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Message from Secretary Fudge

I am pleased to present the Fiscal Year (FY) 2022-2026 Strategic Plan for the U.S. Department of Housing and Urban Development (HUD). The Strategic Plan describes the Department’s goals, objectives, and strategies, as well as describes how we will measure progress toward achieving our mission to create strong, sustainable, inclusive communities and quality affordable homes for all.

We deliver this Strategic Plan at a pivotal moment. The United States is grappling with a crisis in affordable housing, made worse by the COVID-19 pandemic. Today, it is harder to find an affordable home in America than at any point since the 2008 financial crisis. Racial bias in the home appraisal process erodes equity in homeownership and robs communities of color of the opportunity to build generational wealth. Far too many families are experiencing homelessness, when they need and deserve a safe, stable place to call home.

To confront these and other challenges head on, and to help our Nation build back better, HUD must strengthen its efforts to increase equity across all departmental programs and improve the customer experience of those we serve. Since the start of the Biden-Harris administration, HUD has prioritized this work, playing a key role in the Administration’s goal to support those in greatest need. The bold action we have taken over the past year has increased equity, removed barriers to homeownership, expanded the Nation’s housing supply, and kept Americans housed. But important work remains, and HUD’s Strategic Plan charts a path to complete this work and provide every American with the chance to live each day with security, with dignity, and with hope.

This plan details HUD’s efforts to expand housing opportunities for underserved Americans and to reduce homelessness by enforcing our Nation’s fair housing laws and fueling equitable economic development. The Department will help increase our affordable housing supply and improve rental assistance programs. We will advance new tools and capital that put homeownership within reach for more individuals and families, while promoting equitable reforms to America’s housing finance system. In addition, we will guide investment in climate resilience, reduce exposure to environmental hazards, and integrate healthcare and housing.

Finally, HUD will invest in its people, technology, and processes, with the understanding that strengthening the Department’s internal capacity will lead to better results for the American people. Each of these efforts will be focused on increasing equity and improving the customer experience for those seeking and receiving HUD services.

At HUD, we understand that a quality home in a thriving community provides the foundation for a good life. Children who grow up in stable and healthy homes have a better chance to succeed in school and achieve their dreams. Adults who live in an affordable home near good jobs will have a greater opportunity to enjoy economic security and begin saving to buy a place to call their own.

HUD’s Fiscal Year 2022-2026 Strategic Plan demonstrates our commitment to help forge a stronger, fairer, and more prosperous America. We look forward to continuing our work on behalf of the people we serve.

Sincerely,

Marcia L. Fudge
One HUD, For All

Together, we are building an empowered agency focused on housing and community development and dedicated to equity, inclusive communities, and quality, affordable homes for all.

- Housing is the foundation on which we live, grow, and thrive.
- Yet millions of Americans struggle with housing and remain shut out from the opportunities a good home provides.
- At HUD, we’re committed to the people and communities behind this crisis – and by advancing inclusive, equity-focused policy and programs, we’re delivering the support they need to make their way home.
HUD’s Mission

HUD’s mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination; and transform the way HUD does business.

HUD’s Overarching Goal

HUD’s overarching goal is to pursue transformative housing and community-building policy and programs. The Department will ensure it centers its focus on people and their lived experiences, with policy and programs that are equity-focused, anti-discriminatory, and that advance housing justice so that everyone has an affordable, healthy place to live.
Introduction

This document presents the U.S. Department of Housing and Urban Development’s Strategic Plan for fiscal years (FY) 2022 through 2026. HUD was created as a cabinet-level agency in 1965. The Department’s mission is to create strong, sustainable, inclusive communities and quality, affordable homes for all. To provide a framework for the delivery of HUD’s mission and vision, the Strategic Plan outlines a set of strategic goals, objectives, and performance measures. Simply put, this plan serves as a guide for what the Department will achieve, how HUD will achieve it, and how HUD will measure success.

HUD is working to strengthen the housing market to bolster the economy and protect consumers; expand homeownership and meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination; and transform the way HUD does business. HUD will accomplish its mission by pursuing transformative housing and community-building policies and programs. Central to HUD’s efforts will be ensuring HUD’s work focuses on individuals, communities, and their lived experiences. These overarching commitments are reflected in this plan’s approach toward equity-focused, anti-racist, anti-discriminatory, and justice-driven priorities.

HUD’s FY 2022-2026 Strategic Plan lays out this administration’s strategy for ensuring everyone has an affordable, healthy place to live. Over the course of the next four years HUD will pursue two overarching priorities focused on increasing equity and improving customer experience across all HUD programs. Five strategic goals undergird the Plan as follows:

- Strategic Goal 1: Support Underserved Communities
- Strategic Goal 2: Ensure Access to and Increase the Production of Affordable Housing
- Strategic Goal 3: Promote Homeownership
- Strategic Goal 4: Advance Sustainable Communities
- Strategic Goal 5: Strengthen HUD’s Internal Capacity

The five goals of the FY 2022-2026 Strategic Plan present the core vision of what HUD hopes to accomplish, the strategies to accomplish those objectives, and the indicators of success.

In carrying out its work on each of its strategic goals, HUD is committed to the following core values:

**Accountability:** HUD individually and collectively takes responsibility for its performance and conduct.

**Efficiency and Effectiveness:** HUD will maximize its resources and efforts to continually improve the efficiency and effectiveness of its individual and collective performance. The Department strives for simplicity in its lines of authority and clarity in its lines of communication and strives to eliminate the red tape of bureaucracy. HUD supports a productive work environment that balances high performance with the need for healthy personal and community life.

**Fairness and Respect:** HUD values others, demonstrates compassion for those it serves, and treats others the way it would like to be treated. In respecting others, the Department conducts its work and administers its programs with fairness and justice and with a commitment to civil rights, inclusion, and diversity.

**Integrity:** HUD approaches others, its stakeholders, and its work with honesty and the highest ethical standards.
Development of the Strategic Plan

Stakeholder Engagement
The Department is reengaging its customers, partners, and career professionals to ensure HUD services meet the needs of all who need them. The FY 2022-2026 HUD Strategic Plan is informed by their views and input received in individual meetings, focus group discussions, and surveys. HUD has used the feedback gathered from these engagements to inform the strategic goals and objectives the Department will pursue over the next four years. Stakeholder outreach activities will continue over the next four years to inform, improve, and make course corrections, if needed, to HUD programs laid out in this plan. These engagements are integral to HUD’s pursuit of effective strategies that enable Departmental services to be informed by and tailored to the lived experiences of HUD’s customers.

Enterprise Fraud and Risk Management
Effective enterprise fraud and risk management requires the use of strong internal controls and tracking at strategic, programmatic, as well as operational levels. HUD has been integrating fraud and risk management into its planning processes since it began developing annual risk profiles in FY 2017. The enterprise, programmatic, and operational risks identified by these annual assessments have also been used to inform this plan. HUD risk officers, stakeholders, and business owners will continue to work together to integrate and align performance, budget, and risk management activities to better inform leadership decisions and the strategic planning process.

Building the Evidence Base
The Department is committed to using evidence-based policymaking to implement cost-effective solutions that support HUD’s mission. To guide HUD policy in a changing environment, it is essential that research be strategic, systematic, and well-structured. This document identifies critical policy questions that require further investigation. The Plan also highlights research investments that are needed to ensure strategic objectives—and supporting policy initiatives—are properly informed by evidence. Research in support of each strategic objective is highlighted throughout this strategic plan and the FY 2022-2026 HUD Learning Agenda. HUD’s long-term strategic framework will continue to evolve based on the evidence base provided by Departmental research activities. As required by the Foundations for Evidence-Based Policymaking Act of 2018, the Learning Agenda and the Capacity Assessment for Research, Evaluation, Statistics, and Analysis are two integral yet standalone components of this Strategic Plan and the role of evidence and learning in creating a stronger HUD future.
HUD, a Cabinet-level Department created in 1965, is responsible for National policy and programs that address America’s housing needs, improve and develop the Nation’s communities, and enforce fair housing laws. It accomplishes its mission through component organizations and offices that administer programs carried out through a network of regional and field offices and partnerships with other Federal agencies, state and local grantees, and for-profit, philanthropic, and non-profit organizations of the private sector.

- Learn more about HUD’s major organizational units and program offices.
- Learn more about HUD’s regions and field offices.
# FY 2022-2026 HUD Strategic Framework

**One HUD, For All**

## HUD’s Mission
Create strong, sustainable, inclusive communities and quality affordable homes for all.

## Overarching Goal: Pursue Transformative Housing and Community-Building Policy and Programs
Ensure HUD centers its focus on people, and their lived experiences, with policy and programs that are equity-focused, anti-discriminatory, and that advance housing justice, so that everyone has an affordable, healthy place to live.

## Overarching Priority: Increase Equity
Increase equity across all HUD programs.

## Overarching Priority: Improve Customer Experience
Improve the customer experience for those seeking and receiving HUD services.

## Strategic Goal 1: Support Underserved Communities
Fortify support for underserved communities and support equitable community development for all people.

1A: **Advance Housing Justice**
Fortify support for vulnerable populations, underserved communities, and Fair Housing enforcement.

1B: **Reduce Homelessness**
Strengthen Federal, State, Tribal, and community implementation of the Housing First approach to reducing the prevalence of homelessness, with the ultimate goal of ending homelessness.

1C: **Invest in the Success of Communities**
Promote equitable community development that generates wealth-building for underserved communities, particularly for communities of color.

* These objectives include a FY 2022-2023 Agency Priority Goal.

* These objectives reflect FY 2022-2026 HUD management objectives.
### Strategic Goal 2: Ensure Access to and Increase the Production of Affordable Housing

Ensure housing demand is matched by adequate production of new homes and equitable access to housing opportunities for all people.

#### 2A: Increase the Supply of Housing
Enhance HUD’s programs that increase the production and supply of housing across the country.

#### 2B: Improve Rental Assistance
Improve rental assistance to address the need for affordable housing.

### Strategic Goal 3: Promote Homeownership

Promote homeownership opportunities, equitable access to credit for purchase and improvements, and wealth-building in underserved communities.

#### 3A: Advance Sustainable Homeownership
Advance the deployment of tools and capital that put sustainable homeownership within reach.

**3A – Major Initiative: Expand Homeownership Opportunities**
Promote financing for innovative ownership models to increase the availability of affordable housing.

#### 3B: Create a More Accessible and Inclusive Housing Finance System
Advance new policy, programs, and modernization initiatives that support a more equitable housing finance system. Promote the preservation and creation of affordable housing stock.

* These objectives include a FY 2022-2023 Agency Priority Goal.

* These objectives reflect FY 2022-2026 HUD management objectives.
Strategic Goal 4: Advance Sustainable Communities

Advance sustainable communities by strengthening climate resilience and energy efficiency, promoting environmental justice, and recognizing housing’s role as essential to health.

4A: Guide Investment in Climate Resilience
Invest in climate resilience, energy efficiency, and renewable energy across HUD programs.

4B: Strengthen Environmental Justice
Reduce exposure to health risks, environmental hazards, and substandard housing, especially for low-income households and communities of color.

4C: Integrate Health and Housing
Advance policies that recognize housing’s role as essential to health.

Strategic Goal 5: Strengthen HUD’s Internal Capacity

Strengthen HUD’s internal capacity and efficiency to ensure better delivery of HUD’s mission.

* 5A: Enable the HUD Workforce
Enable the HUD workforce through hiring, training, opportunities for growth, and promoting a more engaged and inclusive work environment.

* 5B: Improve Acquisition Management.
Identify, procure, and execute acquisition management.

* 5C: Strengthen Information Technology
Strengthen information technology, cybersecurity, and data management.

* 5D: Enhance Financial and Grants Management
Provide sound financial and grants management.

* 5E: Improve Ease, Effectiveness, and Trust in HUD Services
Institutionalize customer experience (CX) management and elevate the customer perspective across HUD.

These objectives include a FY 2022-2023 Agency Priority Goal.

* These objectives reflect FY 2022-2026 HUD management objectives.
FY 2022-2023 Agency Priority Goals

Agency Priority Goals (APGs) reflect the Department’s key priorities for the next two years. Through public goal setting, quarterly leadership discussions, and regular public updates, HUD has made significant progress to advance the selected mission outcomes of APGs. For FY 2022-2023, HUD will track progress on these APGs:

**Objective 1B: Reduce Homelessness**

- By September 30, 2023, make homelessness rare, brief, and non-recurring by reducing the number of people experiencing homelessness by 15% from 2020 levels.¹

**Objective 2B: Improve Rental Assistance**

- By September 30, 2023, maximize the reach of HUD’s rental assistance programs by increasing the occupancy rates to 96% in the Public and Multifamily Housing programs and the budget utilization rate to 100% in the Housing Choice Voucher program.

**Objective 3A: Advance Sustainable Homeownership**

- HUD will maximize homeownership for creditworthy first-time homebuyers and preserve homeownership for existing homeowners. By September 30, 2023, HUD will maintain a first-time homebuyer rate of at least 80% for newly endorsed FHA-insured purchase mortgages and a re-default rate for seriously delinquent homeowners who received a loss mitigation action that is below 30%.

**Objective 4B: Strengthen Environmental Justice**

- By September 30, 2023, protect families from lead-based paint and other health hazards by making an additional 20,000 units of at-risk housing units healthy and lead-safe.

¹This reduction is compared to the 2020 Point-in-Time (PIT) count. Due to the COVID-19 pandemic, many communities were not able to conduct and unsheltered PIT count in 2021 and thus a 2021 National Homelessness number is unavailable.
Overarching Priority: Increase Equity

The Biden-Harris Administration has placed equity front and center through a series of Executive Orders and has issued a memorandum specific to HUD instructing the Department to redress the Nation’s long history of discriminatory housing practices and reaffirming the Administration’s commitment to ending housing discrimination. HUD is well-positioned to advance those directives as its mission is focused on people in underserved communities. The Department’s operations are designed to reach people who have been systematically locked out of opportunities to succeed. HUD has been a lifeline for people in need, creating affordable housing in every state, rebuilding communities ravaged by disasters, and supporting community development to unlock opportunity. While current HUD leadership recognizes the extraordinary legacy, mission, and potential the Department brings to building equitable communities across the Nation, HUD also recognizes that several of its core programs were operated for decades in a manner that supported discriminatory practices against persons of color. The Biden-Harris Administration’s HUD is eager to use the Department’s authorities to reverse the harm caused by prior Federal policies and prioritize equity in all of HUD programs.

Executive Order 13985 (“Advancing Racial Equity and Support for Underserved Communities Through the Federal Government”) mandates that the Federal Government “pursue a comprehensive approach to advancing equity for all, including people of color and others who have been historically underserved, marginalized, and adversely affected by persistent poverty and inequality.” Additionally, President Biden issued a Presidential Memorandum for the “Federal Government to recognize and acknowledge its role in systematically declining to invest in communities of color and preventing residents of those communities from accessing the same services and resources as their white counterparts.” This acknowledgement states that it is the policy of the Federal Government to “work with communities to end housing discrimination, to provide redress to those who have experienced housing discrimination, to eliminate racial bias and other forms of discrimination in all stages of home-buying and renting, to lift barriers that restrict housing and neighborhood choice, to promote diverse and inclusive communities, to ensure sufficient physically accessible housing, and to secure equal access to housing opportunity for all.” It is through this plan, HUD looks to further these goals. Each agency is directed to work to redress inequities in their policies and programs that serve as barriers to equal opportunity. Equity is defined in Executive Order 13985 as the “consistent, systematic, fair, just, and impartial treatment of all individuals, including underserved communities that have been denied such treatment, such as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color; members of religious minorities; lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons; persons with disabilities; persons who live in rural areas; and persons otherwise adversely affected by persistent poverty or inequality.”

Additional Executive Orders address diversity, equity, inclusion, and accessibility in the Federal workforce; gender policy combatting discrimination based on gender identity or sexual orientation; inclusion of new Americans; equity, justice, and opportunity for Asian Americans, Native Hawaiians and Pacific Islanders; environmental justice; and other issues related to equity and opportunity.

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5 Id.
Housing plays a key role in improving lives, and the Federal implementation of policies to eliminate systemic discrimination and promote equity can produce long-lasting, positive impacts by providing access to safe, stable housing in inclusive and sustainable communities. Doing so will necessitate harnessing the strengths of economic development at the community, municipal, Tribal, and state levels. Given the vital importance of housing and community to well-being, and HUD’s role in promoting fair housing policies, HUD has an opportunity to remove barriers and promote equity for people in communities that have been historically underserved by its programs. The Department also recognizes the significant racial disparities in homelessness and is committed to addressing these disparities. To accomplish this effort, HUD will address systemic inequities in housing and grants programs, environmental justice, and resident services, to ensure every person has access to safe and high-quality housing.

HUD has launched a comprehensive effort under Secretary Fudge’s leadership to embed equity within the Department’s programs, policymaking, and operations. To ensure Department-wide alignment as HUD moves this work forward, the FY 2022-2026 Strategic Plan has placed equity as an overarching priority to embed specific equity focused strategies throughout the Department’s strategic goals and objectives.
Overarching Priority: Improve Customer Experience

Rapid advances in consumer services and digital technologies have transformed customer expectations over the past decade. The public brings these heightened expectations from the private sector with them as they engage with HUD services. A failure to meet these expectations can have a profound and adverse effect on customers and the Department. Designing customer experiences intentionally, with the needs of the customer at the forefront of decision-making, can help HUD to: 1) better deliver on its mission; 2) serve greater proportions of targeted populations more effectively and equitably; 3) build trust; 4) improve customer satisfaction; and 5) lower operational costs.

