

**FHFA Request for Information on Tenant Protections
Sample Comment Letter**

[Note to advocates: For FHFA to recognize your comment as unique information, a substantial amount of your letter must be new information or significantly paraphrased so that it does not look like a form letter. NLIHC offers the below letter as a template; please share your story as it is true to you and personalize as much as possible! Have writer's block? Use the prompts in NLIHC's resource, "[Storytelling Tips and Tricks](#)," to help get you started.]

The Honorable Sandra Thompson
Federal Housing Finance Agency
Washington, D.C.

Director Thompson,

Thank you for the opportunity to provide feedback on the Federal Housing Finance Agency (FHFA) Request for Information on tenant protections. My name is _____ and I am *[a tenant in _____ community and/or an advocate with _____ organization. Share more about your organization or tenant association here]*. I am writing to share my experience and to urge FHFA to take bold action to create clear, strong, and enforceable renter protections for households living in rental properties with federally backed mortgages. Given the broad reach of FHFA's work, any renter protections created by FHFA should cover a significant share of renters across the nation and put America on a pathway towards stronger protections for all renters.

Federal renter protections are critically needed to address the power imbalance between landlords and renters that puts renters at greater risk of housing instability, harassment, and homelessness and fuels racial and gender inequity.

To help ensure greater housing stability, FHFA should create new renter protections for households living in properties with federally backed mortgages, including:

1. **Source of income protections** to prohibit landlords from discriminating against households receiving rental housing assistance such as Section 8 Housing Choice Vouchers, or Supplemental Security Income (SSI), or local rental assistance, so that families can have greater choice about where to live.
2. **"Just cause" eviction standards**, which limit the causes for which a landlord can evict a tenant or refuse to renew a tenant's lease when the tenant is not at fault or in violation of any law.
3. **Rent gouging protections** to stop landlords from dramatically and unreasonably raising rents.
4. **Requirements to ensure housing is safe, decent, accessible, and healthy** for renters and their families.

I have seen what happens in communities without strong, enforceable tenant protections.

[Tell your story here! To make sure FHFA recognizes your comment as unique, make sure you write at least 200 words. Share an experience where you could have benefitted from the above or other tenant protections. How would your experience have been different if these protections were in place? Or, if you live in an area with these protections, how have they impacted you and your neighbors? See example below.]

[EXAMPLE: I have seen what happens in communities without strong, enforceable tenant protections. My hometown of Anytown, TX has no source of income protections. After 8 years on the waiting list for a Housing Choice Voucher, I finally got off the waiting list and received a voucher. But I went to 12 different apartments before finding a place to live. My most frequent response once calling a landlord was that they don't take Section 8 vouchers! It took me 4 months after getting the voucher to move in. If source of income protections were in place, I wouldn't have been homeless for an additional four months...]

We urge FHFA to take bold action to implement mandatory, standardized protections – paired with strong enforcement – for all households living in properties with federally backed mortgages, including larger developments and smaller properties. FHFA must continue to engage tenants and directly impacted people throughout its process of establishing and implementing renter protections, and protections must be centered on racial and social equity as explicit goals. These protections– along with to large-scale, sustained investments and anti-racist reforms – are necessary to ensure that everyone, including the lowest-income and most marginalized renters, have a safe, quality, affordable, and accessible place to call home.

Sincerely,

[YOUR NAME HERE]

[YOUR ORGANIZATION HERE]