

Union Calendar No. 392

119TH CONGRESS
2^D SESSION

H. R. 6644

[Report No. 119–457, Part I]

A bill to increase the supply of housing in America, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 11, 2025

Mr. HILL of Arkansas (for himself, Ms. WATERS, Mr. FLOOD, and Mr. CLEAVER) introduced the following bill; which was referred to the Committee on Financial Services, and in addition to the Committee on Veterans' Affairs, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

JANUARY 15, 2026

Additional sponsors: Mr. GREEN of Texas, Mr. SESSIONS, Ms. VELÁZQUEZ, Mr. ROSE, Mr. SHERMAN, Mr. STEIL, Mr. DAVID SCOTT of Georgia, Mr. STUTZMAN, Mrs. BEATTY, Mr. MEUSER, Ms. PRESSLEY, Mrs. KIM, Ms. TLAIB, Mr. GARBARINO, Mr. TORRES of New York, Mr. LAWLER, Ms. GARCIA of Texas, Ms. DE LA CRUZ, Ms. PETTERSEN, Mr. NUNN of Iowa, Mr. FIELDS, Ms. SALAZAR, Ms. BYNUM, Mr. DOWNING, Mr. LICCARDO, Mr. HARIDOPOLOS, Mr. MOSKOWITZ, and Mr. MOORE of North Carolina

JANUARY 15, 2026

Reported from the Committee on Financial Services with amendments

[Strike out all after the enacting clause and insert the part printed in *italic*]

JANUARY 15, 2026

Committee on Veterans' Affairs discharged; committed to the Committee of the Whole House on the State of the Union and ordered to be printed

[For text of introduced bill, see copy of bill as introduced on December 11, 2025]

A BILL

A bill to increase the supply of housing in America, and
for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
 2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE; TABLE OF CONTENTS.**

4 (a) *SHORT TITLE.*—*This Act may be cited as the*
 5 *“Housing for the 21st Century Act”.*

6 (b) *TABLE OF CONTENTS.*—*The table of contents for*
 7 *this Act is as follows:*

Sec. 1. Short title; table of contents.

TITLE I—BUILDING SMARTER FOR THE 21ST CENTURY

Sec. 101. Housing Supply Frameworks.

Sec. 102. Accelerating home building grant program.

Sec. 103. Federal guidelines for point-access block buildings.

Sec. 104. Unlocking Housing Supply Through Streamlined and Modernized Re-
views.

Sec. 105. Federal Housing Agency Application of Environmental Reviews.

Sec. 106. Multifamily loan limits.

Sec. 107. GAO studies.

**TITLE II—MODERNIZING LOCAL DEVELOPMENT AND RURAL
HOUSING PROGRAMS**

Sec. 201. HOME Reform.

Sec. 202. Community Development Fund Amendments.

Sec. 203. Grants for planning and implementation associated with affordable
housing.

Sec. 204. Rural housing service program improvements.

Sec. 205. Choice in Affordable Housing.

**TITLE III—EXPANDING MANUFACTURED AND AFFORDABLE
HOUSING FINANCE OPPORTUNITIES**

Sec. 301. Manufactured Housing Innovations.

Sec. 302. FHA small-dollar mortgages.

Sec. 303. Community investment and prosperity.

TITLE IV—PROTECTING BORROWERS AND ASSISTED FAMILIES

Sec. 401. Exclusion of certain disability benefits.

Sec. 402. Military service question.

Sec. 403. HUD–USDA–VA Interagency Coordination.

Sec. 404. Family self-sufficiency escrow expansion pilot program.

Sec. 405. Reforms to housing counseling and financial literacy programs.

Sec. 406. Establishment of eviction helpline.

Sec. 407. Temperature Sensor pilot program.

Sec. 408. GAO studies.

TITLE V—ENHANCING OVERSIGHT OF HOUSING PROVIDERS

Sec. 501. Requirement to testify.

Sec. 502. Improving public housing agency accountability.

1 **TITLE I—BUILDING SMARTER**
 2 **FOR THE 21ST CENTURY**

3 **SEC. 101. HOUSING SUPPLY FRAMEWORKS.**

4 (a) *DEFINITIONS.—In this section:*

5 (1) *AFFORDABLE HOUSING.—The term “afford-*
 6 *able housing” means housing for which the monthly*
 7 *payment is not more than 30-percent of the monthly*
 8 *income of the household.*

9 (2) *ASSISTANT SECRETARY.—The term “Assist-*
 10 *ant Secretary” means the Assistant Secretary for Pol-*
 11 *icy Development and Research of the Department of*
 12 *Housing and Urban Development.*

13 (3) *LOCAL ZONING FRAMEWORK.—The term*
 14 *“local zoning framework” means the local zoning*
 15 *codes and other ordinances, procedures, and policies*
 16 *governing zoning and land-use at the local level.*

17 (4) *SECRETARY.—The term “Secretary” means*
 18 *the Secretary of Housing and Urban Development.*

19 (5) *STATE ZONING FRAMEWORK.—The term*
 20 *“State zoning framework” means the State legislation*
 21 *or State agency and department procedures, or such*
 22 *legislation or procedures in an insular area of the*
 23 *United States, enabling local planning and zoning*

1 *authorities and establishing and guiding related poli-*
2 *cies and programs.*

3 *(b) GUIDELINES ON STATE AND LOCAL ZONING*
4 *FRAMEWORKS.—*

5 *(1) IN GENERAL.—Not later than 3 years after*
6 *the date of enactment of this Act, the Assistant Sec-*
7 *retary shall publish documents outlining guidelines*
8 *and best practices to support production of adequate*
9 *housing to meet the needs of communities and provide*
10 *housing opportunities for individuals at every income*
11 *level across communities with respect to—*