Customer Experience (CX) is more than improved customer service. CX is the sum of an individual’s perception of HUD as a Department and the services and products it provides. It is built over time, along multiple interactions. “Customers” are individuals, businesses, and organizations (such as grantees and state and municipal agencies) that interact with a Federal Government agency or program. Interactions can be direct or through partner organizations executing Federally funded programs. Federal government customers could also include public servants and employees themselves in their interactions with Federal processes. A “service” is defined as the sum of the help provided – by an agency and its partners – throughout the process a customer goes through to obtain, receive, or make use of a public offering (or comply with a policy). Adopting a customer-centric approach to service delivery and putting people at the core of what HUD does and how the Department works, ensures successful outcomes as customers navigate HUD services.

Federal law and regulation continue to progress government-wide CX transformation. HUD worked across its programs in accordance with Executive Order 14058 (“Transforming Federal Customer Experience and Service Delivery To Rebuild Trust in Government”) and Office of Management and Budget Circular A-11 Section 280, focused on CX transformation. This has allowed HUD to embed CX strategies throughout its FY 2022-2026 Strategic Plan objectives to ensure this customer-centric focus will align HUD with Federal compliance requirements. HUD will rise to address complex challenges in real time and re-orient program operations to improve customer interactions by elevating CX as an overarching priority in the Strategic Plan. HUD will focus on empowering employees to design HUD’s policies and technology to better deliver on behalf of end customers.

HUD’s CX vision is to integrate the customer perspective into everything the Department does to make its interactions feel easy, effective, positive, and equitable. This unified focus on CX will enable HUD’s customers across its five service ecosystems to better understand and access relevant housing and community development information. Customers will be able to feel confident and supported while navigating HUD services, offer actionable feedback based on lived experiences, and achieve productive outcomes that support HUD’s mission. Utilizing Human-Centered Design (HCD) and CX tools will enable HUD to implement solutions that positively impact all customers based on specific needs as a top priority. Understanding HUD’s customers’ experiences

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1 HUD’s CX on performance.gov, where quarterly reports can be found at: https://www.performance.gov/cx/agencies/hud/  
5 HUD programs can be organized into five Service Ecosystems that address distinct sets of customer needs: 1) Access to Affordable Rental Homes are programs to grow, preserve, and fund affordable rental home access, and provide supportive services to residents; 2) Homeownership Opportunity & Housing Market Stability are programs and lending/securities products that facilitate equal opportunity homeownership and strengthen the market; 3) Housing Quality & Improved Living Conditions are programs to assess and mitigate hazards or deficiencies in housing, and tools to facilitate asset management for HUD and improved living conditions for citizens; 4) Economic Growth & Community Resilience are grants and programs to stimulate economic development and grow strong, resilient communities or revitalize those in disaster areas; and 5) Fair Housing and Equal Opportunity Enforcement are support to agencies and organizations ensuring fair, safe, equitable housing practices and channels for citizen reporting of potential housing discrimination. Please reference Strategic Objective 5E  
6 HCD is a methodology to problem-solving that incorporates the lived experience and feedback for whom you are designing in all steps of the design process. The goal of HCD is to end up with a solution that is tailored to meet people’s needs, with little wasted effort and reduced risk: https://methods.18f.gov/about/
and expectations, in real time, provides insights into various pain points. Therefore, HUD will be enabled to
determine where to equitably improve service delivery and operations.
Strategic Goal 1: Support Underserved Communities

Fortify support for underserved communities and support equitable community development for all people.

LEADING THIS GOAL

Office of the Secretary

GOAL

HUD will fortify support for underserved communities and support equitable community development for all people residing in America. To achieve this goal, HUD will bolster Fair Housing compliance and enforcement, implement a Housing First approach to reducing homelessness, and drive equitable community development. The Department is committed to building an inclusive future, that promotes wealth-building for all people and lifts underserved communities to share in the Nation's prosperity. Increased Fair Housing compliance and enforcement, aimed at preventing housing discrimination, along with strengthening community partnerships, confirms HUD’s deep commitment to its mission. These commitments, coupled with strategic investments to make homelessness increasingly rare, render the Department a leader in re-envisioning a more prosperous future for all people who call this Nation home.

At the core of HUD’s commitment to underserved communities is the advancement of equity in the Department’s policies and programs. Historically, some of HUD’s policies have perpetuated inequities in housing access and economic opportunity. The absence of an equity lens has resulted in policies that contributed to segregated neighborhoods, mortgage redlining, lending discrimination, and inhibited wealth-building opportunities for families of color, immigrants, women, individuals with disabilities, and lesbian, gay, bisexual, transgender, and queer (LGBTQ+) individuals. The Department recognizes and acknowledges the role it has played in declining to invest in communities of color and preventing residents of those communities from accessing needed services and resources. These inequities are particularly clear in homelessness, in which Black and indigenous people, people with disabilities, and LGBTQ+ people experience homelessness at rates significantly higher than their representation in the general population. As HUD designs and implements new programs and policies, as well as re-evaluates existing ones, the Department will seek to understand the lived experiences of the people its programs are intended to serve. HUD will address the systemic issues of racism and inequality by understanding and including the diverse communities.

13 The U.S. Interagency Council on Homelessness defines Housing First as an approach and framework for ending homelessness that is centered on the belief that everyone can achieve stability in permanent housing directly from homelessness and that stable housing is the foundation for pursuing other health and social services goals. Implementing Housing First involves both project-level and community-level dimensions. Implementing Housing First at the project level, including in permanent supportive housing models, means having screening practices that promote the acceptance of applicants regardless of their sobriety or use of substances, completion of treatment, and participation in services. At the community-level, Housing First means that the homelessness crisis response system is oriented to help people obtain permanent housing as quickly and with as few intermediate steps as possible. [Link](https://www.usich.gov/resources/uploads/asset_library/Implementing_Housing_First_in_Permanent_Supportive_Housing.pdf)
perspectives of those who use or could benefit from HUD programs. The Department will develop its strategies for achieving this goal through a Customer Experience (CX) lens, focused on Human-Centered Design, research, and customer understanding. The most impactful way to serve HUD’s vulnerable populations is to empower them by giving them a voice in designing solutions specific to their diverse needs and perspectives.

The goal of supporting underserved communities will be carried out across three objectives focused on advancing housing justice, reducing homelessness, and investing in the success of communities. HUD’s primary focus in advancing housing justice is to expand the Department’s role in proactively supporting and protecting vulnerable and underserved communities while increasing enforcement of, and compliance with, Fair Housing laws. The Department’s commitment to reduce homelessness, centered on the Agency Priority Goal to make homelessness rare, brief, and non-recurring, focuses on providing housing as the initial platform for improving quality of life, and improving access to housing services. Lastly, investing in the success of communities will revolve around creating inclusive development, proactive policies to fight discrimination, and enduring measures to gauge impacts. Supporting underserved communities is not only essential to HUD’s mission of creating strong, sustainable, inclusive communities and quality, affordable homes for all, but represents the Nation’s moral and civil obligation to care for one another in the pursuit of everyone’s best selves.

This goal consists of three objectives:

1A. Advance Housing Justice

1B. Reduce Homelessness

1C. Invest in the Success of Communities
Strategic Objective 1A: Advance Housing Justice

Fortify support for vulnerable populations, underserved communities, and Fair Housing enforcement.

LEADING THIS OBJECTIVE

Office of Fair Housing and Equal Opportunity

OBJECTIVE

A person’s future should never be limited by the zip code where they live. Furthermore, a person’s race, disability or other protected characteristics should never limit their access to housing or their ability to fully live and participate in the community. HUD recognizes that where a person lives greatly impacts nearly every aspect of their life. HUD is committed to learning from the lived experiences of those who utilize or could benefit from HUD programs to inform the Department’s process in addressing systemic issues of racism and inequality. HUD’s mission and work are focused on ensuring underserved populations have equitable access to housing and the long-term advantages that a safe, stable home provides. The Department’s efforts are informed by HUD’s commitment to prevent further discrimination against traditionally underserved groups as the Department strives to create diverse, inclusive communities.

This administration has placed equity front and center through a series of Executive Orders focused on underserved populations to ensure equitable and fair access to housing and to Federal programs. The Department has identified underserved populations to include, but not be limited to the following: people of color; members of religious minorities; members of the lesbian, gay, bisexual, transgender, and queer (LGBTQ+) community; persons with disabilities; persons who live in rural areas; immigrants; populations with limited English proficiency (LEP); survivors of domestic violence and sexual assault; survivors of human trafficking; people involved in the criminal justice system; and persons otherwise adversely affected by persistent poverty or inequality.

Advancing equity in housing means creating pathways for underserved populations to be reached by 1) building relationships with service provider partners; 2) improving outreach and marketing of housing opportunities; 3) changing admissions policies; and 4) targeting housing programs. HUD will collaborate with Federal, state, local, Tribal, and nonprofit partners to ensure nationwide efforts are implemented in accordance with communities’ localized needs. Additionally, a thorough customer understanding, communication, and outreach efforts will inform HUD’s tailored support to communities to fight discrimination. A central element of HUD’s approach will be the provision of education and technical assistance to help identify, prevent, and eliminate discriminatory practices. HUD will also revise and develop policy levers and guidance to remove barriers to housing access. New data collection tools will further the Department’s collective efforts by ensuring HUD has access to the latest information on fair housing complaints, trends that must be addressed, and community efforts.

HUD is working to fortify fair housing rights by implementing guidance and new rules that will increase protections under the Fair Housing Act. In particular, the Department is working toward the successful rollout of an improved Affirmatively Furthering Fair Housing (AFFH) rule. HUD anticipates issuing a proposed rule that will help recipients of HUD funding to take meaningful actions to overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to equal opportunity based on protected characteristics. HUD also anticipates publishing a final rule setting out the framework for assessing whether policies or practices have
an unjustified discriminatory effect in violation of the Fair Housing Act. Subject to finalization of those rulemakings, the Department anticipates having a focus on providing technical assistance for Federal agencies and grantees to meet their obligations at all levels.

HUD continues to implement the Housing Counseling Program and the FY 2021 Eviction Protection Grant Program to help low-income renter families and individuals avoid eviction or minimize the disruption and damage caused by the eviction process in areas with high rates of evictions or prospective evictions, including rural areas. Advancing housing justice and strengthening housing protections for underserved populations ensures the Federal government affirmatively furthers fair housing. HUD is unwavering in its commitment to proactively break down barriers that block people from living in healthy and prosperous neighborhoods that provide economic opportunities.

**STRATEGIES**

Denotes a customer experience-focused strategy

Denotes an equity-focused strategy

- Advance equity and combat discrimination in HUD-funded programs.
- Fortify fair housing rights by developing guidance and regulations that will increase protections under the Fair Housing Act.
- Expand housing opportunities and strengthen partnerships to reach marginalized, underserved, and vulnerable populations.

**METRICS**

To help achieve this objective, HUD has established the following performance indicators:

- Number of fair housing cases referred by Fair Housing Initiatives Program (FHIP) organizations
- Number of fair housing cases processed by Fair Housing Assistance Program (FHAP) agencies
- Number of Limited English Proficiency Initiative (LEPI) services provided
- Number of FHIP and FHAP fair housing practitioners and others who attend National Fair Housing Training Academy (NFHTA) courses and Fair Housing Forums

**EVIDENCE-BUILDING**

HUD’s Office of Policy Development and Research (PD&R) has produced an extensive body of evidence on the scope and severity of affordable housing needs among households nationally and how those needs vary by region and by demographic and socioeconomic characteristics. PD&R conducts monthly surveys of national and regional market activity and every two years produces a report to Congress about renter households with “worst-case housing needs.” Renter households with very low incomes who do not receive government housing assistance and who pay more than one-half of their income for rent, live in severely inadequate conditions, or both, have worst case needs for adequate, affordable rental housing. According to the most recent report, worst-case housing needs affect 7.77 million very low-income renter households nationwide in 2019, before the pandemic’s disruptions of the housing market. Most households who experience worst-case housing needs have severe rent burdens. These severe rent burdens result from a shortage of available and affordable rental housing. Worst-case housing needs are present in every geography and with all populations, but rates are highest in the

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South and West, in suburban areas, and among Native Hawaiian or Pacific Islander, Asian, Hispanic, and non-Hispanic white households. In 2017, HUD produced a study of the housing needs of American Indians and Alaska Natives in Tribal Areas. This study found that the overcrowding and physical housing problems of American Indians and Alaska Natives living on reservations and other Tribal areas are strikingly more severe than those of other Americans. Particular circumstances of Tribal areas—remoteness, lack of infrastructure, and complex legal and other constraints related to land ownership—make it extremely difficult to improve the housing conditions, though the details and the extent of the challenges vary substantially across Tribal areas.

HUD has regularly conducted national housing discrimination studies every decade since 1977, with new iterations in 1989, 2000, and 2012. Most recently, PD&R conducted a suite of studies focused on a broad range of topics, including a national study of discrimination on the basis of disability, and pilot studies measuring levels of discrimination based on source of income, sexual orientation and gender status, and against families with children. These studies have employed rigorous study designs such as paired testing to measure the size and scope of discrimination in the rental and sales markets. The 2017 pilot study of housing discrimination against same-sex couples and transgender individuals in three metropolitan areas found moderate, and statistically significant, discrimination against gay male couples at the initial stage of the rental transaction, and no evidence of discrimination against lesbian couples, and showed transgender testers who disclosed their gender status were less likely to be told about available rentals. The study created new protocols for testing for discrimination against these classes and is an important step forward in testing for discrimination in the rest of the country.

PD&R is currently undertaking a qualitative study of discrimination against people with LEP and a study to identify and test new methods for measuring housing discrimination.

In addition to studying housing discrimination, PD&R has commissioned research to understand the other factors that can make it hard for HUD-assisted households to live in neighborhoods that provide economic opportunities. One such factor is the level of rental assistance provided through HUD’s largest rental assistance program, the Housing Choice Voucher (HCV) program. A 2018 study found that Small Area Fair Market Rents (SAFMRs), an alternative method of determining rent standards in the HCV program, increased the pool of rental units potentially available to HCV holders in high-opportunity neighborhoods and decreased the pool in low-opportunity neighborhoods. Another factor that can affect households’ access to neighborhoods of economic opportunity is landlord willingness to rent to households receiving Federal rental assistance. In 2021, PD&R launched a five-year study of innovative methods—made possible through the Moving to Work Demonstration—to incentivize landlords to rent to HCV-assisted households.

HUD’s Learning Agenda includes several research questions that relate to Objective 1A. Examples of such questions are:

- What do early findings show about the experiences of voucher holders in jurisdictions with local source of income discrimination ordinances?

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17 For a list of current and historical studies, see https://www.huduser.gov/portal/publications/housingdiscriminationreports.html.
Do home seekers with communication-related disabilities experience substantial barriers to information in seeking rental units?
Strategic Objective 1B: Reduce Homelessness

Strengthen Federal, State, Tribal, and community implementation of the Housing First approach to reducing the prevalence of homelessness; with the ultimate goal of ending homelessness.

LEADING THIS OBJECTIVE

Office of Community Planning and Development

Agency Priority Goal for FY 2022-2023: By September 30, 2023, make homelessness rare, brief, and non-recurring by reducing the number of people experiencing homelessness by 15% from 2020 levels.20

OBJECTIVE

On a single night in January 2020, 580,466 people experienced homelessness across the United States. This represents a two percent increase from 2019 and marks the fourth consecutive year that total homelessness increased in the United States. These numbers are staggering, especially considering the threat of Coronavirus Disease 2019 (COVID-19) to people experiencing homelessness. HUD will work to make homelessness rare, brief, and non-recurring, while strengthening Federal, State, Tribal, and community implementation of evidence-based practices, such as Housing First, to address homelessness.21

To make homelessness rare, HUD will partner with local, state, Tribal, and Federal organizations to prevent homelessness for people exiting public systems. The Department’s focus will include, but not be limited to, child welfare, prison, and mental health institutions. HUD will seek to make homelessness brief by reducing the length of time people experience homelessness. This will be achieved by helping communities provide equitable access to all people seeking homeless assistance through the coordinated entry system. Individuals and families will then be connected to appropriate permanent housing options, such as permanent supportive housing, Emergency Housing Vouchers, and rapid re-housing. To prevent people from experiencing homelessness again, the Department will develop strategies to increase access to affordable housing and healthcare among this vulnerable population.

Promoting equity is a key component in reducing homelessness. People experiencing homelessness are among the most underserved and overlooked – especially persons of color, who are significantly over-represented among this population. The Department will improve community efforts to identify, engage, and re-house people experiencing unsheltered homelessness through a Housing First approach. HUD will work with partners to create tailored, equitable solutions for individuals’ needs that are informed by their lived experiences.

The lack of affordable housing creates additional obstacles for families experiencing homelessness who are trying to get back on their feet. This is especially true in rural communities and major West Coast cities where unsheltered homelessness is a considerable problem. To increase access to affordable housing, the Department

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20This reduction is compared to the 2020 Point-in-Time (PIT) count. Due to the COVID-19 pandemic, many communities were not able to conduct and unsheltered PIT count in 2021 and thus a 2021 National Homelessness number is unavailable.
21More information on Housing First can be found at https://files.hudexchange.info/resources/documents/Housing-First-Permanent-Supportive-Housing-Brief.pdf
will deploy tailored assistance that addresses the geographic, economic, and service needs of families as well as individuals.

Housing is foundational to—not the reward for—heath, recovery, and economic success. Proof exists that homelessness can be ended. Ensuring that everyone has a safe, stable place to live is crucial to effectively and efficiently bringing an end to homelessness.

STRATEGIES

- Prevent people from becoming homeless when they exit public systems, including but not limited to child welfare, prisons, and mental health institutions, through national and local partnerships.
- Improve retention in housing by improving access to affordable housing, healthcare, and other client-centered supportive services.
- Improve capacity of Continuums of Care (CoCs) to use existing data to measure and track system performance.
- Identify opportunities to increase access to housing for Veterans who cannot be served by HUD Veterans Affairs Supportive Housing (HUD-VASH), Supportive Services for Veteran Families (SSVF), or through programs such as Emergency Housing Vouchers, CoCs, and Housing Choice Vouchers.
- Improve community approaches—including getting contributions from those experiencing homelessness—to identify, engage, and re-house people experiencing unsheltered homelessness, including through a Housing First approach.
- Reduce the average length of homelessness through improved coordinated entry system implementation and targeted homeless programs.

