



*Fair Rents, Secure Homes:
State Attorneys General Stand Up For Affordable Housing Rights*

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State AGs As Affordable Housing Champions

State attorneys general (state AGs) may not be the first government officials that come to mind when we think about the housing crisis. Yet as [chief legal advocates](#) for their residents, a growing number of state AGs are stepping up to meet the urgent need for safe, affordable rental housing.

From enforcing pro-housing laws that stabilize rents and support more cost-effective home construction, to funding programs that combat rental discrimination, these state AGs are using every tool they've got to provide both immediate and long-term relief to renters. Many are also ramping up enforcement against fraudulent rental price-fixing schemes, dangerous living conditions, housing voucher discrimination, illegal application fees, hidden rental fees, wrongfully withheld deposits, and other exploitative practices—all while pushing for stronger renter rights and protections.

Nearly Half Of U.S. Renters Lack Affordable Housing

Like [many countries](#) around the globe, the U.S. is facing a nationwide [housing crisis](#). In recent years, housing costs have surged across [urban](#) and [rural](#) areas, straining not just lower-income households but also those with [higher incomes](#) and full-time employment. Even [cities](#) and [states](#) once considered affordable have seen sharp increases, with some now rivaling or surpassing traditionally more expensive regions.

Communities everywhere count on paramedics, firefighters, teachers, and other essential workers to stay healthy, safe, and productive. So when housing becomes inaccessible for everyday working families, entire [neighborhoods](#) pay the price—not just those [priced out](#) of them.

Some assume that adding affordable housing to neighborhoods brings problems like increased crime, but a 2022 [UCI study](#) found the opposite. One [explanation](#): affordable housing [fosters](#)

[stability](#), which lowers stress and encourages residents to invest more deeply in their communities' well-being. Without it, neighborhoods may miss out on those benefits.

But what exactly is affordable housing? The [U.S. Department of Housing and Urban Development](#) (HUD)—the federal agency that administers national housing assistance programs—defines affordable housing as costing [no more than 30%](#) of a household's gross income, including utilities. Households that spend more than that are referred to as “cost burdened.”

Even by this [relatively narrow](#) standard, nearly half of U.S. renters were cost-burdened in 2023. Over a quarter were [severely cost-burdened](#), spending more than half their income on housing and left with far less for essentials like food, healthcare, and childcare. Factor in [higher prices](#) from recent inflation, [escalating](#) medical bills, and [crushing](#) student loans, and it's no surprise so many of us are barely making ends meet.

Pressed to the edge, struggling households are forced to sacrifice even basic needs. A [2024 survey](#) found that some U.S. adults are skipping meals, working extra hours, selling belongings, dipping into retirement savings, and even delaying or foregoing medical treatment just to cover their housing costs. Meanwhile, a [record high](#) of more than 770,000 people are unhoused, many [unable to keep up](#) with rising rents.

With the federal government choosing not to invest in [large-scale social housing](#)—and the private market [failing](#) to meet the overwhelming demand for safe, affordable homes—some state AGs are taking on the housing crisis. These AGs back and enforce policies that facilitate and safeguard affordable housing—while also targeting unfair, inequitable, and exploitative practices that make rental housing [unlivable](#), precarious, and even more out of reach for residents.

10 Ways State AGs Champion Affordable Housing Rights

Here's a closer look at how pro-tenant state AGs facilitate and protect access to safe, affordable rental homes.

1. Creating Specialized Teams To Tackle Affordable Housing Issues

State AGs have traditionally juggled everything from consumer fraud to environmental harm. Now that housing affordability has become [a top concern](#) for most Americans, some state AGs are creating specialized teams to give this issue the dedicated attention it deserves. Using a comprehensive approach, these teams [promote](#), [defend](#), and [enforce](#) key housing policies, while targeting dangerous, discriminatory, and exploitative rental practices.

Take California’s [Housing Justice Team](#). Under AG Rob Bonta’s leadership, this team has stood up to cities [blocking](#) low-income housing, advised [housing authorities](#) not to disregard rent cap protections for tenants using housing vouchers, and engaged in public outreach to [educate renters](#) about their rights. By equipping their offices with the necessary expertise and resources to tackle systemic housing challenges, some state AGs are making affordable housing a central part of their mission.

2. Backing Policies That Promote More Affordable Missing Middle Housing

The disconnect between the kind of housing that most people can afford and what ultimately gets built isn’t accidental. From higher inflation and interest rates to soaring insurance costs, hyper-competitive land markets, and restrictive zoning laws, developers today face strong [financial incentives](#) to prioritize [luxury homes](#). Many experts agree that building more [cost-effective, diverse housing options](#)—like fourplexes, duplexes, townhomes, and smaller apartment buildings—can help ease affordability pressures for middle-income households.