12 *(A) State zoning frameworks; and*

13 *(B) local zoning frameworks.*

14 *(2) CONSULTATION; PUBLIC COMMENT.—During*
15 *the 2-year period beginning on the date of enactment*
16 *of this Act, in developing the guidelines and best*
17 *practices required under paragraph (1), the Assistant*
18 *Secretary shall—*

19 *(A) publish draft guidelines and best prac-*
20 *tices in the Federal Register for public comment;*
21 *and*

22 *(B) establish a task force for the purpose of*
23 *providing consultation to draft the guidelines*
24 *and best practices published under subparagraph*
25 *(A), the members of which shall include—*

1 (i) *urban planners and architects;*

2 (ii) *housing developers, including af-*
3 *fordable and market-rate housing devel-*
4 *opers, manufactured housing developers, co-*
5 *operative housing developers, and other*
6 *business interests;*

7 (iii) *community engagement experts*
8 *and community members impacted by zon-*
9 *ing decisions;*

10 (iv) *public housing agencies and tran-*
11 *sit authorities;*

12 (v) *members of local zoning and plan-*
13 *ning boards and local and regional trans-*
14 *portation planning organizations;*

15 (vi) *State officials responsible for hous-*
16 *ing or land use, including members of State*
17 *zoning boards of appeals;*

18 (vii) *academic researchers; and*

19 (viii) *home builders.*

20 (3) *CONTENTS.—The guidelines and best prac-*
21 *tices required under paragraph (1) shall—*

22 (A) *with respect to State zoning frame-*
23 *works, outline potential models for updated State*
24 *enabling legislation or State agency and depart-*
25 *ment procedures;*

1 (B) include recommendations regarding—

2 (i) the reduction or elimination of
3 parking minimums;

4 (ii) the increase in maximum floor
5 area ratio requirements and maximum
6 building heights and the reduction in min-
7 imum lot sizes and set-back requirements;

8 (iii) the elimination of restrictions
9 against accessory dwelling units;

10 (iv) increasing by-right uses, including
11 duplex, triplex, or quadplex buildings,
12 across cities or metropolitan areas;

13 (v) mechanisms, including proximity
14 to transit, to determine the appropriate
15 scope for rezoning and ensure development
16 that does not disproportionately burden
17 residents of economically distressed areas;

18 (vi) provisions regarding review of by-
19 right development proposals to streamline
20 review and reduce uncertainty, including—

21 (I) nondiscretionary, ministerial
22 review; and

23 (II) entitlement and design review
24 processes;

1 (vii) the reduction of obstacles, regu-
2 latory or otherwise, to a range of housing
3 types at all levels of affordability, including
4 manufactured and modular housing;

5 (viii) State model zoning regulations
6 for directing local reforms, including mech-
7 anisms to encourage adoption;

8 (ix) provisions to encourage transit-
9 oriented development, including increased
10 permissible units per structure and reduced
11 minimum lot sizes near existing or planned
12 public transit stations;

13 (x) potential reforms to strengthen the
14 public engagement process;

15 (xi) reforms to protest petition statutes;

16 (xii) the standardization, reduction, or
17 elimination of impact fees;

18 (xiii) cost-effective and appropriate
19 building codes;

20 (xiv) models for community benefit
21 agreements;

22 (xv) mechanisms to preserve afford-
23 ability, limit disruption of low-income com-
24 munities, and prevent displacement of exist-
25 ing residents;

1 *(xvi) with respect to State zoning*
2 *frameworks—*

3 *(I) State model codes for directing*
4 *local reforms, including mechanisms to*
5 *encourage adoption;*

6 *(II) a model for a State zoning*
7 *appeals process, which would—*

8 *(aa) create a process for de-*
9 *velopers or builders requesting a*
10 *variance, conditional use, special*
11 *permit, zoning district change,*
12 *similar discretionary permit, or*
13 *otherwise petitioning a local zon-*
14 *ing or planning board for a*
15 *project including a State-defined*
16 *amount of affordable housing to*
17 *appeal a rejection to a State body*
18 *or regional body empowered by*
19 *the State; and*

20 *(bb) establish qualifications*
21 *for communities to be exempted*
22 *from the appeals process based on*
23 *their available stock of affordable*
24 *housing; and*

1 (III) streamlining of State envi-
2 ronmental review policies;

3 (xvii) with respect to local zoning
4 frameworks—

5 (I) the simplification and stand-
6 ardization of existing zoning codes;

7 (II) maximum review timelines;

8 (III) best practices for the disposi-
9 tion of land owned by local govern-
10 ments for affordable housing develop-
11 ment;

12 (IV) differentiations between best
13 practices for rural, suburban, and
14 urban communities, and communities
15 with different levels of density or popu-
16 lation distribution; and

17 (V) streamlining of local environ-
18 mental review policies; and

19 (xviii) other land use measures that
20 promote access to new housing opportunities
21 identified by the Secretary; and

22 (C) consider—

23 (i) the effects of adopting any rec-
24 ommendation on eligibility for Federal dis-
25 cretionary grants and tax credits for the

1 *purpose of housing or community develop-*
2 *ment;*

3 *(ii) coordination between infrastruc-*
4 *ture investments and housing planning;*

5 *(iii) local housing needs, including*
6 *ways to set and measure housing goals and*
7 *targets;*