METRICS

To help achieve this objective, HUD has established the following performance indicators:

- Number of people experiencing homelessness
- Length of homelessness
- Number of people experiencing unsheltered homelessness
- First time homeless
- Number of Veterans experiencing homelessness
- Percentage of people exiting to permanent housing destinations
- Returns to homelessness
- Percentage of new admissions of people experiencing homelessness into other HUD-subsidized housing programs

EVIDENCE-BUILDING

HUD’s research helps form the backbone of the evidence supporting efforts to prevent and end homelessness among several key populations. The Department’s Office of Policy Development and Research (PD&R) landmark Family Options study found that families who received priority access to deep housing subsidies experienced major decreases in returns to homelessness and increases in family well-being relative to those offered usual care in shelters, and documented major cost savings of rapid rehousing and permanent housing relative to shelter
and transitional options on a per-month basis.\textsuperscript{22} HUD draws on the considerable research literature regarding Permanent Supportive Housing (PSH) and the Housing First program model when implementing programs for chronically homeless individuals. Randomized controlled trials evaluating PSH programs that use a Housing First approach show that it improves housing stability, physical and mental health, and a variety of quality-of-life measures while also yielding cost savings through reduced need for emergency health services.\textsuperscript{23}

In partnership with the Assistant Secretary for Planning and Evaluation at the U.S. Department of Health and Human Services (HHS), HUD recently completed a research effort exploring the rise in unsheltered homelessness encampments in many major cities and the costs of the interventions being deployed. The final report on the costs of encampment responses in four major cities, published in early 2021, provides a useful template for local governments to assess their own interventions.\textsuperscript{24} The Understanding Rapid Re-Housing (RRH) study, published in early 2020, provides the first comprehensive documentation of RRH participant experiences and program practices in different types of communities.\textsuperscript{25} Other recent projects such as the Youth Homelessness Demonstration Program are designed to build on available research to understand how program models can meet the needs of key target populations, and how they have evolved from demonstration projects to components of the HUD homeless assistance system nationally.

In 2022, PD&R will begin a study of the long-term outcomes of participants in the Family Options Study. This project will support a 10-year follow up with the families who were randomly assigned to receive one of four interventions: rapid re-housing, project-based transitional housing, subsidy only, or usual care, and were followed for three-years. A follow-up survey will provide valuable additional information on outcomes for the study families, such as homelessness and doubling up, housing quality, family separations and reunifications, child and adult well-being, employment and income, and food security.

HUD’s Learning Agenda includes several research questions that relate to Objective 1B. Examples of such questions are:

- To what extent did the Emergency Rental Assistance Program prevent evictions and homelessness in the short-term, did it have lasting effects on housing stability, and could it serve as a model for future HUD programs? How are crisis response approaches to prevent and end homelessness different in Tribal areas?
- What kinds of homelessness prevention and diversion strategies are communities employing, and which strategies are most effective at resolving homelessness and preventing returns to homelessness?


\textsuperscript{24} Exploring Homelessness Among People Living in Encampments and Associated Cost: City Approaches to Encampments and What They Cost (2021), https://www.huduser.gov/portal/publications/Exploring-Homelessness-Among-People.html.

Strategic Objective 1C: Invest in the Success of Communities

Promote equitable community development that generates wealth-building for underserved communities, particularly for communities of color.

LEADING THIS OBJECTIVE

Office of Public and Indian Housing

OBJECTIVE

The Department’s commitment to creating a more equitable and prosperous future for all communities in the United States places a specific focus on initiatives and programs that: 1) promote barrier removal and provide tools to help HUD-assisted residents move toward economic prosperity; 2) encourage individual and community wealth-building; and 3) provide holistic supportive services for underserved communities and those living in HUD-assisted housing.

HUD will invest in inclusive economic development and equitable wealth-building opportunities that center on the specific needs of underserved communities. The Department’s programs will be informed by individuals’ and communities’ self-expressed determinations of economic prosperity and wealth. HUD will pursue knowledge of the people it intends to serve and their interests via community outreach and engagement. The Department will act on this feedback, using Human-Centered Design strategies, to improve the design and impact of its community and supportive services (CSS) programs.

Place-based initiatives represent an important strategy for realizing the Department’s commitment to wealth-building stemming from community self-determination. In a place-based strategy, each local initiative or program the Department creates or engages in is nuanced, tailored to meet the community’s particular needs for housing and services, based on the local context and resources. Such a community-driven, place-based strategy can help ensure HUD’s response to any special designations such as preference points, that enhance coordination and leverage among Federal economic and social investments.

HUD will bolster support of small businesses in communities that include HUD-assisted housing through enforcement of Section 3 requirements.26 These efforts, led by the Office of Field Policy and Management, will be reinforced by building the capacity of its partner organizations and grantees to improve the delivery of HUD programs. Where it is possible and practical to do so, HUD will advance inclusive hiring practices and local contracting policies for delivery of housing and community-related projects. This will build wealth and income in low-income communities as part of the provision of housing and services. The Department aims to better reach individuals and communities who experience heightened barriers to accessing HUD services. Furthermore, the Department will seek to better promote entrepreneurship as an avenue for building wealth in underserved communities, including Tribal lands.

26 Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 is to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State, and local laws and regulations, be directed to low- and very low-income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons. https://www.hud.gov/sites/dfiles/FPM/documents/Section-3-FAQs.pdf.
HUD recognizes the benefit and need for holistic services to improve assisted resident outcomes and overall community economic health. The Department will work to collaborate with both governmental and nongovernmental partners to empower greater economic development, and community wealth-building. HUD will also better align supportive services for wealth-building opportunities for individuals. HUD, with its partners, will increase assisted residents' access to financial empowerment opportunities and advancement, workforce development programs, pre-apprenticeship programs, apprenticeships, entrepreneurship, and additional wealth-building opportunities. Programs will be designed to equip participants with the requisite skills and resources for building assets. The Department’s focus includes addressing existing gaps in services while mitigating the potential steep drop in government benefits that accompany rising income. Such drops in benefits often pose barriers to wealth creation and improved economic outcomes. Expanding HUD’s understanding of what success looks like, as well as how it is achieved, is crucial to accomplishing this objective.

**STRATEGIES**

- Denotes a customer experience focused strategy
- Denotes an equity focused strategy

- **Align cross-Departmental and Federal interagency supportive benefits** to empower wealth-building.
- **Develop programs and services to support entrepreneurship** as a vehicle to support wealth-building.
- **Actively foster self-determination among HUD-assisted residents (customers)** to understand and respond to their lived experiences and wealth-building goals effectively.
- **Improve collaboration with small businesses** by working with Small Business Administration (SBA), other Federal agencies, unions, and worker advocacy groups to help more small businesses compete for Section 3 project contracts.
- **Foster existing place-based initiatives and programs** and create new place-based initiatives.
- **Invest catalytic resources focused on equity** and community wealth-building for community and neighborhood revitalization.
- **Improve the accuracy of data collection** on job creation, including jobs created through the Indian Housing Block Grant (IHBG) and the Indian Community Development Block Grant (ICDBG).

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27 HUD will focus on developing healthy, thriving communities that provide access to equitable economic opportunity for residents of HUD-assisted housing and for all community members in under-resourced or under-invested communities.

28 HUD will achieve this through the development and implementation of cross-departmental and interagency initiatives and programs for response, restoration, and recovery from the pandemic.
METRICS

To help achieve this objective, HUD has established the following performance indicators:

- Number of attendees participating in HUD-sponsored wealth-building webinars
- Percentage of public housing financial assistance recipients that meet benchmark labor-hour goals
- Percentage of completed Section 3 projects that meet benchmark labor-hour goals

EVIDENCE-BUILDING

Evidence for equitable community development covers a broad range of issues and programs, from regulatory barriers that prevent development of affordable housing options, to access to mortgage credit, to development of economic security and wealth by assisted renters. HUD's Office of Policy Development and Research (PD&R) regularly evaluates the complex nexus between HUD’s investments in resident services programs focusing on economic self-sufficiency versus residents’ ability to maintain successful tenancy and grow economically, with opportunities to develop savings that contribute toward a path to wealth-building.

PD&R is studying the following programs with self-sufficiency components and developing findings for use by PIH and other HUD staff: the Jobs Plus place-based program, which has as a core component an earned-income disregard relative to rent increases; an escrow savings program in the Family Self Sufficiency (FSS) Program; and a demonstration program on Rent Reform. What these initiatives have in common is that they offer alternatives to the practice in Federally-assisted housing that increases in family income are accompanied by increases in the family’s share of the rent—a potential impediment to savings and wealth-building.

The Rent Reform Demonstration was designed to test an alternative to HUD’s current rental assistance structure requiring less frequent income recertifications to assess its effect on the employment, earnings, and hardship of the residents that rely on housing vouchers. The results indicate that, when the findings for all four study PHAs are combined, the new policy did not have a statistically significant impact on the quarterly employment rate of household heads. The story, however, varied substantially across locations as there were some positive effects on earnings in one site, and on earnings and employment in another, but they were not sustained, and no effect at one site and negative effects at one site.29

The Family Self-Sufficiency Evaluation analyzes the FSS program’s impacts among a sample of resident families receiving Housing Choice Vouchers, evaluating those families’ changes in financial literacy, credit worthiness, and family stability, including (but not limited to) growth in employment and earned income. In FSS, participants work with HUD-funded Coordinators to set goals and access services. During the period of participation, any increases in the family’s rent as a result of increased earned income result in a credit to an escrow account that can be accessed upon “graduation” from the program or, in many cases, while still in the program, in pursuit of self-sufficiency goals. The FSS evaluation has documented implementation, participants’ engagement in the program, and program impacts on employment and government benefits receipt over what is typically a five-year program. Data thus far evidence that, FSS participants have increased enrollment in employment-related services and support services by a statistically significant 13 percentage points. However, there are no statistically significant impacts on employment or earnings when compared to the control or comparison group.30 One of the challenges in understanding program impacts is that many of those in the FSS sample stopped participating short of the five-year term of the participation contract. PIH will be working with FSS grantees and industry partners for strategies to increase the percentage of FSS participants who remain in the program through graduation and the completion of all goals, as there appears to be a correlation with successful outcomes for those participants.

Unequal access to credit presents a challenge for renters looking to build wealth and move to areas that provide greater economic opportunities. Recent PD&R research documented that credit visibility of assisted renters can be strengthened substantially by providing credit agencies with their rental payment histories. Economic mobility is essential for disadvantaged households to get ahead. Recent research has shown the importance of exposure to opportunity neighborhoods, with adult economic outcomes improving about 4 percent per year of childhood exposure to good neighborhoods.

HUD’s Learning Agenda includes several research questions that relate to Objective 1C. Examples of such questions are:

- What proportion of low-skill public housing residents employed under Section 3 requirements receive training or certifications to improve their long-term employment prospects?
- Are there service delivery models evaluated in the research literature that could improve self-sufficiency outcomes for HUD-assisted households?
- What is the unmet need for childcare among HUD-assisted parents and guardians?
- What additional opportunities exist for HUD to encourage asset building among assisted households?

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Strategic Goal 2: Ensure Access to and Increase the Production of Affordable Housing

Ensure housing demand is matched by adequate production of new homes and equitable access to housing opportunities for all people.

LEADING THIS GOAL

Office of the Secretary

GOAL

HUD will increase access to rental assistance and the production of affordable housing. Department-led increases will benefit families and communities by increasing the availability of safe, high quality, and affordable housing. Accomplishing this goal includes evaluating HUD’s programs to identify ways the Federal government can make assisted and other affordable housing and related services work better for families. HUD will achieve this by implementing best practice improvements that have been demonstrated to be effective. These improvements will be aimed at growing the supply of housing and making newly created housing affordable for families. Equitably achieving this goal requires diversifying the location of affordable housing developments and landlords that accept rental assistance. These efforts will give families real, viable choices in where they live. Success will be furthered by the delivery of services and supports that strengthen families.

At the center of HUD’s goal to increase housing affordability is the need to listen to customers and other stakeholders. Through a robust Customer Experience (CX) effort, the Department will elevate voices to the diverse population of customers that it serves. The policies, objectives, and strategies HUD will pursue in support of this goal will be based upon continuous outreach to understand the lived experiences of HUD customers.

Expanded access to homeownership opportunities, rental assistance, and affordable housing options are all vital for families to thrive.

This goal consists of two objectives:

2A. Increase the Supply of Housing

2B. Improve Rental Assistance
Strategic Objective 2A: Increase the Supply of Housing

Enhance HUD’s programs that increase the production and supply of housing across the country.

LEADING THIS OBJECTIVE

Office of Housing

OBJECTIVE

An abundant supply of housing is essential to ensuring that all households have access to quality, affordable homes. HUD aims to increase the supply of housing across the country to ensure all people’s housing needs to improve housing security in all American communities. The Department will work to strengthen housing production in a safe and timely manner. HUD programs will make more single-family homes available to owner-occupants, local governments, and non-profit organizations. Doing so will support the Biden Administration’s priority to increase the supply of housing for the lower and middle segments of the housing market. HUD will also increase the supply of rental housing, with an emphasis on creating more affordable housing in areas of opportunity. The Department will continue to work with state and local governments to boost the housing supply. HUD and its partners will achieve this by leveraging existing Federal funds to spark action at the local level. HUD will provide its partners technical assistance in eliminating barriers to housing production, such as exclusionary zoning, while promoting homeownership opportunity to more individuals and families.

HUD will employ all resources at its disposal to bolster the national housing supply by 1) increasing new construction; 2) preserving existing housing; 3) and supporting the production of manufactured housing.

STRATEGIES

Denotes a customer experience-focused strategy
Denotes an equity-focused strategy

- Support the financing and production of new affordable housing.
- Conduct research and provide tools on additional methods to increase the housing supply.
- Launch learning and listening sessions with local leaders. The White House, HUD, and FHFA will convene state and local officials and stakeholders for a series of peer learning and listening sessions. These sessions will allow for the exchange of best practices on locally led zoning reform to address supply and affordability challenges.
- Strengthen FHA multifamily housing programs for underserved communities.
- Bolster capacity building of state agencies, developers, and property owners, particularly those serving underserved communities.
- Preserve existing HUD-assisted affordable housing, by leveraging Rental Assistance Demonstration (RAD) to stabilize and rehabilitate properties.
- Increase opportunities for state and local government and non-profit organizations to participate in FHA asset sales. The use of direct and competitive sales of defaulted FHA-insured mortgage notes to units of local government and nonprofits allows HUD to make bulk sales to purchasers with affordable housing and community revitalization goals in specific geographic areas.

33 White House press release can be found here: https://www.whitehouse.gov/briefing-room/statements-releases/2021/09/01/fact-sheet-biden-harris-administration-announces-immediate-steps-to-increase-affordable-housing-supply/.
34 The White House, HUD, and FHFA will convene state and local officials and stakeholders for a series of peer learning and listening sessions. These sessions will allow for the exchange of best practices on locally led zoning reform to address supply and affordability challenges.
35 The use of direct and competitive sales of defaulted FHA-insured mortgage notes to units of local government and nonprofits allows HUD to make bulk sales to purchasers with affordable housing and community revitalization goals in specific geographic areas.
Prioritize Homeownership in the sale of FHA-single-family insured properties.

Capture resident perspectives to improve the preservation and development of affordable housing.

METRICS

To help achieve this objective, HUD has established the following performance indicators:

- Number of affordable and market-rate housing units produced or preserved through FHA multifamily mortgage insurance – Multifamily Accelerated Processing (MAP) new construction or substantial rehabilitation programs\(^{36}\)
- Number of affordable housing units produced or preserved through FHA multifamily mortgage insurance – Risk-Sharing new construction or substantial rehabilitation programs, including the Federal Financing Bank (FFB) Initiative
- Rental Assistance Demonstration for Public Housing Authorities (PHAs) – total and affordable units
- Rental Assistance Demonstration for Multifamily Housing and Other Preservation Programs – total and affordable units
- Number of manufactured homes produced
- Number of HOME Investment Partnerships Program (HOME) and Housing Trust Fund Program (HTF) units\(^ {37}\)

EVIDENCE-BUILDING

Each month, HUD’s Office of Policy Development and Research (PD&R) produces the National Housing Market Indicators report to document the status of rental and owner housing markets including production, transactions, and affordability. Production of housing in proportion to household formation is critical to achieving affordability. Rental affordability is near historic lows, as affordability of the median rent relative to the median renter income at the end of 2020 was 27 percent below its peak in the first quarter of 2001. Affordability of owner-occupied homes is variable because of shifting mortgage interest rates and home prices, and in 2020 was 52 percent better than its pre-recession low point in 2006.

PD&R produces an annual report on how to encourage the production of new rental housing in high-cost and high-productivity metropolitan areas. The report identifies the metropolitan areas with the greatest affordability challenges and offers recommendations for what these communities can do to alleviate shortages of affordable rental housing. The report also highlights a select number of exemplary approaches that some of these high-cost communities have already implemented to address the affordability crisis.

Low-Income Housing Tax Credits (LIHTC) continue to be the largest Federal production subsidy for the creation of affordable housing units; research indicates that the majority of LIHTC units remain affordable after the 15-year initial compliance period ends. FHA also makes a substantial contribution to multifamily housing. Administrative data show that on average over the last three years (FY 2018 to FY 2020), FHA completed initial endorsements on 1,179 multifamily mortgages per year representing 174,176 units and $19.2 billion of financing. Of these endorsements, new construction represented 219 mortgages per year, 34,850 units, and $5.1 billion of financing.

HUD’s Learning Agenda includes several research questions that relate to Objective 2A. Examples of such questions are:

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\(^ {36}\) Affordable is defined as meeting the affordable housing definition in the Mortgage Insurance Premium (MIP) Federal Register Notice.

