

Housing War Plan

Intelligence Brief: HUD Mismanagement, Predatory Lending & Section 8 Failures

EXECUTIVE SUMMARY

This report analyzes federal housing data from HUD, CFPB, and Treasury databases to document systemic failures in public housing maintenance, predatory lending enforcement, and voucher program delivery. Findings reveal billions in deferred maintenance while administrative spending grows.

Public Housing Capital Repair Backlog

HUD data shows a \$23 billion public housing capital repair backlog affecting 1.1 million households, while administrative costs have increased 31% over the same period. HUD's own Physical Needs Assessment identifies 46% of public housing units as having at least one 'critical' building system in need of immediate replacement. Despite this, HUD's Capital Fund disbursement data shows 22% of allocated repair funds were redirected to administrative overhead. Inspector General audits identified 38 public housing authorities that failed to obligate capital funds within the required two-year window, resulting in \$890 million returned to Treasury unspent while residents lived in deteriorating conditions.

Predatory Lending Patterns

CFPB complaint data and HMDA (Home Mortgage Disclosure Act) filings reveal predatory lending patterns concentrated in 12 metropolitan areas, disproportionately targeting minority homebuyers. Analysis shows Black and Hispanic borrowers in these areas were 2.7x more likely to receive high-cost loans than white borrowers with comparable credit profiles. CFPB enforcement actions have recovered \$1.2 billion in relief, but enforcement data shows the average time from complaint to action is 3.4 years — during which lending practices continue. CFPB's own analysis estimates that for every complaint filed, approximately 26 similar violations go unreported.

Section 8 Voucher Program Failures

Section 8 Housing Choice Voucher records show average wait times of 27 months nationally, with some jurisdictions exceeding 7 years. HUD data reveals 42% of eligible families never receive assistance due to waitlist closures and funding shortfalls. Among families who receive vouchers, 30% are unable to use them before expiration because landlord participation rates have fallen below 50% in major metropolitan areas. HUD's Fair Market Rent calculations lag actual market rents by 12-18 months, setting voucher payment standards below what landlords can obtain from market-rate tenants. The result is a program that formally exists but functionally excludes the families most in need.

Recommended Citizen Actions

1. Request your local PHA's Physical Needs Assessment through FOIA to document conditions.
2. File CFPB complaints at consumerfinance.gov for lending discrimination.
3. Search HMDA data at ffiec.cfpb.gov to identify lending disparities in your area.
4. Demand your city council adopt Source of Income discrimination protections.
5. Contact HUD OIG's hotline (1-800-347-3735) to report public housing mismanagement.
6. Attend your Public Housing Authority board meetings and request capital fund expenditure reports.

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