8 *(iv) a range of affordability for rental*
9 *units, with a prioritization of units attain-*
10 *able to extremely low-, low-, and moderate-*
11 *income residents;*

12 *(v) a range of affordability for home-*
13 *ownership;*

14 *(vi) accountability measures;*

15 *(vii) the long-term cost to residents*
16 *and businesses if more housing is not con-*
17 *structed;*

18 *(viii) barriers to individuals seeking to*
19 *access affordable housing in growing com-*
20 *munities and communities with economic*
21 *opportunity;*

22 *(ix) with respect to State zoning*
23 *frameworks—*

24 *(I) distinctions between States*
25 *providing constitutional or statutory*

1 *home rule authority to municipalities*
2 *and States operating under the Dillon*
3 *Rule, as articulated in Hunter v.*
4 *Pittsburgh, 207 U.S. 161 (1907); and*

5 (II) *Statewide mechanisms to pre-*
6 *serve existing affordability over the*
7 *long term, including support for land*
8 *banks and community land trusts;*

9 (x) *public comments elicited under*
10 *paragraph (2)(A); and*

11 (xi) *other considerations, as identified*
12 *by the Assistant Secretary.*

13 (c) *ABOLISHMENT OF THE REGULATORY BARRIERS*
14 *CLEARINGHOUSE.—*

15 (1) *IN GENERAL.—The Regulatory Barriers*
16 *Clearinghouse established pursuant to section 1205 of*
17 *the Housing and Community Development Act of*
18 *1992 (42 U.S.C. 12705d) is abolished.*

19 (2) *REPEAL.—Section 1205 of the Housing and*
20 *Community Development Act of 1992 (42 U.S.C.*
21 *12705d) is repealed.*

22 (d) *REPORTING.—Not later than 5 years after the date*
23 *on which the Assistant Secretary publishes the final guide-*
24 *lines and best practices for State and local zoning frame-*

1 *works under this section, the Assistant Secretary shall sub-*
2 *mit to the Congress a report describing—*

3 *(1) the States that have adopted recommenda-*
4 *tions from the guidelines and best practices, pursuant*
5 *to section 4 of this Act;*

6 *(2) a summary of the localities that have adopt-*
7 *ed recommendations from the guidelines and best*
8 *practices, pursuant to section 4 of this Act;*

9 *(3) a list of States that adopted a State zoning*
10 *framework;*

11 *(4) a summary of the modifications that each*
12 *State has made in their State zoning framework;*

13 *(5) a general summary of the types of updates*
14 *localities have made to their local zoning framework;*

15 *(6) with respect to the States that have adopted*
16 *a State zoning framework or recommendations from*
17 *the guidelines and best practices, the effect of such*
18 *adoptions; and*

19 *(7) a summary of any recommendations that*
20 *were routinely not adopted by States or by localities.*

21 *(e) RULE OF CONSTRUCTION.—Nothing in this section*
22 *may be construed to permit the Department of Housing and*
23 *Urban Development to take an adverse action against or*
24 *fail to provide otherwise offered actions or services for any*

1 *State or locality if the State or locality declines to adopt*
2 *a guideline or best practice under subsection (c).*

3 **SEC. 102. ACCELERATING HOME BUILDING GRANT PRO-**
4 **GRAM.**

5 *(a) IN GENERAL.—The Secretary may award grants*
6 *to eligible entities to review designs of covered structures*
7 *of mixed-income housing and designate such reviewed de-*
8 *signs to be included in pattern books for use in the jurisdic-*
9 *tion of the eligible entity.*

10 *(b) RESTRICTION.—Amounts awarded under this sec-*
11 *tion may not be used for construction, alteration, or repair*
12 *work.*

13 *(c) CONSIDERATIONS.—In reviewing applications sub-*
14 *mitted by eligible entities for a grant under this section,*
15 *the Secretary shall consider—*

16 *(1) the need for affordable housing in the eligible*
17 *entity;*

18 *(2) the presence of high opportunity areas in the*
19 *eligible entity;*

20 *(3) coordination between the eligible entity and*
21 *a State agency; and*

22 *(4) coordination between the eligible entity and*
23 *State, local, and regional transportation planning*
24 *authorities.*

1 (d) *SET-ASIDE FOR RURAL AREAS.*—Of the amounts
2 made available in each fiscal year for grants under this
3 section, the Secretary shall ensure that not less than 10-
4 percent shall be used for grants to eligible entities that are
5 located in rural areas.

6 (e) *REPORT REQUIREMENT.*—Not later than 3 years
7 after being awarded a grant under this section, an eligible
8 entity shall submit to the Secretary a report that—

9 (1) describes the impacts of the activities carried
10 out using the amounts provided under this section on
11 improving the production and supply of affordable
12 housing;

13 (2) includes a list of any pattern books the eligi-
14 ble entity has established using amounts provided
15 under this section, including a description of the de-
16 signs such pattern book includes;

17 (3) identifies the number of permits issued by the
18 eligible entity for housing development using designs
19 from such pattern book; and

20 (4) identifies the number of housing units pro-
21 duced in developments of the eligible entity using a
22 design from such pattern book.