\(^ {37}\) Information on HOME can be found here: https://www.hud.gov/program_offices/comm_planning/home. Information on HTF can be found here: https://www.hud.gov/program_offices/comm_planning/htf.
• How do zoning, subdivision regulations, procedural processes, and local land use conditions affect housing supply, and what regulatory reforms are most effective at matching housing supply to demand in a way that promotes inclusive communities?
• What are the gaps in financing for multifamily housing in America, and under what conditions would an expanded FHA role be likely to support increasing the supply of multifamily housing, while also preserving and enhancing the supply of naturally occurring affordable housing?
• How is the HTF Program being used to increase the production of affordable housing?
• To what extent can modular or other off-site construction methods produce affordable accessible rental units, and how do off-site methods compare with site-built housing?
• What happens to the LIHTC portfolio as communities start to reach the end of the extended use affordability period?
Strategic Objective 2B: Improve Rental Assistance

Improve rental assistance to address the need for affordable housing.

LEADING THIS OBJECTIVE

Office of Public and Indian Housing

Agency Priority Goal for FY 2022-2023: By September 30, 2023, maximize the reach of HUD’s rental assistance programs by increasing occupancy rates to 96% in the Public and Multifamily Housing programs and the budget utilization rate to 100% in the Housing Choice Voucher program.

OBJECTIVE

The Nation’s housing affordability crisis highlights the importance of maximizing the reach of HUD’s rental assistance programs to assist as many households as possible. Underscoring this crisis is the need for assisted renters to have equitable access to quality housing options best suited to their needs. To do this HUD will further efforts to ensure all housing — especially housing tied to HUD rental assistance — is consistently high quality, healthy, and safe. To meet these goals, HUD will focus its efforts on 1) Increasing the utilization of Housing Choice Vouchers, including vouchers for special populations; 2) Increasing the occupancy of Public Housing and Multifamily units; 3) Addressing the backlog of inspections for Public Housing and Multifamily properties; and 4) Reviewing existing processes and developing necessary processes to hold owners of Multifamily and Project-Based Voucher properties with poor conditions accountable.

HUD will increase Public and Multifamily Housing occupancy rates to 96% by September 30, 2023. For the Housing Choice Voucher program, HUD will work with Public Housing Authorities (PHAs) to restore budget utilization to its pre-COVID pandemic average of 100% by September 30, 2023. This will serve as an interim step toward the goal of enabling families to use all available vouchers, including those that could be funded with excess reserves. The COVID-19 pandemic, and its economic aftermath, have disrupted the operations of PHAs, Multifamily property owners, and, more broadly, rental markets. These disruptions have reduced Housing Choice Voucher utilization and Public Housing and Multifamily properties’ occupancy rates. The Department will leverage its technical assistance and policy tools to help PHAs and Multifamily owners improve performance as the pandemic’s effects subside.

Because well-located, accessible housing is critical to the wellbeing of successful adults and children, HUD will reinforce its efforts to expand housing opportunities for households receiving rental assistance. This will include: 1) Disseminating a new toolkit for PHAs on how to launch and run a mobility program that draws on lessons from the Housing Choice Voucher Mobility Demonstration; and 2) Strengthening PHAs’ incentives to expand households’ housing options by revamping the Section Eight Management Assessment Program.

38 For the Housing Choice Voucher program, HUD will work with PHAs to restore budget utilization to its pre-COVID pandemic average of 100% by September 20, 2023, as an interim step toward the goal of enabling families to use all available vouchers, including those that could be funded with excess reserves. Note that the feasibility of this goal depends in part on the characteristics of the FY22 and FY23 appropriations for the program.
39 Special populations include, but are not limited to, veterans, foster youth, people with disabilities, and those eligible for emergency housing vouchers.
40 https://www.huduser.gov/portal/pdredge/pdr_edge_featd_article_071414.html
HUD will focus on ensuring the units occupied by households receiving HUD assistance are safe and habitable. The Department will eliminate the backlog of inspections of Public and Multifamily Housing properties that have been delayed because of the COVID-19 pandemic. Moreover, HUD plans to institute the National Standards for the Physical Inspection of Real Estate (NSPIRE). NSPIRE will prioritize the detection and elimination of in-unit health and safety hazards, in accordance with these improved standards.

Additionally, the Department will focus on addressing poor performing property owners participating in HUD’s Multifamily Project-Based Section 8, Section 202, and Section 811 programs and HUD’s Office of Public and Indian Housing (PIH) Project-Based Voucher program. HUD will review existing processes and establish new procedures necessary for HUD and PHAs to hold poor performers accountable. These measures will advance HUD’s ability to improve the quality and increase the occupancy of these forms of assisted housing.

To support these strategies to improve rental assistance, HUD will modernize its information technology systems to use real-time data. Having access to the latest information will allow HUD to identify Multifamily owners with large portfolios and low occupancy rates. It will also provide insights into PHAs with low Housing Choice Voucher utilization rates and high reserves, including Moving to Work (MTW) agencies. Conversely, improved data will enable HUD to better reward high-performing owners and agencies for their effective execution of HUD programs.

**STRATEGIES**

- **Strengthen PHAs’ and Multifamily property owners’ incentives and capacity** to serve more households.
- **Determine the quality, health, and safety of the HUD rental assistance** portfolio by significantly increasing physical inspections of Public Housing and Multifamily properties.
- **Address poor performing property owners** participating in HUD’s Multifamily Project-Based Section 8, Section 202, and Section 811 programs and Public and Indian Housing Project-Based Voucher program.
- **Strengthen PHAs’ capacity and incentives** to expand housing opportunities for households using Housing Choice Vouchers.
- **Gather resident feedback** to help inform physical inspections of Public Housing and Multifamily properties.

**METRICS**

To help achieve this objective, HUD has established the following performance indicators:

- Occupancy rates in the Public Housing and Multifamily programs and utilization rate in the Housing Choice Voucher program
- Utilization Rates of Special Purpose Vouchers
- Percentage of Real Estate Assessment Center’s (REAC) Physical Inspections Completed
- Number of families served through HUD rental assistance

**EVIDENCE-BUILDING**

HUD’s Office of Policy Development and Research (PD&R) routinely commissions evaluations assessing the effectiveness of its rental assistance programs in addressing the need for affordable housing. Two landmark

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41 Special Purpose Vouchers are often more difficult to utilize because of the added dimension of working through referrals from supportive service agencies or searching for units that meet individual special needs.
studies conducted in the past 20 years attest to the effectiveness of housing vouchers in increasing housing stability and reducing homelessness. For example, the 2006 report “Effects of Housing Vouchers on Welfare Families” found that receiving a housing voucher helped families move to neighborhoods with lower poverty rates, higher employment rates, and lower rates of public benefit receipt. Receiving a housing voucher also substantially decreased the likelihood that a household would experience homelessness and doubling up. In 2016, the Family Options Study found that homeless families who were offered a voucher experienced major decreases in returns to homelessness and increases in family well-being relative to those offered standard care in shelters.

More recent research has built on this evidence base. In 2021, PD&R published a multi-part evaluation of the Moving to Work (MTW) Demonstration program as it is currently operating in the initial 39 MTW PHAs. This retrospective evaluation produced six reports that together provide the most comprehensive description to date of the housing assistance provided by current MTW agencies, the households served by MTW agencies, and the success of MTW agencies in relation to the demonstration’s statutory objectives of increasing cost effectiveness, self-sufficiency, and housing choice. PD&R is also conducting a multi-part evaluation of the ongoing expansion of the MTW Demonstration. This expansion will grant 100 PHAs the flexibility to restructure some programs, reallocate resources, and implement innovative programs. HUD is rolling out the expansion in cohorts to allow for more rigorous analysis of various elements of the MTW Demonstration program. The first cohort will test how small PHAs used their flexibility to better meet community needs and the three MTW statutory objectives of housing choice, cost-effectiveness, and household self-sufficiency. The second cohort will evaluate stepped and tiered rent policies, the third cohort will evaluate landlord incentives, and a fourth cohort will evaluate asset building initiatives.

Through its public and assisted housing inspection standards and protocols, HUD seeks to ensure that households receiving rental assistance live in good quality units, free from health and safety hazards and providing adequate space and amenities. A 2017 study of the assisted housing stock using data from the American Housing Survey found that the prevalence of housing quality problems in the assisted stock overall is low, with most units having no problems, and that the quality of assisted housing is comparable to the quality of unassisted housing. However, the study also found that assisted housing in central cities and the Northeast had lower quality than assisted housing in suburban or rural areas and other parts of the country. Furthermore, the study found that nonelderly disabled persons, non-White persons, and large households experienced lower than average housing quality, which raises equity concerns.

In the absence of funding for capital improvements to the public housing stock, HUD’s Rental Assistance Demonstration (RAD) has been a key strategy for preserving public housing units through conversion to the more financially sustainable project-based Section 8 assisted housing platform. PD&R’s evaluation of RAD shows that as of October 2018 over 100,000 units of public housing were converted to the Section 8 platform under RAD and over $12.6 billion was raised, with significant leverage, from numerous sources to improve the physical and financial condition of properties. The study confirmed that the physical and financial condition of converted properties improved, and a majority of tenants reported that the physical condition of their units and developments was better after conversion. More than 80 percent of interviewed tenants expressed satisfaction with their units and developments post-conversion.

In 2022, HUD is launching a new study to assess the capital needs of the public housing portfolio. The most recent capital needs assessment, published in 2011, estimated that the nation’s 1.2 million public housing units needed $25.6 billion in large-scale capital improvements to make the housing decent and economically

sustainable and a total of $89 billion to address capital needs over the next 20 years. The 2022 study will feature a survey of all PHAs with public housing, asking them questions about their inventory and their expected plans over the next five years. The research will yield estimates of capital needs for the sampled PHAs based on PHA assessment of inventory condition; describe their expectations for inventory change; and develop a detailed methodology for a new national Capital Needs Assessment to update the 2011 study.

HUD’s Learning Agenda includes several research questions that relate to Objective 2B. Examples of such questions are:

- How does housing quality affect self-sufficiency, quality of life, and assisted housing tenure of public housing and Housing Choice Voucher tenants?
- Is the Project-Based Voucher program benefiting HUD’s target populations and do underserved communities have equitable access to the program?
- What are the most effective ways of engaging with and attracting landlords to the voucher program?
Strategic Goal 3: Promote Homeownership

Promote homeownership opportunities, equitable access to credit for purchase and improvements, and wealth-building in underserved communities.

LEADING THIS GOAL

Office of the Secretary

GOAL

Homeownership is vital to promoting viable, inclusive economic opportunities to all. HUD is dedicated to helping individuals develop wealth by improving access to affordable homeownership. This will be achieved by maximizing the extension of credit for low-to-moderate income homebuyers and those underserved by the conventional mortgage market.

HUD will focus on policies that preserve homeownership for existing homeowners through all economic cycles. HUD will examine and revise regulatory burdens and policies that create barriers to sustainable homeownership. Departmental programs will, concurrently, promote tools that boost homeownership opportunity.

HUD will be a leading voice in the transformation of the housing finance system. HUD is committed to ensuring that housing policies do not reinforce discriminatory practices against protected classes under the Fair Housing Act. HUD services will be bolstered by policies and programs that support an equitable housing finance system. The Department will ensure this system serves all people equitably and fairly – from the Federal Housing Administration underwriting process through the Government National Mortgage Association’s engagement of capital markets.

This goal consists of two objectives and one major initiative:

3A. Advance Sustainable Homeownership

   Major Initiative: Expand Homeownership Opportunities

3B. Create a More Accessible and Inclusive Housing Finance System
Strategic Objective 3A: Advance Sustainable Homeownership

Advance the deployment of tools and capital that put sustainable homeownership within reach.

LEADING THIS OBJECTIVE

Office of Housing

Agency Priority Goal for FY 2022-2023: HUD will maximize homeownership for creditworthy first-time homebuyers and preserve homeownership for existing homeowners. By September 30, 2023, HUD will maintain a first-time homebuyer rate of at least 80% for newly endorsed FHA-insured purchase mortgages and a re-default rate for seriously delinquent homeowners who received a loss mitigation action that is below 30%.

OBJECTIVE

HUD is dedicated to addressing the needs of the people it serves by expanding access to credit and counseling support throughout all stages of the homeownership process. The Department will work to ensure that creditworthy borrowers can buy homes in a safe, secure, and nondiscriminatory manner. Knowledge-building and the promotion of safe, secure loan insurance products that meet consumers’ needs will be Departmental priorities. HUD will also analyze the insured mortgage programs of the Federal Housing Administration (FHA) and the loan guarantee programs of the Office of Native American Programs for ways to help make capital more accessible to potential homebuyers.

Additionally, HUD will ensure that manufactured and other factory-built housing types are a thriving source of affordable, quality, durable, and safe housing. This will be achieved in part by the implementation of updated Manufactured Housing Construction and Safety Standards. The new standards will improve the efficiency of construction and align Federal standards with industry best practices.

FHA mortgage insurance and the Government National Mortgage Association (Ginnie Mae) Mortgage-Backed Securities program provide greater access to capital and liquidity for those participating in aforementioned homeownership programs, particularly during times of economic stress. HUD will continue to examine its servicing standards to serve as many homebuyers as possible. Counter-cyclical liquidity will also be provided to ensure there is always a sustainable market for FHA-insured mortgages. HUD will utilize its resources to increase capital and ensure safe and responsible lending practices enabling more Americans to both purchase and keep their homes.


47 HUD’s Federal Housing Administration (FHA) serves individuals and families that are not traditionally served in private or conventional housing markets. HUD’s Office of Native American Programs (ONAP) administers the Section 184 and 184A loan guarantee programs, which benefit American Indian, Alaska Native, and Native Hawaiian homebuyers who have historically lacked access to capital. FHA and ONAP work collaboratively to ensure that policies are consistent across FHA and ONAP programs, where appropriate.
STRATEGIES

- Denotes a customer experience focused strategy
- Denotes an equity focused strategy

- **Ensure FHA underwriting guidelines, lending standards, and servicing protocols more effectively serve the needs of borrowers.**

- **Expand access to small-dollar loans.**

- **Improve access to HUD-approved Housing Counseling agencies and HUD-certified housing counselors.**

- **Engage renters earlier in the process to help them plan for homeownership.**

- **Provide targeted counseling sessions** in response to natural and human-made disasters.

- **Modernize IT systems** to mitigate operational risk and better serve low-income and first-time homebuyers.

- **Update manufactured housing standards.**

- **Grow partnerships with Historically Black Colleges and Universities (HBCUs) and other Minority Serving Institutions (MSIs) to train the next generation of housing counselors.**

METRICS

To help achieve this objective, HUD has established the following performance indicators:

- Percentage of new FHA-insured purchase mortgages approved for first-time home buyers
- Re-Default Rate after loss mitigation actions
- Number of clients served through HUD’s Housing Counseling Program
- Percentage of FHA forward endorsements made to minority borrowers
- Early payment default rate
- Number of certified Housing Counselors

EVIDENCE-BUILDING

Inequities in homeownership opportunity and access to credit remain a significant challenge for the Nation. Harvard researchers report that the Black-White homeownership gap has reached 31 percentage points, the greatest disparity in decades. Increasing access to credit is a key component for expanding homeownership opportunities as is access to down payment assistance (DPA). A study of the potential of DPA through the HOME-American Dream Down payment Initiative found that small amounts of savings can have significant impact on the probability of transitioning to homeownership, and simulations suggest that small amounts of DPA can stimulate substantial homebuying. Recent studies have assessed the role of down payments in reducing mortgage risk under varied macroeconomic conditions.

Housing Counseling is another way to increase access to homeownership and to help ensure that homeownership is sustainable and supports household wealth-building. HUD’s Office of Policy Development and Research (PD&R) Housing Counseling Works report summarizes recent research evidence on the role of Housing Counseling to improve housing outcomes for homebuyers, homeowners, and renters. Some evidence suggests pre-purchase counseling may help individuals determine if they are ready for homeownership and

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connect them with safer, more affordable mortgage products, and both pre-purchase education and housing counseling appear to be associated with factors related to sustainable homeownership. Early evidence from PD&R’s First Time Homebuyer Education and Counseling demonstration – which examines the impact of in-person and remote services for prospective purchasers who have established relationships with lenders and who are not referred to counseling as a part of participating in a special program like DPA – provided useful context about what types of clients are more likely to take advantage of counseling services. The report on long-term impacts of education and counseling on homebuyer outcomes, and loan performance of low- to moderate- and middle-income first-time homebuyers is expected in 2022.

HUD’s Learning Agenda includes several research questions that relate to Objective 3A. Examples of such questions are:

- What risks and benefits are associated with providing DPA and other assistance to first-time homebuyers?
- How effectively does a post-purchase, light-touch homeownership counseling program prepare FHA borrowers for sustainable homeownership?
- Who is served by Public Housing Authority-administered homeownership programs and to what extent have assisted households been able to maintain homeownership and build assets?
Major Initiative: Expand Homeownership Opportunities

Promote financing for innovative ownership models to increase the availability of affordable housing.

LEADING THIS OBJECTIVE

Office of the Secretary

INITIATIVE

Today, families must navigate a housing market in crisis, with high prices and low supply. Supply is particularly limited for starter homes—smaller houses and condominiums that are more affordable for first-time homebuyers. Such high prices prevent millions of American households from owning their own homes.

HUD is dedicated to ensuring all people have access to affordable homeownership opportunities. Since its founding, HUD has helped individuals and families purchase homes at a variety of price points.

To better serve individuals and families, HUD will enhance existing supply programs to increase the supply of affordable owner-occupied housing and support innovations that lower the cost of homeownership. The Department will partner with communities to increase the use of HUD programs for affordable and sustainable homeownership. New investments in innovative homeownership models and housing types will be developed to further increase homebuyers’ affordable housing options. The Department will also prioritize homeownership in the sale of foreclosed properties, helping to limit conversions to rentals. Through enhanced use of existing programs and the pursuit of new and innovative solutions, more individuals and families will be able to obtain the dream of homeownership.

