

118TH CONGRESS
2D SESSION

H. R. 10465

To study the need for, and the feasibility and cost of, establishing a national residential rental registry, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 18, 2024

Ms. BLUNT ROCHESTER (for herself and Ms. WATERS) introduced the following bill; which was referred to the Committee on Financial Services, and in addition to the Committees on the Judiciary, and Ways and Means, 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 study the need for, and the feasibility and cost of, establishing a national residential rental registry, 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 “Know Who Owns Your
5 Home Act of 2024”.

1 **SEC. 2. STUDY AND REPORT OF NATIONAL RESIDENTIAL**
2 **RENTAL REGISTRY.**

3 (a) STUDY.—The Secretary of Housing and Urban
4 Development, acting through the Office of Policy Develop-
5 ment and Research and in consultation with the Bureau
6 of the Census of the Department of Commerce, shall con-
7 duct a study about establishing a national residential rent-
8 al registry of publicly and privately owned residential rent-
9 al properties for the purposes of documenting the fol-
10 lowing in a manner that protects personally identifiable
11 information when relevant—

12 (1) the sizes of such properties, which shall be
13 measured by the number of dwelling units in a prop-
14 erty and the number of bedrooms in each dwelling
15 unit;

16 (2) the locations of such properties, which shall
17 include the street addresses of such properties;

18 (3) the ownership of such properties, which
19 shall include whether the property is—

20 (A) publicly owned residential rental prop-
21 erty, which term shall have such meaning as
22 the Secretary considers appropriate for pur-
23 poses of this section, but which shall include—

24 (i) public housing (as such term is de-
25 fined in section 3(b) of the United States

1 Housing Act of 1937 (42 U.S.C.
2 1437a(b)));

3 (ii) housing that remains publicly
4 owned for purposes of relocation and re-
5 placement of housing units that are demol-
6 ished or disposed of pursuant to section 18
7 of the United States Housing Act of 1937
8 (42 U.S.C. 1437p);

9 (iii) mixed-finance projects within the
10 meaning given such term in section 35 of
11 the United States Housing Act of 1937
12 (42 U.S.C. 1437z-7);

13 (iv) housing assisted under the
14 HOME Investment Partnerships program
15 under title II of the Cranston-Gonzalez
16 National Affordable Housing Act (42
17 U.S.C. 12721 et seq.);

18 (v) housing assisted under AIDS
19 Housing Opportunities program under sub-
20 title D of title VIII of the Cranston-Gon-
21 zalez National Affordable Housing Act (42
22 U.S.C. 12901 et seq.); and

23 (vi) housing owned or controlled by
24 any State or locality; or

1 (B) privately owned residential rental
2 property, including owner-occupied properties,
3 which term shall have such meaning as the Sec-
4 retary considers appropriate for purposes of
5 this section, but which shall include—

6 (i) housing for which rental assistance
7 is provided under section 8 of the United
8 States Housing Act of 1937 (42 U.S.C.
9 1437f);

10 (ii) any property that has a Federally
11 backed mortgage loan or Federally backed
12 multifamily mortgage loan;

13 (iii) any housing project for which as-
14 sistance has been converted under the
15 rental assistance demonstration program
16 under the heading “Rental Assistance
17 Demonstration” in title II of the Transpor-
18 tation, Housing and Urban Development,
19 and Related Agencies Appropriations Act,
20 2012 (division C of Public Law 112–55;
21 125 Stat. 673); and

22 (iv) any other rental assistance pro-
23 gram and housing owned under a joint
24 public-private partnership structure;

1 (4) whether the property receives Federal or
2 State tax credits or subsidies, or is otherwise as-
3 sisted under a Federal, State, or local housing pro-
4 gram;

5 (5) whether the property is subject to Federal,
6 State, or local use restrictions relating to afford-
7 ability;

8 (6) in the case of a property receiving the low-
9 income housing tax credit under section 42 of the
10 Internal Revenue Code of 1986, the zoning history
11 of such property to the extent publicly available,
12 which shall include whether or not re-zoning was re-
13 quired for its development;

14 (7) unless a property is owner-occupied, the
15 identity of the owner of the property, which shall in-
16 clude—