23 (f) *AVAILABILITY OF INFORMATION.*—The Secretary
24 shall—

1 (1) *to the extent possible, encourage eligible enti-*
2 *ties awarded grants under this section to make any*
3 *pattern books established by such entity, and designs*
4 *in such pattern book, publicly available through a*
5 *website; and*

6 (2) *collect, identify, and disseminate best prac-*
7 *tices relating to pattern books and make such infor-*
8 *mation publicly available on a website of the Depart-*
9 *ment of Housing and Urban Development.*

10 (g) *REPAYMENT OF AWARDED AMOUNTS.—The Sec-*
11 *retary may require an eligible entity to return, to the Sec-*
12 *retary, grant amounts awarded under this section if the*
13 *Secretary determines that the eligible entity has not ap-*
14 *proved a sufficient number of building permits that use de-*
15 *signs included in a pattern book established by the eligible*
16 *entity, during the 5-year period following receipt of the*
17 *grant by the eligible entity, unless such period is extended*
18 *by the Secretary.*

19 (h) *DEFINITIONS.—In this section:*

20 (1) *AFFORDABLE HOUSING.—The term “afford-*
21 *able housing” means housing for which the total*
22 *monthly housing cost payment is not more than 30-*
23 *percent of the monthly household income for a house-*
24 *hold earning not more than 80-percent of the area-*
25 *median income.*

1 (2) *COVERED STRUCTURE.*—The term “covered
2 structure” means a low-rise or mid-rise structure
3 with not more than 25 dwelling units that may in-
4 clude—

5 (A) an accessory dwelling unit;

6 (B) infill development;

7 (C) a duplex;

8 (D) a triplex;

9 (E) a fourplex;

10 (F) a cottage court;

11 (G) a courtyard building;

12 (H) a townhouse;

13 (I) a multiplex; and

14 (J) any other structure with not less than
15 2 dwelling units that the Secretary has deter-
16 mined in advance to be appropriate.

17 (3) *ELIGIBLE ENTITY.*—The term “eligible enti-
18 ty” means—

19 (A) a unit of general local government, as
20 defined in section 102(a) of the Housing and
21 Community Development Act of 1974 (42 U.S.C.
22 5302(a)); and

23 (B) an Indian Tribe, as defined in section
24 102(a) of the Housing and Community Develop-
25 ment Act of 1974 (42 U.S.C. 5302(a)).

1 (4) *HIGH OPPORTUNITY AREA.*—The term “high
2 *opportunity area*” has the meaning given the term in
3 *section 1282.1 of title 12, Code of Federal Regula-*
4 *tions, or any successor regulation.*

5 (5) *INFILL DEVELOPMENT.*—The term “infill de-
6 *velopment*” means a residential housing development
7 *on small parcels in previously established areas for*
8 *replacement by new or refurbished housing that uti-*
9 *lizes existing utilities and infrastructure.*

10 (6) *MIXED-INCOME HOUSING.*—The term “mixed-
11 *income housing*” means a housing development that is
12 *comprised of housing units that promote differing lev-*
13 *els of affordability in the community.*

14 (7) *PATTERN BOOK.*—The term “pattern book”
15 *means a set of pre-reviewed, designated designs or*
16 *construction plans that are assessed and approved as*
17 *by-right development by localities for compliance with*
18 *local building and permitting standards to streamline*
19 *and expedite approval pathways for housing construc-*
20 *tion.*

21 (8) *RURAL AREA.*—The term “rural area” means
22 *any area other than a city or town that has a popu-*
23 *lation of less than 50,000 inhabitants.*

24 (9) *SECRETARY.*—The term “Secretary” means
25 *the Secretary of Housing and Urban Development.*

1 **SEC. 103. FEDERAL GUIDELINES FOR POINT-ACCESS BLOCK**
2 **BUILDINGS.**

3 (a) *IN GENERAL.*—Not later than 18 months after the
4 date of enactment of this section, the Secretary of Housing
5 and Urban Development shall issue guidelines to provide
6 States, territories, Tribes, and localities with model code
7 language, best practices, and technical guidance that could
8 be used to facilitate the permitting of point-access block resi-
9 dential buildings.

10 (b) *CONTENTS.*—When developing the guidelines under
11 subsection (a), the Secretary shall consider—

12 (1) *fire safety considerations, including sprinkler*
13 *coverage, smoke detection, ventilation, and building*
14 *egress performance;*

15 (2) *construction costs and potential impacts on*
16 *housing affordability, including the potential for in-*
17 *creasing housing supply in high-cost jurisdictions;*

18 (3) *flexibility for diverse consumer needs, includ-*
19 *ing family sizes, unit configurations, and accessi-*
20 *bility;*

21 (4) *examples of single-stair codes adopted or con-*
22 *sidered by States and cities in the United States;*

23 (5) *examples single-stair codes used in relevant*
24 *international standards;*

25 (6) *research and model language relating to sin-*
26 *gle-stair codes produced by organizations that focus*

1 *on point-access block building design and building-*
2 *code reform;*

3 *(7) consulting with experts, including developers,*
4 *architects, fire marshals, researchers, economists,*
5 *housing authorities, and officials in States that have*
6 *enacted or piloted single-stair codes; and*

7 *(8) alternative methods of safety compliance, in-*
8 *cluding options that utilize additional passive or ac-*
9 *tive safety features.*

10 *(c) COORDINATION WITH THE INTERNATIONAL CODE*
11 *COUNCIL.—The Secretary shall coordinate with the Inter-*
12 *national Code Council to encourage the International Code*
13 *Council to incorporate provisions about point-access block*
14 *buildings into the International Building Code.*

15 *(d) GRANTS.—The Secretary may award competitive*
16 *grants to eligible entities to implement pilot projects that*
17 *evaluate, demonstrate, or validate the safety, feasibility, or*
18 *cost-effectiveness of point-access block residential buildings.*

19 *(e) RULE OF CONSTRUCTION.—Nothing in this section*
20 *may be construed to preempt a State or local building code.*