STRATEGIES

- Support the enhanced use of HOME Investment Partnerships Program (HOME) and other HUD programs for homeownership-related activities, such as housing construction, rehabilitation, preservation, and down payment assistance.
- Preserve affordability in high-cost markets through shared equity models.
- Promote the use of factory-built housing/off-site construction, adaptive reuse, and other innovations that can provide lower-cost options for homeownership.
- Expand financing for construction and renovation of Accessory Dwelling Units (ADUs), 2–4-unit properties, and condominiums.
- Enhance FHA’s Title I Property Improvement and 203(k) loan insurance programs.52

52 These programs will facilitate programs’ layering with other HUD-assisted sources of renovation funding to make rehabilitation financially feasible in more areas.
METRICS

To help achieve this major initiative, HUD has established the following performance indicators:

- The percentage of appraisals on forward purchase mortgages for detached and townhome property types that identify an Accessory Dwelling Unit (ADU)
- The number of FHA Title 1 Property Improvement and 203(k) Endorsements
Strategic Objective 3B: Create a More Accessible and Inclusive Housing Finance System

Advance new policy, programs, and modernization initiatives that support a more equitable housing finance system. Promote the preservation and creation of affordable housing stock.

LEADING THIS OBJECTIVE

Government National Mortgage Association

OBJECTIVE

For over fifty years, the Department has achieved the goal of reliably providing low-cost financing to American homeowners. HUD has achieved this through the home loan insurance programs administered by its Federal Housing Administration (FHA) and the mortgage-backed securities (MBS) program administered by the Government National Mortgage Association (Ginnie Mae).

HUD aims to develop new methods of supporting affordable housing for homeowners and renters. The Department’s emphasis will be on reaching individuals and families who have not been afforded the opportunity to access Federal housing credit programs. This will include engagement with non-traditional lenders, including community-based institutions, to better reach underserved communities.

The Department is also committed to creating new methods of attracting and deploying capital in support of Federal housing credit programs. Improvements will be supported by the continued program expansion and modernization of Ginnie Mae’s IT platforms. Planned IT upgrades will ensure HUD delivers services to the marketplace more efficiently and securely. HUD will also work toward removing unnecessary barriers between government programs and those they are intended to serve.

In collaboration with Federal partners, HUD will play an active role in shaping the future of the housing finance system. Together, the Department will ensure the housing finance system operates more cohesively and effectively for both market participants and citizens.

STRATEGIES

Denotes a customer experience focused strategy

Denotes an equity focused strategy

- Broaden housing finance availability for underserved participants and expand access to Ginnie Mae programs.
- Pursue further methods of enhancing the value of Ginnie Mae securities.
- Develop the operational capacity to advance the digitalization and optimization of the Ginnie MBS securities platform.

Ginnie Mae guarantees the timely payment of principal and interest on mortgage-backed securities issued by financial institutions and backed by pools of mortgage that use loans insured or guaranteed by FHA, the Office of Public and Indian Housing (PIH), Department of Veterans Affairs (VA), PIH, and United States Department of Agriculture (USDA) as collateral.
Provide a leading voice in the housing finance system.

METRICS

To help achieve this objective, HUD has established the following performance indicators:

- The number of eMortgages securitized and new issuers in Ginnie Mae mortgage-backed securities
- The number of institutions and borrowers served through Extended Term modification pools
- Single-family mortgage originations by funding source

EVIDENCE-BUILDING

HUD prepares the annual Agency Financial Report and an Annual Report to Congress Regarding the Financial Status of the Mutual Mortgage Insurance Fund, which provides important insights for Congress and the American taxpayer into the financial performance of FHA. Affordable loan products play an important role in supporting access to homeownership and homeownership sustainability. HUD’s Office of Policy Development and Research (PD&R) recently produced an analysis of past FHA loan limit policies, and future efforts will continue to build evidence of effective approaches to fostering homeownership through original research and more extensive collaboration with outside partners. HUD also recently examined alternative FHA mortgage insurance programs for financing single-family rental and small multifamily rental properties and identified options for expanding FHA’s role. Research on housing finance, securitization, and risk assessment will be critical to bolstering HUD’s future evidence base.

HUD’s Learning Agenda includes several research questions that relate to Objective 3B. Examples of such questions are:

- How can equity in mortgage lending best be advanced, especially as algorithmic decision making is becoming more prevalent?
- What are the implications for the housing finance system of differences in the composition of mortgage-backed securities of Ginnie Mae versus those of the housing GSEs and their changes over time?
- What are the gaps in financing for multifamily housing in America, and under what conditions would an expanded FHA role be likely to support both increasing the supply of multifamily housing, and at preserving and enhancing the supply of naturally occurring affordable housing?
- What have HUD programs done to close the homeownership gap, and what role does homeowner equity play?

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Strategic Goal 4: Advance Sustainable Communities

Advance sustainable communities by strengthening climate resilience and energy efficiency, promoting environmental justice, and recognizing housing’s role as essential to health.

LEADING THIS GOAL

Office of the Secretary

GOAL

HUD will advance sustainable communities by: 1) strengthening climate resilience and energy efficiency; 2) promoting environmental justice; and 3) recognizing housing’s role as essential to health. Health, climate resilience, and energy efficiency are critical to HUD’s mission to create strong, sustainable, inclusive communities, and will be embedded across HUD programs. These issues deeply affect the well-being of every resident of HUD-assisted housing and their wider communities.

Everyone deserves a safe and healthy place to live. HUD seeks to integrate best practices in the areas of community health, customer experience, and equity to effectively adapt policies to the individual needs of local communities. Many residents of HUD-assisted housing face health- and climate-related challenges, especially in underserved communities, which is defined as populations sharing a particular characteristic, as well as geographic communities, that have been systematically denied a full opportunity to participate in aspects of economic, social, and civic life. This would also include the elderly, persons with disabilities, and individuals with experience with the justice system. Where a person lives is a reliable predictor of his or her long-term health, education, and employment outcomes. Due to this Nation’s history of segregating persons of color in close proximity to environmental hazards, and corresponding lack of investment in mitigating infrastructure, these communities have disproportionately experienced high and adverse human health, environmental, and other climate related impacts. Families and individuals living in underserved communities experience greater inequity and often face more dismal health outcomes as a result. They are also often more vulnerable to extreme weather events and natural disasters resulting from changing climate.

Recognizing that each community’s needs are as unique as the communities themselves, HUD will renew efforts to embed equity considerations in its programs to ensure they promote environmental justice for underserved populations. Placing customer experience at the center of service delivery empowers the Department to better understand the people it serves. Ensuring HUD stakeholders’ and customers’ needs drive policies will make the Department a better partner in supporting more equitable and sustainable, community-driven solutions; enabling neighborhoods across the country to be safer; and empowering its partners to be better, more efficient stewards of finite resources.

HUD will guide investment in climate preparedness and resilience to achieve the goal of advancing sustainable communities. It is crucial that the Federal government and its local partners effectively coordinate policies related to community development, climate change, energy efficiency, hazard mitigation, and resilience. When homes are more sustainable, operating expenses are lower. This reduces financial burdens on residents and preserves our world’s finite resources. HUD supports millions of housing units that could be made more energy-efficient and climate-resilient. Hence, HUD has a great opportunity to significantly increase climate resiliency and reduce greenhouse gas emissions nationwide. Robust utility data tracking will inform desired impacts and outcomes.
The Department’s commitment to environmental justice includes developing and implementing a plan under the Administration’s Justice40 Initiative. This initiative will ensure at least 40 percent of the overall benefits of many of HUD’s programs, including climate and sustainable affordable housing programs, are delivered to underserved communities. This will enable HUD to eliminate poor housing conditions that are associated with a wide range of health conditions, especially for the most vulnerable communities.

Lastly, this goal seeks to integrate healthcare and housing. HUD will help the health care sector to understand the role that housing plays as a determinant of health through use of data linkages with other health care organizations and summarization of evidence. HUD must also ensure that housing is used as a platform for better health care connections and delivery. HUD will collaborate with the U.S. Department of Health and Human Services to improve health care services and delivery for people in HUD-assisted housing as well as ensure that HUD-assisted households know how to access those services.

Promoting environmental sustainability, protecting underserved populations from environmental hazards, and recognizing housing’s essential role in the health of residents are key elements of HUD’s vision; a vision to establish strong, sustainable communities that protect the natural environment, provide every resident with a healthy place to live and are more resilient to the effects of climate change.

This goal consists of three objectives:

- **4A. Guide Investment in Climate Resilience**
- **4B. Strengthen Environmental Justice**
- **4C: Integrate Healthcare and Housing**

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57 More information on the Justice40 Initiative can be found here: [https://www.whitehouse.gov/omb/briefing-room/2021/07/20/the-path-to-achieving-justice40/](https://www.whitehouse.gov/omb/briefing-room/2021/07/20/the-path-to-achieving-justice40/)
Strategic Objective 4A: Guide Investment in Climate Resilience

Invest in climate resilience, energy efficiency, and renewable energy across HUD programs.

LEADING THIS OBJECTIVE

Office of Community Planning and Development

OBJECTIVE

A key component of HUD’s plan to advance sustainable communities is to adopt policies that encourage and support climate resilience, energy efficiency, and renewable energy across HUD investments. Climate change is a worsening crisis that impacts communities across the United States and the world. Due to historic discrimination and disinvestment, underserved communities often suffer climate change’s consequences most acutely, deepening pre-existing societal inequities. The importance of addressing this crisis is reflected in this objective’s aim of improving national preparedness through proven climate resilience techniques. Concurrently, it promotes environmental justice practices that underpin strong, sustainable, and prosperous communities.

Among the Department’s most powerful tools to advance resilience are community development block grants provided for disaster recovery Community Development Block Grant Disaster Recovery (CDBG-DR) and mitigation (Community Development Block Grant Mitigation (CDBG-MIT)). These funds place partner communities in the driver’s seat to shape their responses to climate change-related risks and disaster events. The Department will expand the resources it offers to guide and encourage grantee practices that foster resilient projects and promote environmental justice. These resources will ensure grantees have the capacity to leverage HUD funds effectively to achieve their climate resilience goals and promote environmental justice in their allocations.

HUD will also lower greenhouse gas emissions through energy efficiency and renewable energy in HUD-assisted, financed, and insured projects. The Department will refocus its policies and programs to help transition the country to carbon-free energy sources and contribute toward the Administration’s goal of lowering economy-wide greenhouse gas emissions by at least fifty percent by 2030. HUD will promote energy efficiency by strengthening energy and green building codes and standards across its programs. The Department will work to advance energy efficiency throughout its portfolio of HUD-assisted housing by taking steps to develop enterprise-wide standards for utility data collection, reporting, and tracking. These steps will facilitate the adoption of portfolio-wide utility benchmarking, which will enable better evaluation and tracking of energy and water usage – both at the individual property level and across HUD programs. The Department will also continue to offer Federal Housing Administration (FHA)-insured financing that allows borrowers to make energy efficient and climate hazard mitigation improvements. Additionally, HUD will continue to collaborate with Federal partners to foster innovation in the energy sector and remove barriers to energy efficiency and renewable energy.

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59 Section 109, Cranston Gonzalez National Affordable Housing Act (42 USC 12709) as amended by the Energy Independence and Security Act of 2007 (41 USC 12709) requires HUD to establish minimum energy codes for new HUD-assisted, financed, or insured properties (42 USC 12709).
60 This includes supporting location efficient housing investments that increase transportation options for low- and moderate-income households, promote economic development, lower combined housing-transportation expenditures, increase access to employment, schools,
Through these and other investments, HUD will advance the global effort to empower communities to adapt and thrive in the face of climate change. Together, with Departmental partners, HUD will chart a path to a sustainable energy future.

**STRATEGIES**

- Denotes content featured in [HUD’s Climate Action Plan](https://www.hud.gov/sites/dfiles/Main/documents/HUD-Climate-Action-Plan.pdf)
- Denotes alignment with a [President’s Management Agenda](https://www.hud.gov/policy/management/managementagenda) Cross-Agency Priority (CAP) Goal
- Denotes a customer experience focused strategy
- Denotes an equity focused strategy

- **Promote climate resilience and environmental justice** across HUD programs.
- **Create community resilience** and sustainability resources.
- **Improve utility data collection, reporting, and tracking.** Initiate utility benchmarking requirements.
- **Strengthen green codes and standards** across HUD programs.
- **Foster innovation while removing barriers** to energy efficiency and renewable energy in HUD portfolio.
- **Inform the public about preparedness** activities in communities that are prone to climate change hazards by sharing information on interagency resources for disaster mitigation, response, and recovery.
- **Eliminate discriminatory barriers** to ensure CDBG-DR and CDBG-MIT grantees can access disaster and mitigation-related needs.

**METRICS**

To help achieve this objective, HUD has established the following performance indicators:

- Number of Climate Action Plan actions completed
- Number of HUD-assisted units successfully benchmarked
- Number of homes affected by recent disaster events that are rehabilitated, reconstructed, newly constructed, or elevated using CDBG-DR and CDBG-MIT funds
- Number of HUD-assisted or HUD-associated (i.e., FHA-insured) housing units made energy efficient or aligned to green building standards through retrofits, rehabilitations, or new construction

**EVIDENCE-BUILDING**

Climate change has increased the risk of natural disasters and threats to health and well-being. For instance, changes in historical precipitation patterns account for an estimated one-third of cumulative flood damages from services and amenities, and encourage equitable transit-oriented development. Federal partners with whom HUD collaborates on these issues include the Department of Energy (DOE), U.S. Department of Agriculture, and Environmental Protection Agency (EPA), and the Department of Transportation.

61 HUD’s Climate Action Plan is an ambitious multi-year plan designed to guide integration of climate resilience and environmental justice into HUD’s core programs and policies. Every HUD program and office has committed specific, time-bound actions to increase climate resilience, reduce greenhouse gas emissions, and pursue environmental justice. The Climate Action Plan is publicly available online [here](https://www.hud.gov/sites/dfiles/Main/documents/HUD-Climate-Action-Plan.pdf).

62 This strategy is aligned with CAP Goal 3.2: Build capacity in Federal financial management and through Federal financial assistance to catalyze American industrial strategy, address climate-related risks, and deliver equitable results.

63 This strategy is aligned with CAP Goal 3.2: Build capacity in Federal financial management and through Federal financial assistance to catalyze American industrial strategy, address climate-related risks, and deliver equitable results.
1988 to 2017 at a cost of $73 billion; climate models predict continued intensification. Sea level rise and coastal subsidence exacerbate coastal flooding risks from increasingly strong hurricanes.

HUD has helped build the evidence base for designing effective future disaster response and climate resilience efforts. The “Natural Hazard Mitigation Saves: 2019 Report,” funded by HUD and other Federal agencies, represents an exhaustive benefit-cost analysis of natural hazard mitigation measures, from adopting up-to-date building codes and exceeding codes, to addressing the retrofit of existing buildings and utility and transportation infrastructure. The study found that natural hazard mitigation saves $6 on average for every $1 spent on Federal mitigation grants.

In early 2021, HUD released a report on accelerating housing recovery after severe disasters, based on an examination of housing recovery activities funded by CDBG-DR during 2005 to 2015. Going forward, the Office of Policy Development and Research (PD&R) is funding research that will create and test models for optimizing disaster recovery labor and supply chains to expedite housing recovery for the most vulnerable populations. PD&R is also funding CDBG-DR resilience cost-effectiveness and implementation studies that have the potential to help grantees save public resources, modernize infrastructure, and improve access to opportunity for vulnerable populations through cost-benefit analyses and best practice guidebooks directed to states, local governments, and Indian tribes recovering from flood-related natural disasters. Through a research partnership with the National Institute of Standards and Technology, resilience planning case studies will produce best practice guidance using climate projection data as part of community planning. Results from these studies are expected in 2022 and 2023. Finally, PD&R is working to acquire proprietary data on flood and wildfire threats that can be used to assess the risk exposure of HUD assets and HUD-assisted populations and to inform policy and programmatic decision-making.

Residential energy use accounts for roughly 20 percent of greenhouse gas emissions in the U.S., and the Nation cannot meet the Paris Agreement target of an 80 percent emissions reduction by 2050 without residential sector initiatives, including deep energy retrofits and transitioning to low- and carbon energy sources, and reducing energy intensity. The DOE’s retrospective evaluation of its Weatherization Assistance Program demonstrated the substantial net benefits of home weatherization as well as of healthy homes interventions. The program generated a savings-to-investment ratio of 1.4 and a benefit-cost ratio, including health and safety benefits, of 4.1.

One source of data for utility reduction in public housing and HUD-assisted housing is PD&R’s evaluation of the American Recovery and Reinvestment Act (ARRA) of 2009 (P.L. 111-5). Of the approximately $13.6 billion in ARRA funds appropriated to HUD, about $4 billion was allocated to the Public Housing Capital Fund for the modernization and renovation of the Nation’s public housing stock, and $250 million was allocated to establish the Green Retrofit Program for Multifamily Housing. The amount of electricity saved is sufficient to power about 29,000 average U.S. homes for one year. The water savings are sufficient to supply about 7,000 U.S. families for one year, and the carbon dioxide savings are equivalent to removing 37,400 vehicles from the road.

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Since the 1980s, HUD has approved more than 300 Energy Performance Contracts (EPCs) that have generated nearly $1.5 billion in energy efficiency investments for about 250,000 public housing units. PD&R recently completed two studies of the use of EPCs. The 2020 Review of Energy Performance Contracts in Public Housing found that the EPC program effectively helped PHAs improve their units’ energy efficiency. A follow-up study, focusing on smaller PHAs, found that small PHAs that used EPCs experienced greater reductions in energy and water consumption than PHAs that did not use EPCs. Such PHAs often undertook efficiency improvements using alternative financing means such as capital and operating funds, grants, or subsidies. Since 2015, however, financial restructuring through HUD’s Rental Assistance Demonstration has become an attractive alternative to the EPC program for PHAs that view EPCs as complex or difficult.