Known as “missing middle housing,” this type of development tends to fit more naturally into walkable, transit-oriented neighborhoods. Once common across the U.S., missing middle housing [began to disappear](#) in the mid-20th century as zoning laws increasingly favored single-family homes and large apartment complexes, crowding out more flexible, modest-scale options. As more [states](#) and [cities](#) adopt policies to support missing middle housing, some state AGs are making sure opponents don’t stand in the way.

In 2023, [AG Andrea Joy Campbell](#) made it clear that a [Massachusetts law](#) designed to boost missing middle housing—by requiring cities and towns to allow reasonable levels of multifamily housing near public transit—wasn’t optional. She issued an [advisory](#) warning that noncompliant communities could face serious legal action and lose state funding. Her willingness to enforce the law helps deter local resistance from undermining state efforts to expand affordable housing in well-connected neighborhoods—a crucial step for families who earn too much for rental assistance but can’t afford single-family rentals.

Why The Type of Housing That Gets Built Matters

- Many experts blame the housing crisis on a shortage of overall housing units, but others say the real issue is a [dearth of affordable options](#).
- A [recent study](#) found that only a few areas in the U.S. had a housing shortage from 2000 to 2020, yet affordability challenges persisted.

- In cities like San Francisco, tenant groups stress that [vacant units far outnumber](#) people needing shelter.
- During the COVID-19 rent drop in NYC, some landlords chose to leave units vacant until rents rebounded—a practice called [warehousing](#)—rather than lease them at more affordable rates.
- Some argue that luxury developments benefit lower-income groups by eventually increasing supply and competition, but critics say this “[trickle-down](#)” theory is too slow to help.
- Housing advocates warn that for-profit luxury developments can spike rents in the short term and speed up displacement through [gentrification](#).

3. Suing Software Company And Landlords Over Alleged Rent-Raising Scheme

According to basic economic theory, competition among landlords should help keep rents in check. But when landlords rely on algorithmic software that raises prices based on competitors’ data, it can distort the market and drive up rents in unfair and potentially illegal ways.

Thankfully, some [state AGs](#) are working to stop this corrupt practice. Several have investigated and [sued landlords](#) over their use of rental pricing software developed by RealPage. In 2025, [North Carolina AG Jeff Jackson](#) reached a settlement with the state’s second-largest landlord over this very issue, promising to keep fighting for affordable rents.

At the same time, a [coalition of 10 AGs](#) has joined the Justice Department in filing a federal antitrust lawsuit against RealPage and six of the country’s biggest landlords, who together control over 1.3 million rental units across D.C. and 43 states. Earlier this year, [Arizona AG Kris Mayes](#) urged the new U.S. Attorney General to see the case through to completion, arguing that the housing crisis requires urgent, bipartisan action at every level of government.

By challenging powerful landlords accused of rent collusion, some state AGs are protecting tenants from paying [far more](#) than an honest market would require. Their actions can help ease rental burdens for ordinary households fighting to stay afloat.

4. Defending And Enforcing Rent Stabilization Laws

Spurred by sky-high rents, [tenant groups nationwide](#) are pushing for rent regulations that cap yearly increases to curb displacement and housing instability. They’ve got the public on their side: over [80% of U.S. residents](#) support limits on rent increases, according to a 2024 Redfin survey.

While rent stabilization remains [politically divisive](#), New York moved in 2019 to [expand protections](#) and close longstanding loopholes that landlords exploited to push regulated units out of reach. Vacant apartments now stay regulated [even after rents cross a certain threshold](#)—a key change aimed at deterring landlords from unlawfully driving tenants out. The amended law also strengthened oversight to prevent landlords from misusing renovations and upgrades to inflate rents or deregulate units.

When landlords challenged these historic reforms in court, [New York AG Letitia James](#) successfully defended them. She has also held landlords accountable for violating pre-2019 regulations. In 2022, she secured a major settlement with a real estate company accused of illegally [pressuring tenants](#) to leave so it could rent their units at market rate. The company agreed to pay up to \$1.75 million to support affordable housing in New York City and over \$400,000 to affected tenants.

AG James' efforts also helped over [300 families](#) regain access to affordable housing in 2024. After her office uncovered that the previous landlords illegally converted 263 rent-regulated units and hiked rents on 43 others, she worked with the new owners to restore rent stabilization protections and bring rents back within legal limits. At a time when so many families are struggling to keep a roof over their heads and stay close to their communities, state AGs can help ensure that rent cap protections work in real life—not just on paper.

But Don't Economists Oppose Rent Caps?

