



The Know Who Owns Your Home Act

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Why a rental registry?

Despite more than 35% of the US population being renters, there is no comprehensive, regularly updated dataset on the conditions or ownership of rental properties. Therefore, **millions of American renters do not know who owns their homes, how to contact them for basic repairs, or how to hold bad actors who own properties accountable.** The Know Who Owns Your Home Act would direct the Department of Housing and Urban Development to conduct a feasibility for the first of its kind national rental registry to fill this critical information gap.

Rental registries are public databases of rental properties that detail property ownership data and may include information on rent and utility connections. The COVID-19 pandemic highlighted significant gaps in rental property ownership data as renters struggled to contact the owners of the homes they lived in, and localities struggled to administer targeted emergency rental assistance. As a result, federal agencies stood up limited owner look-up tools that were not easily navigable, while localities began to establish rental registries to fill information gaps and address growing concerns over rising rents and a lack of oversight.

As the ownership structures of rental properties continue to rapidly evolve, some renters may not know who owns their home and lack a readily accessible emergency contact. This makes it difficult for renters to request basic maintenance issues, report uninhabitable conditions, or property-related emergencies. It also leaves renters more vulnerable to bad actors who impose exorbitant rent hikes or carry out unlawful evictions. Transparent and accurate accounting of housing units and their habitability is also essential for public health departments, lead and asthma programs, and other government agencies to ensure safe and healthy housing conditions.

State legislatures from Vermont to California have already considered rental registries in some form to address these issues. Studying a national registry is the first step in ensuring a consistent framework for data collection and transparency, no matter where renters live.

The Know Who Owns Your Home Act would:

- Direct HUD to study the need for, and the feasibility and cost of, establishing a national residential rental registry to empower tenants and better inform property owners and housing policy.
- Require HUD to consider any privacy concerns presented by potential rental registry data as well as education and outreach methods that might be necessary to engage a range of property owners.

A national rental registry could include:

- The size, location, and ownership of rental properties.
- The identity and contact information of the owner of the property, including whether such owner is a large investor or a limited liability company.
- Contact information of a local emergency contact in the event the owner cannot be reached.
- The average annual rent for dwelling units in each property.
- Dwelling units' general utility connections and average monthly utility costs.

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