HUD’s Learning Agenda includes several research questions that relate to Objective 4A. Examples of such questions are:

- Are current building efficiency, safety and resilience codes for various types of housing adequate?
- What are the distinct impacts and challenges of climate change in Tribal communities, and what are implications for housing and community development?
- How are climate change risk and disasters impacting mortgage performance, and what are implications of including climate risk in underwriting procedures?

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Strategic Objective 4B: Strengthen Environmental Justice

Reduce exposure to health risks, environmental hazards, and substandard housing, especially for low-income households and communities of color.

LEADING THIS OBJECTIVE
Office of Lead Hazard Control and Healthy Homes

Agency Priority Goal for FY 2022-2023: By September 30, 2023, protect families from lead-based paint and other health hazards by making an additional 20,000 units of at-risk housing units healthy and lead-safe.

OBJECTIVE

HUD has been a champion of the Federal government’s goal to address lead-based paint and other health and safety hazards in housing for families and children. Young children are especially at risk of the harmful effects of lead, to which even low-level exposure can increase the likelihood of behavioral problems, learning disabilities, seizures, and in extreme cases, death. Exposure to other home environmental hazards, such as mold, radon, and pests are linked to chronic health conditions like asthma and cancer. HUD recognizes these hazards are disproportionately found in low-income housing and communities of color, making the remediation of such hazards a critical step to promoting environmental justice by increasing equity in housing and in health and safety. Through its programs, HUD has made over 400,000 homes lead-safe, contributing to a significant decline in blood-lead levels among US children in the past decade. HUD will continue work to reduce exposure to housing-related health hazards, environmental hazards, and substandard housing, especially for underserved communities that are disproportionately impacted by these threats.

The Department continues to seek collaborations with Federal partners and state, Tribal, and local organizations to drive transformational change that will improve the lives of the people it serves. HUD will partner with fellow Federal agencies to advance a coordinated, whole-of-government approach to protecting families and children from lead hazards. The Department’s comprehensive strategy to remove lead-based paint and other housing-related health and safety hazards includes leveraging public-private partnerships. These engagements will maximize the effect of lead-safe and healthy housing investments and increasing funding for local jurisdictions to build capacity to address lead-based paint and other housing-related health and safety hazards. To prevent lead poisoning and adverse effects of other hazards in HUD-assisted households, HUD will also: ensure compliance with lead safety rules through improved enforcement mechanisms; report annually on the production of public housing units made lead safe and/or healthy under PIH grant programs; increase community awareness of lead and other health and safety hazards through outreach events; increase participation in HUD and stakeholder services; and improve online content and its dissemination to the public seeking lead and healthy homes information and resources. HUD will lead an interagency pilot program, called RECLAIM, to support community-driven efforts to revitalize distressed neighborhoods that are located near Superfund hazardous waste sites and contain public and/or HUD-assisted housing. Also, HUD will encourage Choice Neighborhoods grant applications for transforming neighborhoods with distressed public or other HUD-assisted multifamily housing, in communities where EPA has also provided grant funding to address Brownfields.

Recognizing the critical need to reduce exposure to harmful contamination from environmental hazards in addition to lead, HUD will develop Department-wide and program-specific radon policies. These will be joined by the development of best practices for Public Housing Authorities (PHAs) and other HUD grantees. HUD will also work
to update the Department’s National Environmental Policy Act (NEPA) implementing regulations, policy and guidance to better integrate strategies that mitigate climate and other environmental and health hazards, in HUD-assisted activities, especially in underserved communities. These efforts include enhancing HUD’s Tribal Directory Assessment Tool (TDAT) to become a government-wide information system. Addressing environmental health hazard exposures and strengthening health and safety regulations and policies ultimately advances the Department’s work to eliminate socioeconomic disparities. Furthermore, HUD will protect underserved communities by developing and implementing a plan under the Administration’s Justice40 Initiative. This initiative will ensure at least 40 percent of the overall benefits of HUD lead hazard control and healthy homes investments are delivered to underserved communities. Through this work, HUD will reduce housing inequity and improve health outcomes for residents of HUD-assisted housing.

STRATEGIES

- **Denotes content featured in HUD’s Climate Action Plan**
- **Denotes a customer experience focused strategy**
- **Denotes an equity focused strategy**

- **Increase community awareness of lead** and other health and safety hazards in homes, to increase participation in HUD and stakeholder programs and services.
- **Align and enforce HUD-assisted housing inspections** and mitigation measures to consistently address lead-based paint hazards across HUD-assisted housing programs.
- **Continue to prioritize comprehensive reductions** in Americans’ exposure to lead in their homes by addressing lead contamination in soil, water, and paint.
- **Minimize residential radon exposure.**
- **Update HUD’s environmental review regulations and policies.**
- **Design and deliver targeted lead and healthy homes programs** through improvements in data quality and access.
- **Leverage HUD’s relationships with stakeholders** across the public and private sectors to maximize the impact of every dollar invested in lead, health, and safety activities.
- **Advance the Federal research agenda on the effects, evaluations, and control of lead** and other health and safety hazards in housing and the impacts on resident health.

METRICS

To help achieve this objective, HUD has established the following performance indicators:

- Number of at-risk housing units made healthy, physically safe, and lead-safe each year
- Non-Federal dollars leveraged by HUD-funded remediation investments
- Percentage of OLHCHH’s covered grant funds expended to provide benefits to disadvantaged communities
EVIDENCE-BUILDING

Exposure to lead in housing is a major environmental justice issue and one for which HUD has developed a significant evidence base. There is no safe level of blood lead and the prevalence of elevated blood lead at or above the Centers for Disease Control and Prevention’s (CDC’s) blood lead reference value persists at significant levels among children under age 6. Elevated blood lead is associated with, among other effects, cardiovascular mortality in adults and harmful outcomes for children related to education, behavior, and criminal justice involvement that are mitigated by early intervention. CDC-HUD analysis of tenant data linked with health surveys shows that children ages 0–5 who lived in HUD-assisted housing in 2005–2012 had lower blood lead levels than expected given their demographic, socioeconomic, and family characteristics. Evaluations of HUD’s Lead Hazard Control Grant Program showed significant reductions in concentrations of dust lead, the major pathway for U.S. children’s lead exposure, for multi-year periods after intervention. A 2015 survey of the practices and capabilities for achieving dust-lead clearance showed the feasibility of further strengthening the current dust-lead risk assessment and clearance standards, informing EPA rulemaking in 2019 and 2020. A variety of research grants and partnerships continue to improve the efficacy and cost-effectiveness of methods for evaluation and control of residential lead-based paint, other housing-related health and safety hazards, and site contamination hazards. Another major public health challenge relating to housing is asthma. Triggered by residential dampness and mold, asthma costs the Nation about $16.8 billion annually. Reducing household allergens, which contribute to or trigger asthma and allergies, results in a return of $5.30 to $16.50 for every $1 invested in mitigation and prevention.

HUD’s Learning Agenda includes several research questions that relate to Objective 4B. Examples of such questions are:

- What do the next generation surveys on lead hazards and healthy homes tell us?
- What are the most significant problems with indoor air quality in HUD-assisted housing?
- What are cost-effective ways to influence positive changes in indoor air quality?
- How can HUD reduce the incidence of elevated blood lead levels among children of families in the Housing Choice Voucher program?

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Strategic Objective 4C: Integrate Healthcare and Housing

Advance policies that recognize housing’s role as essential to health.

LEADING THIS OBJECTIVE

Office of Policy Development & Research

OBJECTIVE

Health begins at home. The quality, affordability, stability, and location of a home are important factors for health and well-being. Over the past two decades, housing has been increasingly identified as an important social determinant of health. Federal collaboration in the health and housing arena is critical to appropriately respond to ongoing and emergent public health needs. As highlighted in Healthy People 2030, promoting “healthy and safe home environments” has the potential to significantly improve the Nation’s health and well-being over the next decade.

Recognizing the strong relationship between housing and health, HUD will improve health outcomes for assisted residents. Departmental efforts will tailor service delivery within assisted housing by focusing on the unique needs of special populations and increasing coordination with Federal health partners. Specifically, HUD embraces a life course perspective, an approach that emphasizes that health is shaped by lifelong exposures to various physical, environmental, and psychosocial factors. HUD is well positioned to support health at every stage of the life course. HUD’s public and assisted housing programs annually serve more than 10 million persons, including approximately 3.3 million children, 4.2 million women, 1.8 million older adults, and 2.6 million persons living with a disability. Additionally, an estimated 50,000 babies are born to HUD-assisted women every year.

To promote positive maternal and child health outcomes, the Department will work with public health partners to address housing insecurity for pregnant women. Prior research shows that women who experience evictions and other forms of housing insecurity during pregnancy are more likely to experience poor maternal and infant health outcomes. The COVID-19 pandemic has also highlighted the need for cross-sector approaches to promote health and wellbeing for Americans of all ages. The COVID-19 public health crisis has underscored the significant health disparities faced by HUD-assisted households and the need to increase HUD-assisted households’ access to quality healthcare and supportive services. Older adults living in public and assisted housing also represent a special population that could greatly benefit from increased service integration. A substantial fraction of HUD-assisted households consists of older persons living independently—some residing with grandchildren and other family members—but many need supports and services to continue to remain in their homes. Although assisted living facilities and nursing homes can provide crucial care when independent living is no longer appropriate, early, or avoidable moves to these settings can unnecessarily separate families. HUD will support the integration of healthcare and supportive services to enable older adults to continue living in an independent setting safely and remain close to their families.

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Similarly, individuals with disabilities were disproportionately impacted by COVID-19. HUD will focus on decreasing the proportion of individuals with disabilities living in institutions and other congregate settings, by further promoting access to affordable and accessible housing with sufficient supportive services to enable individuals with disabilities to live independently in the community.

To achieve these milestones, HUD must systematically examine opportunities to build stronger partnerships with health agencies to facilitate cross-sector policy integration. HUD plans to seek out and leverage improved data sharing mechanisms to better understand the complex health needs of HUD-assisted tenants. The Federal government, housing and healthcare providers, and philanthropic organizations must work together to successfully contribute to the integration of housing and healthcare services. The basic human need for a home encompasses more than simply shelter—it is a pathway to better health and wellness.

**STRATEGIES**

- Denotes a customer experience focused strategy
- Denotes an equity focused strategy

- **Build stronger partnerships to facilitate cross-sector policy integration**, data linkage, and regular, structured meetings.
- **Better understand HUD-assisted residents’** risk from public health crises and work to strengthen resiliency and protections from such crises.
- **Prioritize aging in place** for older adults.
- **Improve maternal and child health outcomes.**
- **Enhance the capacity of assistance programs** to address the housing-related needs of persons with disabilities and support community living.

**METRICS**

To help achieve this objective, HUD has established the following performance indicators:

- Number of times HUD administrative data is linked with health-related datasets
- Number of policy and research products produced that address housing and health connection
- Number of evaluations conducted that incorporate health metrics in the evaluation process
- Number of convenings that address cross-sector health and housing initiatives and opportunities

**EVIDENCE-BUILDING**

HUD’s Office of Policy Development and Research (PD&R) has produced two reports assessing the health of HUD-assisted households by linking HUD administrative records to the National Health Interview Survey. PD&R’s “A Health Picture of HUD-Assisted Adults, 2006-2012” found that relative to unassisted low-income renters, HUD-assisted adults are an older population with more disabilities and more prevalent health needs. More than one-third of HUD-assisted adults reported their health as either fair or poor, a proportion considerably higher than that reported among unassisted low-income renters and the general adult population. Additionally, HUD-assisted tenants reported the highest rate of “utilizing the emergency room two or more times during the prior 12 months.” The majority of HUD-assisted adults were overweight or obese and more than one-half of them lived with a disability at the time of their health interview.\(^88\) PD&R’s “A Health Picture of HUD-Assisted Children, 2006–2012” found that HUD-assisted children were frequent users of emergency room services and that about one in five

HUD-assisted children had asthma. The study also found that school-aged, HUD-assisted children experience high rates of learning disabilities. 89

With the aging of the U.S. population, the share of HUD-assisted households headed by older adults is growing. In 2010, 32 percent of all HUD-assisted households were headed by people aged 62 or over. By 2020, this percentage had grown to 38 percent. 90 Older adults may need physical accommodations and health and supportive services to safely age in place. In 2017, HUD undertook a major randomized control trial to test the impact of a new housing-based model of health, wellness, and supportive services for older adults. The Integrated Wellness in Supportive Housing (IWISH) model funds a full-time Resident Wellness Director and a part-time Wellness Nurse to work in HUD-assisted multifamily housing serving primarily older adults. The IWISH evaluation will use HUD administrative data linked with Medicare and state Medicaid claims data to assess the impact of IWISH on healthcare utilization, including the use of emergency services, and on transitions to nursing homes, among other measures. The final evaluation will be completed in 2022. 91

HUD’s Learning Agenda includes several research questions that relate to Objective 4C. Examples of such questions are:

- What are the most significant health disparities affecting HUD-assisted households? To what extent do health challenges represent opportunities for cost-effective coordination of healthcare services with housing assistance?
- What home visiting model would be most successful in Public Housing, Multifamily properties, or Emergency Shelters?
- How well do HUD’s homeless assistance programs meet the health needs of infants and their parents?
- How prevalent is receipt of Medicaid Home and Community Based Services among HUD-assisted households?


91 For a description of the study, see https://www.huduser.gov/portal/IWISH_Evaluation.html#impact-overview-tab.
Strategic Goal 5: Strengthen HUD’s Internal Capacity

Strengthen HUD’s internal capacity and efficiency to better ensure delivery of HUD’s mission.

LEADING THIS GOAL

Office of the Secretary

GOAL

HUD will strengthen the Department’s internal capacity and efficiency to better ensure delivery of its mission by:
1) supporting and developing HUD staff; 2) improving acquisition management; 3) strengthening information technology (IT), cybersecurity, and data management; 4) providing sound financial and grants management; and 5) institutionalizing the management of customer experience (CX) across HUD services.

Strengthening its workforce is vital to the successful delivery of HUD’s mission of creating strong, sustainable, inclusive communities and quality affordable homes for all. Without the Department’s talented staff, HUD would not be able to provide housing programs that many individuals rely on across the U.S. As such, HUD is committed to bolstering and enabling its workforce through hiring, training, providing opportunities for growth, and promoting a more inclusive work environment.

The Department is also committed to improving acquisition management through the development of a governance structure that promotes collaboration. Stronger, transparent ties will be made between the Office of the Chief Procurement Officer and the Departmental offices involved in procurement management. HUD aims to identify and implement procurement best practices that will streamline the acquisition process while encouraging participation from business partners in underserved communities. Targeted attention will be paid toward identifying solutions to potential gaps in outreach efforts.

Improvements to HUD’s information technology infrastructure is a key management objective that will be instrumental to strengthening the Department’s internal capacity and efficiency. HUD aims to bolster its IT and cybersecurity by prioritizing enterprise-wide IT modernization solutions. HUD is committed to working with the U.S. Government Accountability Office and Office of Inspector General to close outstanding audit findings, strengthen governance, and improve processes.

HUD will continue to enhance its financial resource management by re-engineering business processes and improving internal controls. The Department will build on financial reporting improvements to continue achieving clean audit opinions. Efforts will include a key focus on automation-driven strategies to improve grants management HUD-wide.

Lastly, the Department will establish a more customer-centric culture using CX tools to deliver thoughtful, well-designed, and accessible information and services to the people HUD serves. A CX mindset offers a holistic approach to solving problems of equity. It does so by placing customers’ needs and success at the heart of the Department’s creation and delivery of services. CX provides tools to uncover patterns and causes of inequity while providing ways to “rewire” systems to produce more equitable outcomes. At the same time, CX provides methods to elevate the voice and power of underserved people by inviting individuals into the solution development process as experts in their lived experiences. The understandings and empathy developed by CX
engagements with customers will provide the knowledge needed to bridge the equity gap to ensure HUD fully serves the needs of all people.

This goal consists of five objectives:

5A. Enable the HUD Workforce
5B. Improve Acquisition Management
5C: Strengthen Information Technology
5D: Enhance Financial and Grants Management
5E: Improve Ease, Effectiveness and Trust in HUD Services
Strategic Objective 5A: Enable the HUD Workforce

Enable the HUD workforce through hiring, training, opportunities for growth, and promoting a more engaged and inclusive work environment.

LEADING THIS OBJECTIVE
Office of Administration

OBJECTIVE

HUD requires a workforce that reflects the best and brightest of American society. The Department’s workforce must be inclusive, equitable, and accessible to all. These characteristics are essential to the provision of high-quality, responsive service to the public.

HUD aims to better serve households and communities by attracting top talent to the right positions. Doing so requires the Department to effectively engage, manage, and support employees’ needs. HUD will provide improved hiring, training, growth, and innovation opportunities to all its employees. The Department will hire a diverse and highly skilled staff to help fill gaps in experience across programs and operations. The Department also recognizes that some attrition is inevitable. HUD will address the loss of employees by prioritizing retention through employee engagement and succession planning.

Belonging is at the core of each of HUD’s foundational needs. The Department recognizes an inclusive culture, supportive of employee engagement, is essential to supporting its workforce to bring their full selves to work. Fostering such a culture will allow all employees to be heard, share fresh ideas, and provide unique perspectives. This is critical to employees’ well-being, sense of purpose, and motivation for enhancing HUD’s performance and mission success. The Department values the unique differences and shared values of each member of the HUD team. This commitment will be reflected in the prioritization of diversity, equity, inclusion, and accessibility (DEIA) in the Department’s programs, policies, and practices.

