

119TH CONGRESS
1ST SESSION

H. R. 3988

To direct the Secretary of Housing and Urban Development and the Director of the Bureau of the Census to conduct a study and submit a report about how Federal agencies identify and record cases of housing loss in the United States, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JUNE 12, 2025

Mr. OLSZEWSKI (for himself, Ms. CRAIG, Ms. MCBRIDE, Mr. THANEDAR, Ms. NORTON, Mrs. MCIVER, Mr. FIELDS, Mr. MULLIN, Mr. KRISHNAMOORTHY, Mr. RASKIN, Ms. PETERSEN, and Ms. ELFRETH) introduced the following bill; which was referred to the Committee on Financial Services, and in addition to the Committee on Oversight and Government Reform, 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 direct the Secretary of Housing and Urban Development and the Director of the Bureau of the Census to conduct a study and submit a report about how Federal agencies identify and record cases of housing loss in the United States, 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,*

1 **SECTION 1. STUDY ON HOUSING LOSS.**

2 (a) IN GENERAL.—The Secretary of Housing and
3 Urban Development and the Director of the Bureau of the
4 Census shall jointly conduct a study about how Federal
5 agencies identify and record cases of housing loss.

6 (b) CONSULTATION REQUIRED.—When conducting
7 the study required under subsection (a) the Secretary of
8 Housing and Urban Development and the Director of the
9 Bureau of the Census shall consult with—

10 (1) the Director of the Bureau of Consumer Fi-
11 nancial Protection;

12 (2) the Director of the Federal Housing Fi-
13 nance Agency; and

14 (3) the Under Secretary for Economic Affairs
15 within the Department of Commerce.

16 (c) REPORT REQUIRED.—The Secretary of Housing
17 and Urban Development and the Director of the Bureau
18 of the Census shall, not later than 6 months after the date
19 of the enactment of this section, submit a report to the
20 Committee on Oversight and Government Reform of the
21 House of Representatives, the Committee on Financial
22 Services of the House of Representatives, and the Com-
23 mittee on Banking, Housing, and Urban Affairs of the
24 Senate—

1 (1) identifies and defines all of the types of
2 housing loss experienced by persons residing in the
3 United States on or after January 1, 2022;

4 (2) determines which types of housing loss iden-
5 tified under paragraph (1) are most common;

6 (3) identifies data sets administered by Federal
7 agencies that contain data that is used by Federal
8 agencies to identify and record the number and
9 types of cases of housing loss experienced by persons
10 residing in the United States each year;

11 (4) describes, with respect to each data set
12 identified in paragraph (3)—

13 (A) the frequency at which the data in the
14 data set is updated;

15 (B) the policies that exist relating to the
16 sharing of the data in the data set with Federal
17 agencies and publically;

18 (C) the specificity of the data of in the
19 data set, including whether it relates to individ-
20 uals or households;

21 (D) the regions of the United States from
22 which the data in the data set are collected; and

23 (E) an assessment of the accuracy and re-
24 liability of the sources of the data in the data
25 set;

1 (5) recommends ways in which Federal agencies
2 can improve the identification and recording of cases
3 of housing loss in the United States, including by
4 collecting additional data, creating additional data
5 sets, and consolidating data sets, if appropriate; and

6 (6) identifies any resources or legislative au-
7 thorities that would be required to carry out the rec-
8 ommendations made under paragraph (5).

9 (d) DEFINITION OF HOUSING LOSS.—In this Act, the
10 term “housing loss” means any manner in which a person
11 is displaced from their dwelling unit against their will in-
12 cluding through—

13 (1) an eviction following a judgement entered
14 by a court of competent jurisdiction;

15 (2) an informal eviction in which a person
16 moves out of a dwelling unit under pressure from
17 the landlord but without a judgement entered by a
18 court of competent jurisdiction;

19 (3) a foreclosure resulting from missed mort-
20 gage payments;

21 (4) a foreclosure resulting from missed tax pay-
22 ments; and

23 (5) displacement resulting from a natural dis-
24 aster.

○