

United States Senate  
WASHINGTON, DC 20510-3203

June 5, 2025

The Honorable Scott Turner  
Secretary  
U.S. Department of Housing and Urban Development  
451 7th Street SW  
Washington, D.C. 20410

Dear Secretary Turner:

I write to request the U.S. Department of Housing and Urban Development's (HUD) prioritize and swiftly work with the City of Rochester to renew the Asset Control Area (ACA) Agreement between HUD and the City of Rochester that is now slated to lapse in less than 30 days on July 1, 2025. Without immediate full renewal, Rochester will lose access to being able to acquire and rehab now vacant HUD-foreclosed homes, transforming these "zombie properties" into safe, affordable housing for first-time homebuyers. If this contract is not renewed, a two decades-old partnership that has transformed 796 abandoned properties in the City of Rochester into quality homes for families and residents will be halted, at a time when Rochester, like much of the country, is facing a housing supply crisis. Because new homebuyers are struggling to find new affordable housing since demand now far exceeds housing inventory in Rochester, I request HUD structure the renewed ACA to make more of HUD's vacant foreclosed homes available in the ACA pipeline. This month, the National Association of Realtors ranked Rochester as the fifth most competitive housing market in the nation underscoring the new barriers prospective homeowners are confronting in the Rochester market.

Since 2005, the ACA Agreement between HUD, the City of Rochester, and the Rochester Housing Development Fund Corporation (RHDFC) has enabled the City to acquire hundreds of vacant, FHA-foreclosed single-family homes, transfer them to RHDFC for rehabilitation, and sell them to income-qualified buyers through the HOME Rochester program. That initiative has rehabilitated over 850 "zombie homes", the majority made possible through the ACA agreement, boosting neighboring property values by an average of \$15,000 per house, generating more than \$33.5 million in local contracting work, and creating good-paying jobs for Monroe County.

Today, Rochester homebuyers face fresh headwinds in its housing market. In recent years, despite many vacant homes plaguing Rochester neighborhoods, a dwindling supply of quality housing has made it exceptionally challenging for buyers to find and purchase homes, leading to frustration and difficulty for those trying to navigate the market. As a result of these conditions, programs like HOME Rochester – the City's vehicle for acquisition, rehabilitation, and resale – have become an even more vital pathway to homeownership for working families. Yet, beginning in 2020, the pipeline of HUD-foreclosed homes available through the ACA began to decrease, with just one property acquired in 2020 and one in 2021, compared with 29 acquisitions between 2017 and 2020.

Therefore I urge you to:

1. Renew Rochester's ACA Agreement for another two-year term, so that property acquisitions and HOME Rochester rehabilitations can proceed uninterrupted.
2. Partner directly with the City of Rochester, RHDFC, and the Greater Rochester Housing Partnership to review the current inventory of HUD-foreclosed homes, identify new properties for inclusion, and structure a renewal that maximizes the number of properties, and the neighborhoods, covered under the agreement.
3. Streamline HUD's approval process by permitting bulk submission of property lists and rehabilitation plans – rather than negotiating each property one at a time – to eliminate red tape and accelerate delivery of homes to first-time buyers.

Renewing this agreement and making more HUD vacant foreclosed homes available for rehabilitation can be the difference between hope and despair for countless Rochester families seeking their dream of homeownership and a boost to strengthen Rochester by reviving now-abandoned houses and driving millions of dollars of new development into local neighborhoods.

Thank you for your prompt attention to this urgent matter.

Sincerely,



Charles E. Schumer  
United States Senator