Supporting HUD staff will involve various strategies. The first will be to ensure human capital planning processes enable HUD to hire and retain diverse, top talent. This will be supported by a focus on providing opportunities for continuous development and professional growth to meet HUD’s mission needs. Underlying the Department’s activities will be efforts to prevent discrimination on the basis of race, color, religion (including failure to accommodate), sex (including pregnancy and gender identity), national origin, age, disability (including failure to accommodate), genetic information, sexual orientation, and parental status, as well as retaliation for prior protected EEO activity. HUD’s focus will support the elimination of barriers that impede free and open competition in the workplace. The integration of DEIA principles into all of HUD’s programs, policies, and practices will ensure improvements are sustained over the long-term. These activities will feed the creation of a safe, engaged, and high-performing work culture at HUD. Such a positive work environment will increase workforce resiliency so Departmental operations can be sustained in times of crisis. Finally, HUD’s strategic improvements will be further supported by improved delivery of facility services to employees.

HUD’s people are the Department’s most valuable resource. The COVID-19 pandemic is a defining moment in the nation’s history; one which highlights the extent to which the country depends on the resiliency of its government workforce. The pandemic has presented an opportunity for HUD leadership to rethink how it operates. It has taught the Department that, as a public institution, it must be innovative and constantly seek new, better ways of doing business. HUD must constantly empower and enable its people. The Department’s
workforce must be prepared, resourced, supported, and capable of providing the essential services necessary to the creation of strong, sustainable, inclusive communities and quality affordable homes for all.

**STRATEGIES**

- Denotes alignment with a President’s Management Agenda Cross-Agency Priority (CAP) Goal
- Denotes a customer experience focused strategy
- Denotes an equity focused strategy

- **Allocate resources to ensure human capital planning and operations** enable HUD to hire, and retain, a highly-skilled workforce.92

- **Provide opportunities for continuous development and professional** growth to meet HUD’s mission needs.93

- **Proactively prevent discrimination** on the basis of race, color, religion (including failure to accommodate), sex (including pregnancy and gender identity), national origin, age, disability (including failure to accommodate), genetic information, sexual orientation, and parental status, as well as retaliation for prior protected EEO activity.94

- **Integrate principles of diversity, equity, inclusion, and accessibility** (DEIA) into all HUD programs, policies, and practices.95

- **Create a safe, engaged, and high performing work culture.**96

- **Develop a resilient workforce** that can sustain operations in times of crisis.97

- **Allocate resources to ensure the equitable, timely and efficient delivery** of facility support services to meet the needs of all HUD employees.98

**METRICS**

To help achieve this objective, HUD has established the following performance indicators:

- Average Time-to-Hire (Office of Personnel Management (OPM) model to tentative offer)
- Percentage of hiring execution plan achieved
- Non-retirement Voluntary Attrition Rate

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92 This strategy is aligned with CAP Goal 1.1 Attract and hire the most qualified employees, who reflect the diversity of our country, in the right roles across the Federal Government.

93 This strategy is aligned with CAP Goal 1.2 Make every Federal job a good job, where all employees are engaged, supported, heard, and empowered, with opportunities to learn, grow, join a union and have an effective voice in their workplaces through their union, and thrive throughout their careers; 1.4 Build the personnel system and support required to sustain the Federal Government as a model employer able to effectively deliver on a broad range of agency missions.

94 This strategy aligns with CAP Goal 1.2: Make every Federal job a good job, where all employees are engaged, supported, heard, and empowered, with opportunities to learn, grow, join a union and have an effective voice in their workplaces through their union, and thrive throughout their careers.

95 This strategy aligns with CAP Goal 1.2: Make every Federal job a good job, where all employees are engaged, supported, heard, and empowered, with opportunities to learn, grow, join a union and have an effective voice in their workplaces through their union, and thrive throughout their careers.

96 This strategy is aligned with CAP Goal 1.2 Make every Federal job a good job, where all employees are engaged, supported, heard, and empowered, with opportunities to learn, grow, join a union and have an effective voice in their workplaces through their union, and thrive throughout their careers.

97 This strategy is aligned with CAP Goal 1.3 Reimagine and build a roadmap to the future of Federal work informed by lessons from the pandemic and nationwide workforce and workplace trends.

98 This strategy is aligned with CAP Goal 1.3 Reimagine and build a roadmap to the future of Federal work informed by lessons from the pandemic and nationwide workforce and workplace trends; 1.4 Build the personnel system and support required to sustain the Federal Government as a model employer able to effectively deliver on a broad range of agency missions.
Percentage of positive responses to Federal Employee Viewpoint Survey (FEVS) employee engagement and performance questions

EVIDENCE-BUILDING

According to the 2021 HUD Enterprise Risk Profile, human capital and staffing remain top priorities for the Department; 14 of 16 HUD program offices identified at least 1 talent-related risk as a top risk to achieving HUD’s mission. Currently, HUD has close to 7,500 employees, which is about 30% lower than HUD’s staffing levels 20 years ago. Additionally, during the 10-year period from 2008 to 2017, HUD lost 18.5% of its full-time permanent staff. Over half of HUD’s workforce is eligible for retirement within the next five years, posing a risk to staffing, succession planning, and knowledge transfer. According to the FY22 Congressional Budget Justification, HUD is budgeting for a staffing increase of approximately 10% over the prior year; which does not include staffing ramp-ups that will be required to respond to pandemic and other disaster-related assistance. For HUD to meet staffing goals, time-to-hire and retention will need to significantly improve.

Employee satisfaction surveys are a core tool for tracking employee outcomes and improving and monitoring progress on workforce changes and engagement pursued in this objective. HUD participates in the annual, government-wide Federal Employee Viewpoint Surveys (FEVS). OPM defines engagement as “An employee’s sense of purpose that is evident in their display of dedication, persistence, and effort in their work or overall attachment to their organization and its mission.” HUD’s FY21 Employee Engagement Index (EEI) score was 77%, 2 percentage points higher than HUD’s FY20 EEI score of 75%. In FY21, 85.1% of HUD employees who participated in the FEVS agreed “Supervisors in my work unit support employee development,” 2 percentage points over the 83% of HUD employees who agreed with that statement in FY20. HUD will continue striving to make the Department a better place to work by focusing on improving in the following goals of the 2022 Departmental Employee Engagement Plan: improving employees’ belief that HUD uses employee feedback to make the agency a better place to work; strengthen the Leaders Lead sub-factor of Employee Engagement; and enhancing HUD’s employee performance management and recognition programs.

The effects of the COVID pandemic highlighted the need for the Department to enhance workforce resilience and leverage employee experiences to explore future of work options. As the Department transitioned into year two of the pandemic, HUD Leadership initiated a series of interactive employee visioning sessions to get input from employees on how HUD’s working environment might change in the future. The visioning sessions obtained feedback from both bargaining and non-bargaining employees, with 76% of employees indicating their preference for full-time telework; 79% of employees agreeing that work objectives are being achieved with remote work; 69% agreeing that team goals are clear; 67% of employees feeling empowered to prioritize employee well-being; and 45% agreeing that HUD has effectively communicated strategies for prioritizing well-being during the pandemic. Another conclusion was that more flexible workforce models and initiatives to support performance and well-being are needed. HUD leadership will continue to listen and collect feedback from its internal and external stakeholders to identify and prioritize critical staffing needs.

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Strategic Objective 5B: Improve Acquisition Management

Identify, procure, and execute acquisition management.

LEADING THIS OBJECTIVE

Office of Administration

OBJECTIVE

HUD programs rely on a well-functioning acquisition management process to execute mission objectives. To support these programs, the Department will increase capacity, transparency, communication, and intra-Departmental collaboration to ensure that mission-critical acquisitions are timely, strategic, and cost-effective. The Department will also strive to provide equitable access to contracting opportunities as they relate to engagement of small and large businesses.

To fully serve Departmental needs, HUD will provide quality professional development opportunities to members of the acquisition workforce, both in the Office of the Chief Procurement Officer and program offices. This will allow HUD employees to earn procurement certifications and build expertise in project and program management. Attrition and retention concerns will be addressed by increasing the size of the acquisition workforce across HUD to the level needed to ensure contracting processes are managed without delay. Workforce development activities, such as trainings, certifications, and skills gap assessments, will help ensure that the acquisition professionals have the knowledge and skills to fully serve the Department.

Acquisition management is a Department-wide process that relies on cooperation between HUD offices. Consistent annual procurement reviews enable HUD to evaluate its internal policy and risk management systems. To improve transparency and build accountability, HUD will develop an acquisition dashboard that will track each acquisition through its lifecycle – from planning and requirement development to contract closeout. This dashboard will ensure all members of the acquisition workforce, including those in HUD program offices, have continuous visibility into and can efficiently shepherd acquisitions through each stage of the contracting process.

HUD will further improve the procurement process by providing best practices to help offices develop requirements, identify funding, and submit requests on time. The goal will be to decrease the number of HUD-initiated unplanned acquisition actions. Cross-Departmental collaboration will ensure an increase in the percentage of timely procurement actions awarded, actionable acquisition requirements submitted, and actionable acquisition requirements awarded. Improved acquisition planning will also yield quality market research, which may produce: 1) more targeted socio-economic small business set-asides; 2) facilitate greater understanding of small business participation in the marketplace; 3) provide more realistic projections for small business utilization; and 4) allow more time to disseminate requirements to the small business community so they can better plan and prepare competitive proposals. These improvements will connect HUD to necessary goods and services earlier while reducing overhead costs.

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100 Acquisition management is the planning, execution, and administration of the process supporting the full lifecycle of a requirement and resulting in the award of a contractual instrument to procure the goods and services needed to support the mission of the Department.

101 A procurement action is an action which officially awards or changes a prime contract (i.e., a direct contract with the Federal government). This may include the award of a new prime contract, a debit or credit change to an existing prime contract, or an order written against an indefinite delivery-type contract or basic ordering agreement. Federal regulations require that HUD consider socio-economic programs first, as defined by the Small Business Administration, for set-aside and sole-source contracts at or above the simplified acquisition threshold (currently set at $250,000). This will depend on the number and type of small businesses that are able to do the work and how much the contract is worth. Contracting officers can use these vehicles to help the Federal government meet its small business contracting goals.
HUD will increase equity in contracting opportunities by improving communication with and opportunities for small businesses. Furthermore, HUD will build on knowledge gained from the equity assessment it conducted on Departmental procurement activities. The Department will improve its practices to ensure small and small disadvantaged businesses have equitable access to HUD’s prime and sub-contracting procurement opportunities. This will be accomplished by the: 1) expansion of outreach to small business owners in underserved communities, 2) exploration of mechanisms for building the pipeline of qualified small businesses, and 3) continuation of data analyses to identify and address barriers to accessing HUD contracting opportunities.

The Department will also implement various sustainability practices in its acquisition process. HUD’s goal is to ensure that 100 percent of new eligible contract actions, including task or delivery orders under new contracts and existing contracts, meet applicable sustainable acquisition requirements. HUD will also require the supply or use of products and services that meet environmentally preferable categories, including those that are energy efficient, bio-based, water efficient, or are non-toxic or less toxic.

**STRATEGIES**

- Denotes alignment with a President’s Management Agenda Cross-Agency Priority (CAP) Goal
- Denotes a customer experience focused strategy
- Denotes an equity focused strategy

- Improve the HUD-wide governance structure for acquisition planning by increasing transparency, collaboration, and efficiency.  
- Increase visibility across the Department in the HUD contract management process.
- Leverage the Program Management Improvement Accountability Act (PMIAA) to strengthen the knowledge base of HUD’s acquisition workforce.
- Increase the inclusion of small and small disadvantaged businesses by helping them navigate Federal contracting opportunities.
- Improve policies, processes, and procedures for assisted acquisitions.
- Ensure that new eligible contracts meet sustainable acquisition requirements.

**METRICS**

To help achieve this objective, HUD has established the following performance indicators:

- On-Time Execution of All Procurement Actions - Procurement Acquisition Lead Times (PALT)
- On-Time Submission of Planned Actionable Acquisition Requirements
- On-Time Award of Planned Actionable Acquisition Requirements

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102 This strategy is aligned with CAP Goal 3.1 Foster lasting improvements in the Federal acquisition system to strengthen the U.S. domestic manufacturing base, support American workers, lead by example toward sustainable climate solutions, and create opportunities for underserved communities.

103 The Office of the Chief Procurement Officer will be leading this strategy to develop a tool that will provide greater insight to HUD’s internal procurement process.

104 3.1 Foster lasting improvements in the Federal acquisition system to strengthen the U.S. domestic manufacturing base, support American workers, lead by example toward sustainable climate solutions, and create opportunities for underserved communities.

105 An assisted acquisition is a type of interagency acquisition where a servicing agency (e.g., General Services Administration) performs acquisition activities on a requesting agency's behalf. This strategy is aligned with CAP Goal 3.1 Foster lasting improvements in the Federal acquisition system to strengthen the U.S. domestic manufacturing base, support American workers, lead by example toward sustainable climate solutions, and create opportunities for underserved communities.

106 This strategy is aligned with CAP Goal 3.1 Foster lasting improvements in the Federal acquisition system to strengthen the U.S. domestic manufacturing base, support American workers, lead by example toward sustainable climate solutions, and create opportunities for underserved communities.
EVIDENCE-BUILDING

Each year, the Council of Inspectors General on Integrity and Efficiency announces the top challenges facing Federal agencies; in 2021, procurement was identified as one of the top challenges. Key areas of concern across all agencies include defining requirements, awarding contracts, managing and overseeing contractor performance, reviewing invoices and payments, and training and retaining procurement personnel.

Acquisition management is at the core of HUD’s ability to meet its mission and a top priority for HUD leadership. Like other agencies, HUD has identified risks in the acquisition management process. Procurement- and acquisition-related risk has appeared as one of the top ten risks on HUD’s Department Enterprise Risk Profile as well as one of the “Top Management Challenges” in the FY21 HUD Office of Inspector General report. HUD has addressed these risks in the FY 2022-2026 Strategic Plan.

HUD has committed to improving policy and processes for assisted acquisition. To keep the acquisition community informed and to monitor performance and target solutions, HUD is also building a dashboard to track key metrics, such as timeliness of procurement actions.
Strategic Objective 5C: Strengthen Information Technology

Strengthen information technology, cybersecurity, and data management.

LEADING THIS OBJECTIVE

Office of the Chief Information Officer

OBJECTIVE

HUD will continue to provide tools that are efficient, safe, secure, and resilient through improvements in Information Technology (IT), cybersecurity, and data management that support the Department's mission.

Information Technology is the underpinning that allows HUD to properly function and provide essential services to the American public. By combining business and technology strategy efforts, HUD is better positioned to serve the needs of the public effectively and efficiently. HUD has identified several operations that would benefit from the modernization of its technology infrastructure, IT systems, and internal processes. HUD’s operations will be strengthened by increased ease of access to relevant and reliable data. This will drive the Department to experience an increase in public confidence, derived from a focus on cybersecurity, data governance and reliability. The Department envisions a safe and secure HUD that provides the tools for program offices, staff, and partners to accomplish their work in a safe and secure manner. Toward this end, HUD will address Government Accountability Office (GAO) findings. Efforts will ensure there are increased investments in IT infrastructure, cybersecurity improvements, and staff have the necessary knowledge, as well as resources, to succeed. HUD will continue to focus on decommissioning legacy IT systems. Simultaneously, HUD, will move to safe, sustainable, and standardized IT platforms that support operations enterprise-wide. HUD will strengthen its IT and data governance and structure to ensure proper support for program areas, oversight, and management.

HUD will renew its strategic focus on data governance. The Department’s core focus will be on increasing collaboration and transparency. This will enable leaders to make timely, well-informed policies and decisions. Enterprise-wide data solutions that support this purpose will allow HUD to work more efficiently and be more informed toward the execution of its mission.

STRATEGIES

Denotes alignment with a President’s Management Agenda Cross-Agency Priority (CAP) Goal

Denotes a customer experience focused strategy

Denotes an equity focused strategy

❖ Continue Implementation of Technology Modernization Efforts,\(^{107}\)
❖ Manage Internal and External Customer Relationships; incorporate feedback surveys from customer groups,\(^{108}\)
❖ Optimize Agency IT Operational Costs; improve the IT Life-cycle assessment.
❖ Implement Modern Cybersecurity Capabilities by reviewing the HUD Supply Chain’s Risk exposure.

\(^{107}\) This strategy is aligned with CAP Goal 2.1 Improve the service design, digital products, and customer-experience management of Federal High Impact Service Providers by reducing customer burden, addressing inequities, and streamlining processes.

\(^{108}\) This strategy is aligned with CAP Goal 2.1 Improve the service design, digital products, and customer-experience management of Federal High Impact Service Providers by reducing customer burden, addressing inequities, and streamlining processes.
Strengthen and Modernize the OCIO Organizational Structure; enhance training and information on IT for all HUD Employees.  
Leverage data as a strategic asset.  
Develop a HUD-wide Digital Asset Management Process for information ingestion, delivery management and safeguarding procedures.  
Leverage available sources of information from customer feedback that will enable HUD to measure the effectiveness of program delivery.  
Establish a process that improves public access to HUD’s government records and information through the Freedom of Information Act (FOIA) and proactive disclosure.  
Establish relationships with local communities and diverse groups to better improve the collection of accurate information and the development of modern technology.

METRICS

To help achieve this objective, HUD has established the following performance indicators:
- IT Customer Satisfaction Survey
- Improved Federal Information Security Modernization Act (FISMA) and Federal Information Technology Acquisition Reform Act (FITARA) Scorecards
- Decrease in Non-Compliance Audit Findings

EVIDENCE-BUILDING

IT modernization is subject to known high risks area with multiple root causes (including lack of data strategy) and multiple potential impacts (including cybersecurity vulnerability). IT-related risks consistently represent the top 10 risks to the Department, including IT modernization, Data governance, Cybersecurity, and an emerging risk is supply chain management.

In employee visioning sessions held in 2021, during the second year of the pandemic, to engage employees about the future of work at HUD, 87% of survey respondents stated that improved IT bandwidth, updated software, and IT hardware were necessary technology priorities to facilitate alternative working models.

