

# SUMMARY: HUD's RFI on Housing Affordability

November 14, 2019

## HUD Issues Request for Information (RFI) on Eliminating Regulatory Barriers to Affordable Housing

The U.S. Department of Housing and Urban Development (HUD) has published an RFI seeking public comment on Federal, State, local, and Tribal laws, regulations, land use requirements, and administrative practices that artificially raise the costs of affordable housing development and contribute to shortages in America's housing supply.

NAR will be submitting comments for this RFI and is requesting any information or examples from your area on how regulations are restricting housing affordability. Please use this [link](#) to provide any information or examples of housing affordability barriers.

[Read the RFI here.](#)

In this RFI, HUD is seeking information on the following:

- Specific HUD regulations, statutes, programs, and practices that directly or indirectly restrict the supply of housing or increase the cost of housing;
- Policy interventions, solutions, or strategies available to State, local, and Federal decision makers to incentivize State and local governments to review their regulatory environment or aid them in streamlining, reducing or eliminating the negative impact of State and local laws, regulations, and administrative practices;
- Ways that State-level laws, practices, and programs contribute to delays in the construction industry and specific laws, practices, and programs that could be reviewed;
- Common motivations or factors that underlie local governments' adoption of laws, regulations, and practices that demonstrably raise the cost of housing development, and whether such factors vary geographically;
- Peer-reviewed research and/or representative surveys that provide quantitative analyses on the impact of regulations on the cost of affordable housing development;
- Performance measures, quantitative and/or qualitative, the Council should consider in assessing the reduction of barriers nationally or regionally and advantages and disadvantages of each measure; and
- Recommendations on how to best utilize HUD's Regulatory Barriers Clearinghouse for States, local governments, researchers and policy analysts who are tracking reform activity across the country.

This RFI is a part of the work HUD Secretary Carson is undertaking as the Chair of the White House Council on Eliminating Regulatory Barriers to Affordable Housing, which was established by President Trump's Executive Order 13878, "Establishing a White House Council on Eliminating Regulatory Barriers to Affordable Housing." The Council's eight Federal member agencies are engaging with governments at all levels and other stakeholders to increase the housing supply so more Americans have access to affordable housing.

For many Americans, the supply of available housing has not kept pace with the demand for housing by prospective renters and homebuyers, driving up housing costs. Regulations are often necessary to protect the health and safety of American citizens, such as clean air, water or disaster mitigation practices. However, outdated and overly burdensome, time-consuming, and costly regulatory requirements and restrictions prolong the completion of new housing supply and those costs are shifted to the consumer, particularly in tight markets.