



The Trump Administration’s Actions That Are Worsening the Fair and Affordable Housing Crisis

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The Trump Administration has engaged in a series of actions that are only worsening the fair¹ and affordable² housing crisis. Many of these actions are based on the Project 2025 playbook authored by The Heritage Foundation. At this point, the Administration has implemented nearly 70 percent of the playbook’s housing and lending recommendations. Generally, these harmful actions fall into the following five categories:

1. Increasing housing costs for the average renter, buyer, or homeowner
2. Rolling back established housing rights for people of all backgrounds
3. Ignoring the threat to local communities from climate change
4. Eviscerating key agencies (HUD, CFPB, FHFA, and DOJ) that provide people with access to fair and affordable housing
5. Jeopardizing people’s data privacy and protection from unfair algorithms

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Category	Key Actions	Effects / Consequences
Increasing Housing Costs	<ul style="list-style-type: none"> - Imposed tariffs on housing materials - Reduced labor in construction by attacking, detaining, and deporting immigrants who perform much needed housing construction - Paused infrastructure funds (e.g., Inflation Reduction Act) - Removed tenant protections (FHFA rescissions) 	<ul style="list-style-type: none"> - Increased construction costs - Labor shortages push up home prices - Slowed critical community development - Renters lose basic protections - Potential higher interest rates for homebuyers

¹ NFHA, *2024 Fair Housing Trends Report* (July 2024), <https://nationalfairhousing.org/resource/2024-fair-housing-trends-report/>.

² Harvard Joint Center on Housing Studies, *The State of the Nation’s Housing 2025* (June 2025), <https://www.jchs.harvard.edu/state-nations-housing-2025>.

³ NFHA, *The Trump Administration’s Actions That Are Worsening the Fair and Affordable Housing Crisis* (February 2026), https://nationalfairhousing.org/wp-content/uploads/2026/02/NFHA_Project-2025-And-Admin-Actions-Worsening-Fair-Affordable-Housing-Crisis.pdf.

	<ul style="list-style-type: none"> - Discussed privatization of Fannie Mae/Freddie Mac - Ended VA foreclosure protections (VASP) for veterans - Overturned medical debt removal rule for credit reports - Weakened GSE Affordable Housing Goals - Fired CDFI Fund staff - Cut HUD housing counseling program - Allowed public housing limits/work requirements 	<ul style="list-style-type: none"> - Veterans at greater foreclosure risk - Credit inequality grows, especially for people in the South - Thousands of families lose affordable mortgage access - Reduced community investments - Millions lose access to housing counseling services - Threatens housing stability for low-income families
<p>Rolling Back Housing Rights</p>	<p><u>Civil Rights & Fair Housing:</u></p> <ul style="list-style-type: none"> - Cut DEIA programs - Withheld/Delayed Fair Housing Grants (FHIP) - Restricted complaint submissions to online portals - Weakened AFFH Rule - Rescinded fair appraisal and Special Purpose Credit Programs policies - Repealed Equitable Housing Finance Plans - Ended REO repairs, undermining neighborhoods - Abandoned redlining and disparate impact enforcement - Reduced protections for domestic violence survivors and people with disabilities <p><u>LGBTQ+ Rights:</u></p> <ul style="list-style-type: none"> - Redefined “sex” to exclude gender identity - Halted Equal Access Rule enforcement - Dismissed LGBTQ+ discrimination cases <p><u>Immigrant Rights:</u></p> <ul style="list-style-type: none"> - Enabled HUD/ICE collaboration 	<ul style="list-style-type: none"> - Decreased fair access to housing for underserved communities - Fair housing enforcement crippled - Lawsuits delayed or abandoned - Barriers to homeownership and credit expanded - Rise in discrimination cases without recourse - LGBTQ+ and immigrant protections erased

	<ul style="list-style-type: none"> - Removed FHA mortgage access for DACA recipients - Ended USDA loan access for non-citizens - Imposed English-only requirements - Drafted Mixed-Status Rule ending assistance - Withdrew anti-discrimination guidance 	<ul style="list-style-type: none"> - Limited access to fair and affordable housing for immigrants and their families
Ignoring Climate Change Threats	<ul style="list-style-type: none"> - Canceled Green & Resilient Retrofit Program (\$1B) - Loosened CDBG-DR compliance with Fair Housing laws - Removed climate risk frameworks at FHFA and major banks - Cut NOAA/NWS climate tracking 	<ul style="list-style-type: none"> - Reduced disaster resilience - Undermined climate recovery programs - Increased risk in weather and financial markets - Less data to protect communities
Eviscerating Key Agencies	<ul style="list-style-type: none"> - HUD Fair Housing Office gutted (65% staff cut) - DOJ Civil Rights Division diminished - CFPB shutdown and mass layoffs - FHFA fair lending offices dissolved - Fannie/Freddie boards reorganized under FHFA Director 	<ul style="list-style-type: none"> - Fair housing enforcement nearly halted - Loss of civil rights oversight - Major regulators incapacitated - Reduced monitoring of lending discrimination - Undermined oversight of government-sponsored enterprises
Jeopardizing Data Privacy & Algorithmic Protections	<ul style="list-style-type: none"> - Rescinded AI ethics framework - External access to confidential HUD data (e.g., DOGE, Musk) - Withdrew AI/housing tech discrimination guidance 	<ul style="list-style-type: none"> - Loss of privacy for U.S. citizens - High risk of discrimination via unregulated algorithms - Data security compromised