17 (A) the identity of the ultimate beneficial
18 owner or owners, including persons who exercise
19 effective control of the property, and the man-
20 ner in which ownership is structured;

21 (B) whether such owner is part of a lim-
22 ited liability company or large investor, which
23 terms shall have such meaning as the Secretary
24 considers appropriate for purposes of this sec-
25 tion, except that the Secretary shall consider

1 whether defining as a “large investor” any per-
2 son or entity that own 50 or more rental dwell-
3 ing units is appropriate for purposes of this sec-
4 tion; and

5 (C) information regarding contacting the
6 owners in their capacity as owners, including
7 business electronic mail addresses and business
8 phone numbers;

9 (8) the identity of the manager, lessee, or other
10 person or entity having legal authority to lease
11 dwelling units in the property and contact informa-
12 tion regarding such person or entity, including elec-
13 tronic mail addresses and phone numbers;

14 (9) the contact information regarding a local
15 emergency contact in the event the owner cannot be
16 reached, such as for a property manager, including
17 electronic mail addresses and phone numbers;

18 (10) the average monthly rent for dwelling
19 units in each property, disaggregated by the size of
20 the unit, as measured by the number of bedrooms in
21 the unit, for each year that the registry is main-
22 tained;

23 (11) the accessibility of the dwelling units and
24 the public and common use areas at the property, as
25 required under titles II and III of the Americans

1 with Disabilities Act of 1990 (42 U.S.C. 12131 et
2 seq.), section 504 of the Rehabilitation Act of 1973
3 (29 U.S.C. 794), the Fair Housing Act (42 U.S.C.
4 3601 et seq.), and any other applicable law;

5 (12) to the degree practicable, the age of the
6 property;

7 (13) the types of utility connections and wheth-
8 er the utility is master-metered for the property or
9 sub-metered for each unit, and whether the owner or
10 tenant is responsible for utility charges;

11 (14) to the degree practicable, an analysis of
12 the effects of trying to collect average monthly util-
13 ity costs for the dwelling units in the property; and

14 (15) information related to fair housing and
15 civil rights, including whether the property is located
16 in a racially or ethnically concentrated area, includ-
17 ing racially or ethnically concentrated areas of pov-
18 erty.

19 (b) ELEMENTS.—In conducting the study under sub-
20 section (a), the Secretary shall—

21 (1) analyze and assess—

22 (A) the need for establishing a national
23 residential rental registry;

24 (B) the feasibility of establishing and
25 maintaining such a registry;

1 (C) the cost of establishing such a registry;

2 (D) the necessity of additional data shar-
3 ing between agencies;

4 (E) any privacy considerations;

5 (F) any benefits to tenants, governments,
6 and landlords; and

7 (G) any potential benefits to existing data
8 collection efforts by the Department of Housing
9 and Urban Development;

10 (2) identify the types and extent of existing
11 rental information collected and available and any
12 gaps in the availability of such information;

13 (3) consider and recommend whether owners
14 should register new rental properties to the registry
15 within 30 to 60 days, or some other period, after ini-
16 tial entry or registration of a property to the rental
17 market and appropriate time periods for registration
18 to the registry of changes in ownership of rental
19 properties;

20 (4) consider and recommend data collection
21 methods, self-reporting methods, and opportunities
22 for sharing data with the Department of the Treas-
23 ury;

1 (5) consider and recommend whether informa-
2 tion in the registry should be updated annually or at
3 some other frequency;

4 (6) consider and recommend means to engage
5 State and local governments in ensuring that prop-
6 erty owners register their rental properties to the
7 registry and update such information, such as by
8 gathering information and enforcing data collection
9 through—

10 (A) property inspections;

11 (B) local rental registries;

12 (C) certificates of occupancy; and

13 (D) building permits;

14 (7) develop a methodology to identify rental
15 properties that merit additional attention, such as
16 residential rental properties that—

17 (A) receive a Federal or State tax credit or
18 other subsidy or assistance, or is subject to af-
19 fordability-related use restrictions, that are ex-
20 piring within 5 years;