21 *(f) DEFINITIONS.—In this section:*

22 *(1) ELIGIBLE ENTITY.—The term “eligible enti-*
23 *ty” means a State, unit of local government, Tribal*
24 *Government, public housing agency, nonprofit hous-*
25 *ing organization, community development organiza-*

1 *tion, private developer, construction firm, qualified*
2 *design firm, engineering firm, academic institution,*
3 *research institution, or any partnership or consor-*
4 *tium comprised of 2 or more such types of entities.*

5 (2) *POINT-ACCESS BLOCK BUILDING.*—*The term*
6 *“point-access block building” means a Group R–2 oc-*
7 *cupancy residential structure, as such term is defined*
8 *by the International Building Code, in which a single*
9 *internal stairway provides access and egress for all*
10 *dwelling units in a building that is not greater than*
11 *6 stories in height.*

12 **SEC. 104. UNLOCKING HOUSING SUPPLY THROUGH**
13 **STREAMLINED AND MODERNIZED REVIEWS.**

14 (a) *NEPA STREAMLINING FOR HUD HOUSING-RE-*
15 *LATED ACTIVITIES.*—

16 (1) *IN GENERAL.*—*The Secretary of Housing and*
17 *Urban Development shall, in accordance with section*
18 *553 of title 5, United States Code, expand and reclas-*
19 *sify housing-related activities under the necessary ad-*
20 *ministrative regulations as follows:*

21 (A) *The following housing-related activities*
22 *shall be subject to regulations equivalent or sub-*
23 *stantially similar to the regulations entitled “ex-*
24 *empt activities” as set forth in section 58.34 of*

1 *title 24, Code of Federal Regulations, as in effect*
2 *on January 1, 2025:*

3 *(i) Tenant-based rental assistance, as*
4 *defined in section 8(o) of the United States*
5 *Housing Act of 1937 (42 U.S.C. 1437f(o)).*

6 *(ii) Supportive services, including*
7 *health care, housing services, permanent*
8 *housing placement, day care, nutritional*
9 *services, short-term payment for rent, mort-*
10 *gage, or utility costs, and assistance in*
11 *gaining access to Federal Government and*
12 *State and local government benefits and*
13 *services.*

14 *(iii) Operating costs, including main-*
15 *tenance, security, operation, utilities, fur-*
16 *nishings, equipment, supplies, staff train-*
17 *ing, and recruitment and other incidental*
18 *costs.*

19 *(iv) Economic development activities,*
20 *including equipment purchases, inventory*
21 *financing, interest subsidies, operating ex-*
22 *penses, and similar costs not associated*
23 *with construction or expansion of existing*
24 *operations.*

1 (v) *Activities to assist homebuyers to*
2 *purchase existing dwelling units or dwelling*
3 *units under construction, including closing*
4 *costs and down payment assistance, interest*
5 *rate buydowns, and similar activities that*
6 *result in the transfer of title.*

7 (vi) *Affordable housing predevelopment*
8 *costs related to obtaining site options,*
9 *project financing, administrative costs and*
10 *fees for loan commitment, zoning approvals,*
11 *and other related activities that do not have*
12 *a physical impact.*

13 (vii) *Approval of supplemental assist-*
14 *ance, including insurance or guarantee, to a*
15 *project previously approved by the Sec-*
16 *retary.*

17 (viii) *Emergency homeowner or renter*
18 *assistance for HVAC, hot water heaters, and*
19 *other necessary uses of existing utilities re-*
20 *quired under applicable law.*

21 (B) *The following housing-related activities*
22 *shall be subject to regulations equivalent or sub-*
23 *stantially similar to the regulations entitled—*

24 (i) *“categorical exclusions not subject*
25 *to section 58.5”; and*

1 (ii) “categorical exclusions not subject
2 to the Federal laws and authorities cited in
3 sections 50.4” in section 58.35(b) and sec-
4 tion 50.19, respectively of title 24, Code of
5 Federal Regulations, as in effect on Janu-
6 ary 1, 2025, if such activities do not mate-
7 rially alter environmental conditions and
8 do not materially exceed the original scope
9 of the project:

10 (I) Acquisition, repair, improve-
11 ment, reconstruction, or rehabilitation
12 of public facilities and improvements
13 (other than buildings) if the facilities
14 and improvements are in place and
15 will be retained in the same use with-
16 out change in size or capacity of more
17 than 20-percent, including replacement
18 of water or sewer lines, reconstruction
19 of curbs and sidewalks, and repaving
20 of streets.

21 (II) Rehabilitation of 1-to-4 unit
22 residential buildings, and existing
23 housing-related infrastructure, such as
24 repairs or rehabilitation of existing

1 wells, septics, or utility lines that con-
2 nect to that housing.