- Many [economists](#) argue that rent regulations mostly benefit tenants lucky enough to secure stabilized units—while making housing less affordable for everyone else.
- They generally assume that shrinking profits will inevitably lead to fewer rental units, higher market rents, and deteriorating conditions in stabilized buildings.
- But not all economists agree. In 2023, more than 30 economists from top universities wrote to the Biden Administration [defending well-designed rent regulations](#) as a smart tool to protect tenants, stabilize neighborhoods, and promote long-term affordability.
- They explained that the theoretical model used by neoclassical economists to oppose rent caps doesn't hold up against real-world data.
- Supporting economists also argue that rent caps prevent landlords from unfairly capturing most of the financial gains tied to neighborhood growth at tenants' expense—while offering renters [some of the predictability](#) that homeowners enjoy through fixed-rate mortgages.

5. Cracking Down On Deceptive Rental Pricing Practices

Imagine applying for housing or even signing a lease, only to find out that your total monthly expenses will be much higher than what the landlord advertised. For many renters, the financial fallout can be devastating. Some state AGs are taking notice and cracking down on deceptive rental pricing practices.

Earlier this year, [Colorado AG Phil Weiser](#) and the Federal Trade Commission sued Greystar, one of the state's largest rental housing providers. According to the lawsuit, Greystar routinely withheld key information about mandatory recurring fees until after prospective renters had paid application fees and received their leases—saddling tenants with “hundreds, if not thousands, of dollars more” than they expected based on the advertised price.

As AG Weiser put it, by the time renters discovered the true cost, they were stuck. They had already paid application fees and likely passed up other housing options. Those who found out after signing leases were even more trapped—they could only back out by paying steep termination fees. While Greystar claims advertising base rents alone is standard [industry practice](#), AG Weiser has warned other corporate landlords he won't tolerate it, affirming that renters have a right to accurate, transparent pricing.

Hidden rental discounts have created similar hardship for tenants. In 2022, then-[D.C. AG Karl A. Racine](#) secured nearly \$2 million in a suit against a property management company accused of hiding the fact that advertised rents included a temporary discount set to disappear at renewal. As a result of this win, tenants recovered their overpaid rent, application fees, and 2% interest.

Deceptive pricing practices further undermine housing security for renters. By holding landlords accountable for obscuring housing costs, state AGs can help safeguard renters' ability to make informed rental choices based on what they can truly afford.

6. Challenging Banned And Inflated Application Fees

Some states have outlawed application fees and other screening practices that drive up rental costs, but some landlords still disregard these protections. These illicit fees aren't just a financial drain—in an already expensive rental market, they can prevent families on shoestring budgets from applying for necessary housing.

In 2024, [Rhode Island AG Peter F. Neronha](#) sued a national real estate management corporation, demanding the company follow the law and reimburse the banned application fees. The prior

year, AG Neronha—alongside [14 other AGs](#)—urged federal agencies to reform the tenant screening process, highlighting how rental applicants are often hit with inflated and hidden fees.

Without state AG enforcement, landlords can ignore rules meant to keep application costs from spiraling out of reach. By going after violators and making the case for improving national screening protections, some AGs are working to inject fairness and affordability into a process too often stacked against renters.

7. Protecting Vulnerable Renters From Section 8 Discrimination

Unlike several wealthy nations, the U.S. does not treat housing as a [fundamental right](#)—relying instead on a fragile safety net that allows far too many Americans to fall through the cracks. Today, HUD partners with state and local public housing agencies to primarily subsidize rent for [extremely low-income households](#) through the [Housing Choice Voucher program](#), commonly known as Section 8.

Landlords often [reject](#) qualified applicants who receive Section 8 assistance based on [racist](#) and classist [stereotypes](#) that depict low-income renters as “problematic.” In states that [ban this practice](#), some AGs are holding landlords accountable for illegally denying struggling families a fair shot at a safe, stable, affordable home—simply because they use housing vouchers.

In 2023, [New Jersey AG Matthew J. Platkin](#) announced the results of an investigation into eight housing providers accused of violating state law by discriminating against renters who rely on housing vouchers. His office settled four cases, requiring landlords to undergo fair housing training and compensate the renters involved. In the remaining four, the state found enough evidence to take the housing providers to court—including one case where a real estate company refused a voucher *after* the tenant signed the lease, and another where a landlord flat-out texted that she didn’t participate in government programs.

More recently, [AG Platkin](#) also investigated a landlord who required all applicants—even those receiving rental assistance—to show they earned at least twice the monthly rent. The state found the landlord could have screened applicants more fairly by applying the minimum-income requirement only to the portion of rent not covered by the housing voucher.

