



Affordable Housing Preservation and Protection Act

Senator Lisa Blunt Rochester (D-DE)

Homeowners and renters across the country – from our major cities to our rural and coastal communities – are feeling the impact of the housing crisis. After decades of underbuilding and restrictive land use policies, we face a growing shortage of 4.5 million homes.¹ For extremely low-income families, we are short 7.1 million affordable rental homes, as cost increases far outpace income growth.²

Preserving the existing affordable housing stock is critical to preventing the national housing supply crisis from worsening. The HUD project-based rental assistance programs support private property owners who provide approximately 1.6 million affordable homes to low-income workers, seniors, families with children, and people with disabilities. However, some of these HUD-assisted buildings are aging and in poor condition. To avoid losing these valuable units, we must act quickly to rehabilitate them and keep affordable housing in our communities.

Worse still, when property owners mismanage their properties, HUD and community leaders may struggle to find a new, well-qualified owner with immediate access to capital to make critical health and safety improvements. Without these improvements, the building risks becoming unlivable and may lose its assistance or be forced to close, displacing residents from their community. This perpetuates a cycle of distress that can worsen the housing supply crisis.

The Affordable Housing Preservation and Protection Act would:

- Provide loans to qualified owners of distressed HUD-assisted housing to make renovations necessary to preserve and improve the property for the long term.
- Improve the quality of HUD-assisted housing and, in cases of mismanagement, give HUD new tools to preserve a property without displacing residents from the community.
- Strengthen outreach to local stakeholders and residents in the preservation of distressed properties.

To cosponsor the **Affordable Housing Preservation and Protection Act**, please contact Sophie Bounsidia (Sen. Blunt Rochester) at Sophie_Bounsidia@bluntrochester.senate.gov.

¹Divounguy, Orphe. "Affordability Crisis: Housing Shortage Worsened Despite Pandemic Construction Boom." Zillow Research, June 18, 2024. Accessed January 14, 2026. <https://www.zillow.com/research/affordability-housing-shortage-34153/>

²National Low Income Housing Coalition. "The GAP: A Shortage of Affordable Homes." Accessed January 14, 2026. <https://nlihc.org/gap>