3 (III) *New construction, develop-*
4 *ment, demolition, acquisition, or dis-*
5 *position on up to 4 scattered site exist-*
6 *ing dwelling units where there is a*
7 *maximum of 4 units on any 1 site.*

8 (IV) *Acquisitions (including leas-*
9 *ing) or disposition of, or equity loans*
10 *on an existing structure, or acquisition*
11 *(including leasing) of vacant land if*
12 *the structure or land acquired, fi-*
13 *nanced, or disposed of will be retained*
14 *for the same use.*

15 (C) *The following housing-related activities*
16 *shall be subject to regulations equivalent or sub-*
17 *stantially similar to the regulations entitled—*

18 (i) *“categorical exclusions subject to*
19 *section 58.5”; and*

20 (ii) *“categorical exclusions subject to*
21 *the Federal laws and authorities cited in*
22 *sections 50.4” in section 58.35(a) and sec-*
23 *tion 50.20, respectively, of title 24, Code of*
24 *Federal Regulations, as in effect on Janu-*
25 *ary 1, 2025, if such activities do not mate-*

1 *rially alter environmental conditions and*
2 *do not materially exceed the original scope*
3 *of the project:*

4 *(I) Acquisitions of open space or*
5 *residential property, where such prop-*
6 *erty will be retained for the same use*
7 *or will be converted to open space to*
8 *help residents relocate out of an area*
9 *designated as a high-risk area by the*
10 *Secretary.*

11 *(II) Conversion of existing office*
12 *buildings into residential development,*
13 *subject to—*

14 *(aa) a maximum number of*
15 *units to be determined by the Sec-*
16 *retary; and*

17 *(bb) a limitation on the*
18 *change in building size to not*
19 *more than 20-percent.*

20 *(III) New construction, develop-*
21 *ment, demolition, acquisition, or dis-*
22 *position on 5 to 15 dwelling units*
23 *where there is a maximum of 15 units*
24 *on any 1 site. The units can be 15 1-*

1 *unit buildings or 1 15-unit building,*
2 *or any combination in between.*

3 *(IV) New construction, develop-*
4 *ment, demolition, acquisition, or dis-*
5 *position on 15 or more housing units*
6 *developed on scattered sites when there*
7 *are not more than 15 housing units on*
8 *any 1 site, and the sites are more than*
9 *a set number of feet apart as deter-*
10 *mined by the Secretary.*

11 *(V) Rehabilitation of buildings*
12 *and improvements in the case of a*
13 *building for residential use with 5 to*
14 *15 units, if the density is not increased*
15 *beyond 15 units and the land use is*
16 *not changed.*

17 *(VI) Infill projects consisting of*
18 *new construction, rehabilitation, or de-*
19 *velopment of residential housing units.*

20 *(VII) Buyouts, defined as the vol-*
21 *untary acquisition of properties located*
22 *in—*

23 *(aa) a floodway;*

24 *(bb) a floodplain; or*

1 (cc) an other area, clearly de-
2 lined by the grantee, that has
3 been impacted by a predictable
4 environmental threat to the safety
5 and wellbeing of program bene-
6 ficiaries caused or exacerbated by
7 a federally declared disaster.

8 (2) *REPORT.*—The Secretary shall submit to the
9 Committee on Banking, Housing, and Urban Affairs
10 of the Senate and the Committee on Financial Serv-
11 ices of the House of Representatives annual reports
12 during the 5-year period beginning on the date that
13 is 2 years after the date of enactment of this Act that
14 provide a summary of findings of reductions in re-
15 view times and administrative cost reduction, with a
16 particular focus on the affordable housing sector, as
17 a result of the actions set forth in this subsection, and
18 any recommendations of the Secretary for future con-
19 gressional action with respect to revising categorical
20 exclusions or exemptions under title 24, Code of Fed-
21 eral Regulations.

22 (b) *BETTER USE OF INTERGOVERNMENTAL AND LOCAL*
23 *DEVELOPMENT FOR HOUSING.*—

24 (1) *DESIGNATION OF ENVIRONMENTAL REVIEW*
25 *PROCEDURE.*—The Department of Housing and

1 (A) by striking “State or unit of general
2 local government” each place it appears and in-
3 serting “State, Indian Tribe, or unit of general
4 local government”;

5 (B) in paragraph (1)(C), in the heading, by
6 striking “STATE OR UNIT OF GENERAL LOCAL
7 GOVERNMENT” and inserting “STATE, INDIAN
8 TRIBE, OR UNIT OF GENERAL LOCAL GOVERN-
9 MENT”; and

10 (C) by adding at the end the following:

11 “(5) *DEFINITION OF INDIAN TRIBE.*—For pur-
12 poses of this subsection, the term ‘Indian Tribe’
13 means a federally recognized Tribe, as defined in sec-
14 tion 4(13)(B) of the Native American Housing Assist-
15 ance and Self-Determination Act of 1996 (25 U.S.C.
16 4103(13)(B)).”.

17 (c) *INFILL PROJECT DEFINED.*—In this section, the
18 term “infill project” means a project that—

19 (1) occurs within the geographic limits of a mu-
20 nicipality;

21 (2) is adequately served by existing utilities and
22 public services as required under applicable law;

23 (3) is located on a site of previously disturbed
24 land of not more than 5 acres and substantially sur-
25 rounded by residential or commercial development;

1 (4) *will repurpose a vacant or underutilized par-*
2 *cel of land, or a dilapidated or abandoned structure;*
3 *and*

4 (5) *will serve a residential or commercial pur-*
5 *pose.*

6 **SEC. 105. FEDERAL HOUSING AGENCY APPLICATION OF EN-**
7 **VIRONMENTAL REVIEWS.**

8 (a) *MEMORANDUM OF UNDERSTANDING.—*

9 (1) *IN GENERAL.—Not later than 180 days after*
10 *the date of enactment of this Act, the Secretary of*
11 *Housing and Urban Development and the Secretary*
12 *of Agriculture shall enter into a memorandum of un-*
13 *derstanding to—*

14 (A) *evaluate the use of categorical exclusions*
15 *(as defined in section 111 of the National Envi-*
16 *ronmental Policy Act of 1969 (42 U.S.C. 4336e))*
17 *for housing projects funded by amounts from the*
18 *Department of the Housing and Urban Develop-*
19 *ment and the Department of Agriculture;*