Renters reliant on housing vouchers are forced to navigate a brutal market that often discriminates against them—no matter how qualified they are. By going after landlords who blatantly exclude Section 8 renters or shut them out with unfair income requirements, state AGs can be real-life heroes to households in desperate need of safe, affordable housing.

More On The Struggle To Secure And Use Housing Vouchers

- Housing vouchers serve the [most vulnerable](#) among us—single mothers [fleeing violence](#), people with disabilities and their caretakers, seniors, and unhoused [veterans](#).
- Federal funding is scarce—[only a fraction](#) of eligible renters receive vouchers.
- Waitlists for housing vouchers often [last several years](#).
- Almost [half of households](#) awarded NYC vouchers for the first time in 2022 lost them because they couldn't find housing in time.
- Besides discrimination, many landlords [avoid](#) Section 8 tenants due to [slow inspections](#) and delayed first payments—symptoms of an outdated system overdue for reform.
- In competitive housing markets, some landlords opt to maximize profits rather than accept [government-set fair-market rents](#).
- A few [standout public housing agencies](#) partner with local groups to help families improve rental outcomes.

8. Improving Safety And Security In Affordable Housing

Renters in subsidized housing often get trapped in [nightmare conditions](#). Without [effective oversight](#) of property managers, needy tenants are forced to endure dangerous, unhealthy living environments. Many hesitate to speak out for [fear of eviction or retaliation](#). But some state AGs are taking a stand against rampant neglect and abuse.

After residents at Mayfair Mansions—a 410-unit affordable housing complex—complained about unsafe conditions, [D.C. AG Brian L. Schwalb](#) launched an investigation. In 2024, he secured a settlement of over \$1 million, along with commitments to improve security, pest control, and housing code compliance. The case shows how state AGs can combine monetary settlements with lasting oversight to safeguard affordable housing.

Later that year, AG Schwalb [settled a lawsuit](#) against the owners of Foster House, another property with affordable housing units. He accused them of letting the building fall into dangerous disrepair and forcing some tenants to leave due to severe mold, pest infestations, missing fire safety equipment, and more. The owners agreed to reimburse the District for emergency repairs and pay at least [\\$1.65 million](#) in tenant compensation and penalties. They also

committed to selling the property to a buyer who will preserve all 76 subsidized units as affordable housing for 30 years.

Desperate renters stuck in hellish conditions often have no lifeline. When state AGs step in—demanding repairs, restitution, and long-term solutions—they don’t just help preserve and improve scarce affordable housing for those with the fewest options. By providing a sense of justice, they affirm that even the most vulnerable renters are not invisible. That kind of enforcement sends a strong message: safe, decent housing is not optional—it’s the law.

9. Targeting Security Deposit Abuse

Security deposits pose a [major burden](#) for financially strained renters. Many tenants meticulously care for their homes, expecting or hoping to recover their full deposit when they move out. But some landlords can illegally withhold deposits to cover costs they’re required to pay themselves.

In 2023, [Minnesota AG Keith Ellison](#) settled a lawsuit against a property management company accused of routinely charging tenants for standard turnover expenses, like replacing batteries, lightbulbs, and filters. The company also allegedly withheld deposits to cover professional carpet cleaning, even when there was no damage beyond ordinary wear and tear.

As part of the settlement, the company agreed to reimburse tenants over \$60,000, change its security deposit practices, and provide proof when it charges for cleaning due to mess or wear beyond what’s expected from normal use. On his website, AG Ellison invites any tenants with similar complaints to contact his office—a signal to other landlords that he’s ready to take them to court as well.

When landlords wrongfully withhold security deposits, they worsen affordability challenges for ordinary households struggling to navigate an already tight rental market. By fighting back to help tenants recover what’s rightfully theirs, state AGs can help discourage future abuses.

10. Supporting Fair Housing Programs

For renters facing racial and other systemic discrimination, the housing crisis is nothing new. While housing affordability cuts across demographics, some groups bear a heavier burden. In 2022, [45% of white renters](#) were cost-burdened, but that percentage was even higher for Black and Latino renters—reflecting deep racial income gaps and the enduring effects of discrimination. Recognizing this injustice, some state AGs are investing in broader local initiatives to tackle affordable housing inequality.

In 2025, for example, [New York AG Letitia James](#) awarded nearly \$1 million in grants to launch the capital region's first fair housing program and fund it for at least two years. The program will help identify and challenge discriminatory practices that continue to fuel the housing crisis. By refusing to ignore these barriers and proactively investing in targeted initiatives, state AGs can help support communities long excluded from safe, affordable housing.

State AGs can't fix the housing crisis on their own—but their leadership drives real change. By holding exploitative landlords accountable, advancing key reforms, and investing in targeted solutions, they're helping everyday renters secure what we all need to thrive: a safe, stable, affordable place to call home.

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