HUD is not alone in addressing longstanding and severe challenges with IT. The GAO 2021 High Risk List identified cybersecurity as one of five government-wide risk areas that increased in severity since the last high-risk report was issued in 2019.

According to the FY21 OIG Management Challenges Report, “several long-standing issues that harm IT program effectiveness included poor management of HUD’s IT resources and difficulty completing their initiatives.” Another report issued by the OIG in June 2021 stated that considerable progress has been made in implementing the

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109 This strategy is aligned with CAP Goal 2.1 Improve the service design, digital products, and customer-experience management of Federal High Impact Service Providers by reducing customer burden, addressing inequities, and streamlining processes.
110 This strategy is aligned with CAP Goal 2.1 Improve the service design, digital products, and customer-experience management of Federal High Impact Service Providers by reducing customer burden, addressing inequities, and streamlining processes; 2.3 Identify and prioritize the development of Federal shared products, services, and standards that enable simple, seamless, and secure customer experiences across High Impact Service Providers.
111 This strategy is aligned with CAP Goal 2.1 Improve the service design, digital products, and customer-experience management of Federal High Impact Service Providers by reducing customer burden, addressing inequities, and streamlining processes.
multiyear roadmap, but due to setbacks and delays “hundreds of millions of dollars in potential savings from modernization have not been realized, and security risks have remained.”

The Council of the Inspectors General on Integrity and Efficiency Top Management and Performance Challenges Report issued in February 2021 cited HUD as an example of the impact of lack of IT modernization, observing that HUD has dedicated a significant amount of its IT budget to operations and maintenance, and a better priority would be to develop, modernize, and enhance its IT systems.”

HUD is committed to overcoming the technology challenges needed to modernize its technology infrastructure and provide the systems needed to achieve the Department’s mission.
Strategic Objective 5D: Enhance Financial and Grants Management

Provide sound financial and grants management.

LEADING THIS OBJECTIVE
Office of the Chief Financial Officer

OBJECTIVE

HUD aims to provide sound financial and grants management services so the Department can achieve financial excellence. HUD will work to maintain a clean audit opinion through sustaining improvements to internal controls, cash management, and cost accounting processes and coordination with the Office of Inspector General (OIG) and the Government Accountability Office (GAO). To ensure priorities are aligned throughout the Department, HUD will facilitate quarterly governance meetings among program and support offices. The Department continues to modernize financial systems while simultaneously working to decommission legacy systems that burden HUD and the communities it serves. Improvements to the budget process will also be pursued.¹¹³

In addition to improvements to Departmental financial, budget, and cost accounting processes, HUD will continue building the Department’s Enterprise Fraud and Risk Management (EFRM) Program. HUD aims to develop tools to help prevent and detect the misuse of taxpayer funds. HUD will address long-standing issues by bringing together program offices to preemptively identify and quickly resolve weaknesses. Doing so will drive progress toward the achievement of a positive, HUD-wide statement of assurance that internal controls over financial reporting are free of material weaknesses. Improvements made under this objective will enable HUD to be in a better position to reduce the number of open audit recommendations identified by OIG and GAO.

The Department remains focused on improving grants management and oversight by continuing to support the Federal government’s drive toward results-oriented accountability for grants. HUD will leverage the use of analytics and launch a dashboard that will measure the efficiency and timeliness of program offices’ Notices of Funding Opportunity (NOFO) submissions. This increase in transparency will lead to the timely identification of obstacles, as well as yield data that will improve the Department’s overall NOFO issuance to ultimately benefit current and future grantees. HUD will also work to provide a more seamless grants management process by analyzing its current grants landscape and launching a pilot program to help program offices identify and address their grants-related business needs. This will include launching the Grants Evaluation Management System (GEMS) to provide a single portal for HUD’s Office of Native American Programs (ONAP) grant lifecycle.¹¹⁴ GEMS will provide a grant lifecycle management solution that provides more efficient oversight, reduces manual workload, and improves customer experience for HUD grantees. These focused efforts will provide Department-wide opportunities to strengthen HUD’s data collection, the grants lifecycle, and overall financial management.

¹¹³ The implementation of a streamlined budget formulation system is expected in FY22.
¹¹⁴ One of HUD’s largest grant programs, the Indian Housing Block Grant, will launch GEMS. Additional HUD grant programs are planned to follow this initial launch.
STRATEGIES

Denotes alignment with a President’s Management Agenda Cross-Agency Priority (CAP) Goal

Denotes a customer experience focused strategy

- Coordinate with OIG and GAO to ensure HUD receives a clean audit.
- Continue maturing the EFRM Program.
- Streamline HUD’s financial accounting processes.
- Analyze HUD’s grants landscape through oversight and data collection activities.\(^{115}\)
- Develop analytics to decrease the time between NOFO publication and award.
- Launch GEMS to provide HUD ONAP grant programs with a single portal for the entire grant lifecycle.

METRICS

To help achieve this objective, HUD has established the following performance indicators:

- Percentage of OIG and GAO recommendations closed
- Percentage of Timely-Certified Open Obligations Reviews
- Percentage of the completed inventory of HUD grant programs and mapping to the corresponding Assistance Listing

EVIDENCE-BUILDING

Significant increases in FY20 and FY21 funding for HUD programs, accompanied with requirements for quick distribution to meet housing needs, has accelerated stakeholder interests in the strong administration and effective oversight of HUD funding. HUD has responded to GAO, OIG, and the Pandemic Response Accountability Committee regularly about its efforts to ensure funds are awarded and distributed properly.

In FY20, HUD received its first unmodified opinion on its consolidated financial statements since fiscal year 2012. OIG reported the following internal control weaknesses, indicating significant improvements over FY18 to FY20:

<table>
<thead>
<tr>
<th>Year</th>
<th>Material Weaknesses</th>
<th>Significant Deficiencies</th>
<th>Non-compliances</th>
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<tbody>
<tr>
<td>FY18</td>
<td>5</td>
<td>0</td>
<td>8</td>
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<tr>
<td>FY19</td>
<td>1</td>
<td>3</td>
<td>3</td>
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<tr>
<td>FY20</td>
<td>1</td>
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GAO annually publishes a report on status of “priority open recommendations” which are the GAO recommendations “that warrant priority attention from heads of key departments or agencies.” Between April 2020 and June 2021, the number of outstanding priority recommendations at HUD decreased from 17 to 13. OIG open recommendations have also been reduced significantly.

Grants management and oversight has been a key focus area of the Department. As significant funding surges occurred, such as Coronavirus Aid, Relief, and Economic Security (CARES) Act funds received in 2020 and the

\(^{115}\) This strategy is aligned with CAP Goal 3.2 Build capacity in Federal financial management and through Federal financial assistance to catalyze American industrial strategy, address climate-related risks, and deliver equitable results.
American Rescue Plan (ARP) in 2021, the Department formed special teams to promote increased emphasis on internal controls and oversight of funding distributions. HUD’s OIG FY21 Top Management Challenges Report highlighted the potential impact of waivers granted by the law to accelerate distribution to the American people and businesses. The report states, “Given the breadth and scope of HUD’s grant programs – which now include supplemental CARES Act and ARP funding which permit numerous waivers from standard program requirements – grantees and subrecipients face challenges ensuring that they are expending, documenting, and reporting in compliance with the rules of each grant program.” In anticipation of these concerns, programs receiving ARP funding performed Front-end Risk Assessments to identify, assess, and plan mitigation actions to reduce program risks. Targeted areas included training, staffing, technology systems, processes, and internal controls.

In order to ensure proper oversight of grantees and manage funding increases for anticipated and unanticipated disaster relief efforts, the Department will need to continue to bolster recent improvements to financial and grant oversight.
Strategic Objective 5E: Improve Ease, Effectiveness, and Trust in HUD Services

Institutionalize customer experience (CX) management and elevate the customer perspective across HUD.

LEADING THIS OBJECTIVE
Office of the Chief Financial Officer

OBJECTIVE

HUD exists to ensure safe and affordable housing for all people residing in America by working with a wide range of customers—individuals, businesses, and organizations—that interact with the HUD directly or indirectly. HUD will meet the needs of its diverse customers by integrating their perspectives and lived experiences into the very fabric of what the Department does. In alignment with the Biden-Harris Management Agenda, HUD is committed to providing equitable customer experiences that will improve the efficiency, security, and effectiveness of Departmental services. HUD will drive this transformation toward customer-centricity by: 1) better understanding the lived experiences of HUD’s customers; 2) establishing a customer listening practice; 3) designing and implementing solutions that measurably improve CX; and 4) integrating customer-centricity into the culture and organization of HUD.

Identifying the scope of customer needs is critical to ensuring the Department is truly removing barriers to its offerings and improving public trust in government. To gain this understanding, HUD will investigate how its policies, programs, and services impact customers across the Department’s five Service Ecosystems. In doing so, HUD will apply special attention to exploring the impacts of two critical life events within each ecosystem – surviving a disaster and experiencing homelessness.

HUD will elevate the voice of its customers by establishing a robust customer listening practice in compliance with OMB Circular A-11 Section 280. A Department-wide implementation of a Voice of the Customer (VOC) tool would allow the Department to capture real-time feedback from customers at pivotal “Moments that Matter.”

Measuring the experience of HUD’s customers and employees will equip the Department with the data and insight necessary to advance proactive solutions that improve accessibility and usability of services and information. The Department will conduct CX improvement initiatives that will measurably improve HUD’s operations. HUD will create a formalized process for involving stakeholders by designing high-quality solutions using Human-Centered Design and co-creation methods. Furthermore, HUD will better enable cross-program and cross-partner integration.


The Biden-Harris Management Agenda: [https://www.performance.gov/pma/]

HUD programs can be organized into five Service Ecosystems that address distinct sets of customer needs: 1) Access to Affordable Rental Homes are programs to grow, preserve, and fund affordable rental home access, and provide supportive services to residents; 2) Homeownership Opportunity & Housing Market Stability are programs and lending/securities products that facilitate equal opportunity homeownership and strengthen the market; 3) Housing Quality & Improved Living Conditions are programs to assess and mitigate hazards or deficiencies in housing, and tools to facilitate asset management for HUD and improved living conditions for citizens; 4) Economic Growth & Community Resilience are grants and programs to stimulate economic development and grow strong, resilient communities or revitalize those in disaster areas; and 5) Fair Housing and Equal Opportunity Enforcement are support to agencies and organizations ensuring fair, safe, equitable housing practices and channels for citizen reporting of potential housing discrimination.


“Moments that Matter” are the specific interactions along a customer journey that trigger customer feelings and leave lasting impressions that can likely lead to a make-or-break decision about their future relationship and trust with the Department.
collaboration by promoting data-sharing protocols and improving enterprise technology solutions. This will be achieved by embedding CX practices into the system development life cycle to ensure technology solutions are well-designed, widely accessible, and measurably improve customer experiences.

Sustaining customer-centricity means changing culture at every level. HUD will develop a customer-centric culture by providing employees with new CX tools, skills, and knowledge. The guiding focus will be on instilling the principles, practices, and processes necessary to ensure HUD decisions that are equitable, inclusive, and customer-centric. Together, these efforts will drive HUD toward an operational paradigm that puts customers first in the creation of strong, sustainable, inclusive communities and quality affordable homes for all.

**STRATEGIES**

- **Better understand the lived experience** of HUD's customers.\(^\text{121}\)
- **Establish a customer listening practice.**\(^\text{122}\)
- **Design and implement solutions** that measurably improve HUD CX.\(^\text{123}\)
- **Integrate customer-centricity** into the culture and organization of HUD.\(^\text{124}\)

**METRICS**

To help achieve this objective, HUD has established the following performance indicators:

- Customer satisfaction of the Federal Housing Administration (FHA) Resource Center
- Customer trust measurement of the Federal Housing Administration (FHA) Resource Center

**EVIDENCE BUILDING**

Federal government is focused on delivering programs and services more effectively, building trust for recipients, advancing equity, and supporting underserved communities. Evidence from America’s Customer Satisfaction Index suggests there is substantial need for improvement. ACSI estimates of customer satisfaction are generated by econometric modeling of survey data, where expectations and perceptions of the quality of government services are used as inputs and complaints and citizen trust in government are used as outputs. The 2019 ACSI found that HUD ranked 14 points below the mean government score of 68.1.\(^\text{124}\)

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\(^{121}\) This strategy is aligned with CAP Goal 2.1 Improve the service design, digital products, and customer-experience management of Federal High Impact Service Providers by reducing customer burden, addressing inequities, and streamlining processes; 2.2 Design, build, and manage Government service delivery for key life experiences that cut across Federal agencies; 2.3 Identify and prioritize the development of Federal shared products, services, and standards that enable simple, seamless, and secure customer experiences across High Impact Service Providers.

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\(^{123}\) This strategy is aligned with CAP Goal 2.1 Improve the service design, digital products, and customer-experience management of Federal High Impact Service Providers by reducing customer burden, addressing inequities, and streamlining processes.

Improving CX depends critically on building evidence to inform effective change. The development of the Voice of the Customer (VOC) tool by the Chief Financial Officer is foundational to this evidence-building work. HUD is committed to centering equity considerations through CX evidence-building.

Earlier HUD research in the CX domain remains pertinent. HUD has used statistically representative surveys in various ways to measure satisfaction of final customers (assisted renters), including through use of the Resident Assessment Subsystem by the Real Estate Assessment Center for project-based programs during 2000–2003 and PD&R surveys of voucher households. In support of the Government Performance and Results Act, PD&R also conducted several program partner satisfaction surveys to measure service delivery outcomes for partner groups such as housing providers, cities, lenders, and grantees. The partner survey work provided the insight that satisfaction of HUD’s program partners depends in part on whether they perceive the Department as primarily regulating or primarily supporting them. Such evidence suggests that engaging employees and partners in a compelling shared mission could be a key strategy for improving customer experience and outcomes in the present CX initiative.

HUD’s Learning Agenda includes a research question principally related to objective 5E:

- Which drivers of customer experience most frequently hinder satisfaction and trust for specific program services?

126 See for example indicators 1.2.4.5 and 5.1.3 of HUD FY 2001 Annual Performance Report. https://www.hud.gov/program_offices/cfo/reports/cforept/priorcforep.
Cross-Agency Priority Goals

Established by the GPRA Modernization Act of 2010, Cross-Agency Priority (CAP) Goals are a tool used by the Administration to accelerate progress on a limited number of Presidential priority areas where implementation requires active collaboration between multiple agencies, overcoming organizational barriers to achieve better performance than one agency can achieve on its own.

Set or revised at least every four years, CAP Goals include outcome-oriented goals that cover a limited number of crosscutting policy areas as well as management goals focused on management improvements across the Federal Government. Each goal focuses on driving cross-governmental collaboration and tackling government-wide management challenges affecting most agencies. Goals will feature clearly named accountable officials; data-driven reviews that incorporate a broad range of quantitative and qualitative inputs; and reporting to the public through a common website as a framework to drive performance improvements.

A series of Administration-wide CAP Goals will be determined during FY22. Please refer to https://www.performance.gov/ for the Department’s contributions and progress toward the CAP Goals, where applicable.

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<th>HUD Strategic Objective</th>
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<td>1: Strengthening and empowering the Federal workforce</td>
<td>1.1 Attract and hire the most qualified employees, who reflect the diversity of our country, in the right roles across the Federal Government</td>
<td>5A: Enable the HUD Workforce</td>
<td>Allocate resources to ensure human capital planning and operations enable HUD to hire, and retain, a highly-skilled workforce.</td>
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<td>1: Strengthening and empowering the Federal workforce</td>
<td>1.2 Make every Federal job a good job, where all employees are engaged, supported, heard, and empowered, with opportunities to learn, grow, join a union, and have an effective voice in their workplaces through their union, and thrive throughout their careers</td>
<td>5A: Enable the HUD Workforce</td>
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<td>Proactively prevent discrimination on the basis of race, color, religion (including failure to accommodate), sex (including pregnancy and gender identity), national origin, age, disability (including failure to accommodate), genetic information, sexual orientation, and parental status, as well as retaliation for prior protected EEO activity.</td>
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<td>5A: Enable the HUD Workforce</td>
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<td>1.3 Reimagine and build a roadmap to the future of Federal work informed by lessons from the pandemic and nationwide workforce and workplace trends</td>
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<td>5C: Strengthen Information Technology</td>
<td>Continue Implementation of Technology Modernization Efforts.</td>
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<td>2.3 Identify and prioritize the development of Federal shared products, services, and standards that enable simple, seamless, and secure customer experiences across High Impact Service Providers</td>
<td>5E: Improve Ease, Effectiveness, and Trust in HUD Services</td>
<td>Better understand the lived experience of HUD’s customers.</td>
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<td>President’s Management Agenda (PMA) Priority</td>
<td>PMA Strategy (CAP Goal)</td>
<td>HUD Strategic Objective</td>
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<td>4A: Guide Investment in Climate Resilience</td>
<td>Foster innovation while removing barriers to energy efficiency and renewable energy in the HUD portfolio.</td>
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<td>5A: Enable the HUD Workforce</td>
<td>Allocate resources to ensure the equitable, timely and efficient delivery of facility support services to meet the needs of all HUD employees.</td>
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<td>5D: Enhance Financial and Grants Management</td>
<td>Analyze HUD’s grants landscape through oversight and data collection activities.</td>
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## Icon List

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<tr>
<th>Icon</th>
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<tr>
<td>🌟</td>
<td>Denotes an Agency Priority Goal (APG)</td>
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<tr>
<td>📚</td>
<td>Denotes alignment with a <a href="https://www.whitehouse.gov/pma">President’s Management Agenda</a> Cross-Agency Priority (CAP) Goal</td>
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<tr>
<td>🍃</td>
<td>Denotes content featured in <a href="https://www.hud.gov/climatechange">HUD’s Climate Action Plan</a></td>
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<td>🧑‍💼</td>
<td>Denotes a customer experience focused strategy</td>
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<tr>
<td>🕔</td>
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