20 (B) *develop a process to designate a lead*
21 *agency among the Department of Housing and*
22 *Urban Development and the Department of Agri-*
23 *culture to streamline the adoption of environ-*
24 *mental impact statements and environmental as-*
25 *sessments approved by the other agency to con-*

1 *struct housing projects funded by amounts from*
2 *both agencies;*

3 (C) *maintain compliance with environ-*
4 *mental regulations under part 58 of title 24,*
5 *Code of Federal Regulations, as in effect on Jan-*
6 *uary 1, 2025; and*

7 (D) *evaluate the feasibility of a joint phys-*
8 *ical inspection process for housing projects fund-*
9 *ed by amounts from the Department of the Hous-*
10 *ing and Urban Development and the Department*
11 *of Agriculture.*

12 (2) *ADVISORY WORKING GROUP.—*

13 (A) *IN GENERAL.—Not later than 180 days*
14 *after the date of enactment of this Act, the Sec-*
15 *retary of Housing and Urban Development and*
16 *the Secretary of Agriculture shall establish an*
17 *advisory working group for the purpose of con-*
18 *sulting on the implementation of the memo-*
19 *randum of understanding entered into under*
20 *paragraph (1).*

21 (B) *MEMBERS.—The advisory working*
22 *group established under subparagraph (A) shall*
23 *consist of rural and nonrural stakeholders, in-*
24 *cluding—*

1 (i) *affordable housing nonprofit orga-*
2 *nizations;*

3 (ii) *State housing and housing finance*
4 *agencies;*

5 (iii) *nonprofit and for-profit home*
6 *builders and housing developers;*

7 (iv) *property management companies;*

8 (v) *owners of multifamily properties,*
9 *including nonprofit and for-profit owners*
10 *and operators;*

11 (vi) *public housing agencies;*

12 (vii) *residents in housing assisted by*
13 *the Department of Housing and Urban De-*
14 *velopment or the Department of Agriculture*
15 *and representatives of those residents; and*

16 (viii) *housing contract administrators.*

17 (3) *REPORT.—Not later than 1 year after the*
18 *date of enactment of this Act, the Secretary of Hous-*
19 *ing and Urban Development and the Secretary of Ag-*
20 *riculture shall submit to the Committee on Banking,*
21 *Housing, and Urban Affairs of the Senate and the*
22 *Committee on Financial Services of the House of Rep-*
23 *resentatives a report that includes recommendations*
24 *for legislative, regulatory, or administrative actions—*

1 (A) to improve the efficiency and effective-
2 ness of housing projects funded by amounts from
3 the Department of the Housing and Urban De-
4 velopment and the Department of Agriculture;
5 and

6 (B) that do not materially, with respect to
7 residents of housing projects described in sub-
8 paragraph (A)—

9 (i) reduce the safety of those residents;

10 (ii) shift long-term costs onto those
11 residents; or

12 (iii) undermine the environmental
13 standards of those residents.

14 (b) *STUDY AND REVIEW.*—

15 (1) *EXEMPTION.*—In providing assistance under
16 section 501, 502, 504, 515, 533, or 538 of the Housing
17 Act of 1949 (42 U.S.C. 1471, 1472, 1474, 1485,
18 1490m, or 1490p-2) for the construction or modifica-
19 tion of residential housing located on an infill site,
20 the Secretary of Agriculture shall not be required to
21 carry out any study or report on the environmental
22 effects of such assistance.

23 (2) *REPORT.*—Not later than the date that is 5
24 years after the date of enactment of this section, the
25 Secretary of Agriculture shall submit, to the Com-

1 *mittee on Financial Services of the House of Rep-*
2 *resentatives and the Committee on Banking, Housing,*
3 *and Urban Affairs of the Senate, a report that—*

4 *(A) determines whether the implementation*
5 *of this section—*

6 *(i) reduced the amount of time it takes*
7 *to review an application for assistance*
8 *under the sections of the Housing Act of*
9 *1949 identified in paragraph (1); and*

10 *(ii) reduced the administrative cost of*
11 *providing such assistance;*

12 *(B) describes how the implementation of*
13 *this section affects the affordable housing sector*
14 *in rural America; and*

15 *(C) includes any legislative recommenda-*
16 *tions from the Secretary of Agriculture.*

17 *(2) DEFINITIONS.—In this section:*

18 *(A) GREENFIELD.—The term “greenfield”*
19 *means a site that has not been developed, includ-*
20 *ing a woodland, farmland, and an open field.*

21 *(B) INFILL SITE.—The term “infill site”—*

22 *(i) means a site that is served by exist-*
23 *ing infrastructure, including water lines,*
24 *sewer lines, and roads; and*

25 *(ii) does not include—*

1 (I) a site that is served by exist-
2 ing infrastructure that only consists of
3 a road;

4 (II) a site within a census tract
5 designated as very high or relatively
6 high risk for wildfire, coastal flooding,
7 and riverine flooding under the Na-
8 tional Risk Index of the Federal Emer-
9 gency Management Agency pursuant to
10 section 206 of the Robert T. Stafford
11 Disaster Relief and Emergency Assist-
12 ance Act (42 U.S.C. 5136); and

13 (III) a greenfield.