21 (B) have tenants who are experiencing—

22 (i) significant rent increases in an
23 amount of 5 percent or more of the pre-
24 vious rent, or such other percentage as the

1 Secretary considers appropriate for pur-
2 poses of this section; or

3 (ii) frequent rent increases occurring
4 twice or more often within any 12-month
5 period or occurring with such other fre-
6 quency as the Secretary considers appro-
7 priate for purposes of this section;

8 (C) use tenant screening scores and re-
9 ports, or price setting algorithms, provided by
10 third parties;

11 (D) have habitability issues;

12 (E) have fair housing or civil rights com-
13 plaints or violations; and

14 (F) have any other such indicator as the
15 Secretary may provide;

16 (8) consider the impact of the rental registry on
17 public housing agencies and persons who reside in
18 public housing projects;

19 (9) consider and recommend the products that
20 may be produced or used, if any, to access or con-
21 dense the registry's information, such as a user-
22 friendly map and database, and how to ensure all
23 products are accessible for individuals with disabil-
24 ities and persons with limited English proficiency;

1 (10) evaluate and recommend education and
2 outreach methods that may be necessary to engage
3 property owners who have smaller portfolios or that
4 own and operate fewer units to register with the reg-
5 istry;

6 (11) evaluate and recommend education and
7 outreach methods that may be necessary to engage
8 owners of rental manufactured housing units and
9 owners of rental lots for manufactured housing units
10 to register with the registry; and

11 (12) consider and recommend methods of vali-
12 dating and verifying information submitted to the
13 registry and penalties for non-compliance with proce-
14 dures and requirements relating to the registry.

15 (c) REPORT.—Not later than 270 days after the date
16 of the enactment of this section, the Secretary shall sub-
17 mit a report to the Congress containing the results and
18 conclusions of such study, and shall make such report
19 available on a public website of the Department.

20 (d) AUTHORIZATION OF APPROPRIATIONS.—There
21 are authorized to be appropriated such sums as may be
22 necessary to carry out this section.

23 (e) DEFINITIONS.—In this Act:

24 (1) FEDERALLY BACKED MORTGAGE LOAN.—

25 The term “Federally backed mortgage loan” in-

1 includes any loan (other than temporary financing
2 such as a construction loan) that—

3 (A) is secured by a first or subordinate lien
4 on residential real property (including indi-
5 vidual units of condominiums and cooperatives)
6 designed principally for the occupancy of from
7 1 to 4 families, including any such secured
8 loan, the proceeds of which are used to prepay
9 or pay off an existing loan secured by the same
10 property; and

11 (B) is made in whole or in part, or in-
12 sured, guaranteed, supplemented, or assisted in
13 any way, by any officer or agency of the Fed-
14 eral Government or under or in connection with
15 a housing or urban development program ad-
16 ministered by the Secretary of Housing and
17 Urban Development or a housing or related
18 program administered by any other such officer
19 or agency, or is purchased or securitized by the
20 Federal Home Loan Mortgage Corporation or
21 the Federal National Mortgage Association.

22 (2) **FEDERALLY BACKED MULTIFAMILY MORT-**
23 **GAGE LOAN.**—The term “Federally backed multi-
24 family mortgage” loan includes any loan (other than

1 temporary financing such as a construction loan)
2 that—

3 (A) is secured by a first or subordinate lien
4 on residential multifamily real property de-
5 signed principally for the occupancy of 5 or
6 more families, including any such secured loan,
7 the proceeds of which are used to prepay or pay
8 off an existing loan secured by the same prop-
9 erty; and

10 (B) is made in whole or in part, or in-
11 sured, guaranteed, supplemented, or assisted in
12 any way, by any officer or agency of the Fed-
13 eral Government or under or in connection with
14 a housing or urban development program ad-
15 ministered by the Secretary of Housing and
16 Urban Development or a housing or related
17 program administered by any other such officer
18 or agency, or is purchased or securitized by the
19 Federal Home Loan Mortgage Corporation or
20 the Federal National Mortgage Association.

21 (3) SECRETARY.—The term “Secretary” means
22 the Secretary of Housing and Urban Development.

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