullock, 2023.
[27] Marcia Gibson et al., "Housing and Health Inequalities: A synthesis of systematic reviews of interventions aimed at different pathways linking health and housing," *Health & Place*, 17 (2011), 175-184.
[28] Thomas Kotke, Andriana Abariotes, and Joel B. Spoonheim, "Access to Affordable Housing Promotes Health and Well-Being and Reduces Hospital Access," *The Permanente Journal*, 2018.
[29] Soto, 2012, 2.
[30] Nier, 623-626; Craig Evan Pollack, Beth Ann Griffin, and Julia Lynch, "Housing Affordability and Health Among Homeowners and Renters," American Journal of Preventative Medicine, Vol. 39, No. 6, 515-521.
[31] Amy Clair, Emma Baker, Meena Kumari, "Are Housing Circumstances Associated with Faster Epigenetic Ageing?" Journal of Epidemiol Community Health, Vol. 78, 2024. 40-46.
[32] Amy Clair and Amanda Hughes, "Housing and Health: New Evidence Using Biomarker Data," *Journal of Epidemiol Community Health*, Vol. 73, 2019. 256-262.
[33] Anacker, *Housing in the United* States, 2024.

increasingly aging, care should be taken to ensure that our workforce remains as healthy as possible to reduce nationwide health care expenditures and maximize our population's productive, working years. Instead, the proposal would exacerbate preexisting dynamics whereby unfair and discriminatory housing practices contribute to molecular stress and thereby epigenetic stressors. Latinos are likely to be particularly harmed by downstream housing consequences from the proposed recission of the Rule by virtue of being minorities, less affluent, and more likely to live in multigenerational housing.[34] In sum, the readily predictable ill-health consequences of the Department's proposal on both individual and population levels belies the Department's claim that the Rule is unnecessary, and further support its maintenance for the foreseeable future.

7. **Hispanic Federation Serving Housing Initiatives**

Hispanic Federation and its network have been serving the fair housing need of marginalized communities for decades through programs coordinating fair housing reporting, administrative case work aid, and housing support. As an umbrella organization, Hispanic Federation and our network have a proven track record of designing and launching national, state-wide, and locally focused economic empowerment programs, including personal financial management, affordable housing initiatives, and domicile remediation. Through decades of experience across almost seventy housing-facing organizations, Hispanic Federation and our members and partners have acquired a wealth of experience addressing housing needs and opportunities. Programs include:

- *HandUp:* As part of our 2025 HandUp Financial Education Initiative, HF has awarded 10 grants in the amount of $20,000 to supplement and expand financial literacy programming among organizations throughout the United Staes & Puerto Rico. As a result, recipients of this grant such as Center for Changing Lives, Fifth Avenue Committee, Chicano Federation of San Diego, & Ponce Neighborhood Housing continue to provide financial education alongside vital services to tenants, aspiring homeowners, as well as individuals and families experiencing housing insecurity.
- *Financial Education:* Informed financial management is a key skill for pursuing and maintaining stable housing security. Hispanic Federation's Economic Empowerment team remains committed to directly providing Hispanic individual families with essential tools for wealth building through our ongoing financial education programming throughout New York City and State on themes such as credit building, budgeting, savings, and affordable banking.
- *Rental Assistance and Shelter Programming:* In partnership with the United Way of New York City's (UWNYC) Emergency Food & Shelter Programs (EFSP), Hispanic Federation provides crucial homelessness prevention resources in the form of rental

[34] Aarti C. Bhat, Andrew Fenelon, and David M. Almeida, "Housing Insecurity Pathways to Physiological and Epigenetic Manifestations of Health Among Aging Adults: A Conceptual Model," *Frontiers,* 2025.

assistance, allowing New Yorkers to become current on their rental arrears and ultimately keep their homes.

8. **Conclusion**

The Fair Housing Act of 1966 as amended in 1988 is a cornerstone piece of civil rights legislation that addressed longstanding discriminatory housing policies that had resulted in untenable moral and economic consequences across the country. The law has enjoyed bipartisan support across its life, and its marketing statutes, including those enforced under the Affirmative Marketing Rule, are no exception. Affirmative, proactive policies are an effective way to head-off insidious, disparate impact discrimination, and are effective at saving taxpayer money and administrative resources while supporting entrepreneurial activity and improved public health outcomes. As such, the Rule should be maintained in full, and the Department's current proposal withdrawn.

Sincerely,

Julietta Lopez
Vice President for Federal Advocacy and Network Mobilization
Hispanic Federation

cc. Scott Turner, Secretary, Department of Housing and Urban Development
Andrew D. Hughes, Deputy Secretary, Department of Housing and Urban Development
The Honorable Mike Johnson, Speaker of the United States House of Representatives, U.S. House of Representatives
The Honorable Hakeem Jeffries, Minority Leader, U.S. House of Representatives
The Honorable John Thune, Majority Leader, United States Senate
The Honorable Charles Schumer, Minority Leader, United States Senate
The Honorable Cindy Hyde-Smith, Chair, THUD Subcommittee, Committee on Appropriations, United States Senate
The Honorable Kirsten Gillibrand, Ranking Member, THUD Subcommittee, Committee on Appropriations, United States Senate
The Honorable Richard Durbin, United States Senate
The Honorable Chris Murphy, United States Senate
The Honorable Mike Flood, Chairman, Subcommittee on Housing and Insurance, Committee on Financial Services, U.S. House of Representatives
The Honorable Monica De La Cruz, Vice Chairwoman, Subcommittee on Housing and Insurance, Committee on Financial Services, U.S. House of Representatives
The Honorable Maria Elvira Salazar, U.S. House of Representatives

The Honorable Andrew Garbarino, U.S. House of Representatives
The Honorable Mike Lawler, U.S. House of Representatives
The Honorable Emanuel Cleaver II, Ranking Member, Subcommittee on Housing and Insurance, Committee on Financial Services, U.S. House of Representatives
The Honorable Nydia M. Velazquez, U.S. House of Representatives
The Honorable Ritchie Torres, U.S. House of Representatives
The Honorable Rashida Tlaib, U.S. House of Representatives