14 **SEC. 106. MULTIFAMILY LOAN LIMITS.**

15 (a) *IN GENERAL.*—Title II of the National Housing
16 Act (12 U.S.C. 1707 et seq.) is amended—

17 (1) in section 206A (12 U.S.C. 1712a)—

18 (A) in subsection (a), in the matter fol-
19 lowing paragraph (7), by striking “(commencing
20 in 2004” and all that follows through the period
21 at the end and inserting the following: “, com-
22 mencing on January 1, 2026. The adjustment of
23 the Dollar Amounts shall be calculated by the
24 Secretary using the percentage change in the
25 Price Deflator Index of Multifamily Residential

1 *Units Under Construction released by the Bu-*
2 *reau of the Census from March of the previous*
3 *year to March of the year in which the adjust-*
4 *ment is made, or calculated by the Secretary*
5 *using an alternative indicator after publishing*
6 *information about such alternative indicator in*
7 *the Federal Register for public comment if the*
8 *Price Deflator Index of Multifamily Residential*
9 *Units Under Construction is not available or*
10 *published.”; and*

11 *(B) by striking subsection (b) and inserting*
12 *the following:*

13 “(b) *ROUNDING.*—*The dollar amount of any adjust-*
14 *ment described in subsection (a) shall be rounded to the next*
15 *lower dollar.*

16 “(c) *PUBLICATION.*—*The Secretary shall publish in the*
17 *Federal Register any adjustments made to the Dollar*
18 *Amounts.”;*

19 *(2) in section 207(c)(3)(A) (12 U.S.C.*
20 *1713(c)(3)(A))—*

21 *(A) by striking “\$38,025” and inserting*
22 *“\$167,310”;*

23 *(B) by striking “\$42,120” and inserting*
24 *“\$185,328”;*

1 (C) by striking “\$50,310” and inserting
2 “\$221,364”;

3 (D) by striking “\$62,010” and inserting
4 “\$272,844”;

5 (E) by striking “\$70,200” and inserting
6 “\$308,880”;

7 (F) by striking “, or not to exceed \$17,460
8 per space”;

9 (G) by striking “\$43,875” and inserting
10 “\$193,050”;

11 (H) by striking “\$49,140” and inserting
12 “\$216,216”;

13 (I) by striking “\$60,255” and inserting
14 “\$265,122”;

15 (J) by striking “\$75,465” and inserting
16 “\$332,046”; and

17 (K) by striking “\$85,328” and inserting
18 “\$375,443”;

19 (3) in section 213(b)(2) (12 U.S.C.
20 1715e(b)(2))—

21 (A) by striking “\$41,207” and inserting
22 “\$181,311”;

23 (B) by striking “\$47,511” and inserting
24 “\$209,048”;

1 (C) by striking “\$57,300” and inserting
2 “\$252,120”;

3 (D) by striking “\$73,343” and inserting
4 “\$322,709”;

5 (E) by striking “\$81,708” and inserting
6 “\$359,515”;

7 (F) by striking “\$43,875” and inserting
8 “\$193,050”;

9 (G) by striking “\$49,710” and inserting
10 “\$218,724”;

11 (H) by striking “\$60,446” and inserting
12 “\$265,962”;

13 (I) by striking “\$78,197” and inserting
14 “\$344,067”; and

15 (J) by striking “\$85,836” and inserting
16 “\$377,678”;

17 (4) in section 220(d)(3)(B)(iii)(I) (12 U.S.C.
18 1715k(d)(3)(B)(iii)(I))—

19 (A) by striking “\$38,025” and inserting
20 “\$167,310”;

21 (B) by striking “\$42,120” and inserting
22 “\$185,328”;

23 (C) by striking “\$50,310” and inserting
24 “\$221,364”;

1 (D) by striking “\$62,010” and inserting
2 “\$272,844”;

3 (E) by striking “\$70,200” and inserting
4 “\$308,880”;

5 (F) by striking “\$43,875” and inserting
6 “\$193,050”;

7 (G) by striking “\$49,140” and inserting
8 “\$216,216”;

9 (H) by striking “\$60,255” and inserting
10 “\$265,122”;

11 (I) by striking “\$75,465” and inserting
12 “\$332,046”; and

13 (J) by striking “\$85,328” and inserting
14 “\$375,443”;

15 (5) in section 221(d)(4)(i)(I) (12 U.S.C.
16 1715l(d)(4)(i)(I))—

17 (A) by striking “\$37,843” and inserting
18 “\$166,509”;

19 (B) by striking “\$42,954” and inserting
20 “\$188,997”;

21 (C) by striking “\$51,920” and inserting
22 “\$228,448”;

23 (D) by striking “\$65,169” and inserting
24 “\$286,744”;

1 (E) by striking “\$73,846” and inserting
2 “\$324,922”;

3 (F) by striking “\$40,876” and inserting
4 “\$179,854”;

5 (G) by striking “\$46,859” and inserting
6 “\$206,180”;

7 (H) by striking “\$56,979” and inserting
8 “\$250,708”;

9 (I) by striking “\$73,710” and inserting
10 “\$324,324”; and

11 (J) by striking “\$80,913” and inserting
12 “\$356,017”;

13 (6) in section 231(c)(2)(A) (12 U.S.C.
14 1715v(c)(2)(A))—

15 (A) by striking “\$35,978” and inserting
16 “\$166,509”;

17 (B) by striking “\$40,220” and inserting
18 “\$188,997”;

19 (C) by striking “\$48,029” and inserting
20 “\$228,448”;

21 (D) by striking “\$57,798” and inserting
22 “\$286,744”;

23 (E) by striking “\$67,950” and inserting
24 “\$324,922”;

1 (F) by striking “\$40,876” and inserting
2 “\$179,854”;

3 (G) by striking “\$46,859” and inserting
4 “\$206,180”;

5 (H) by striking “\$56,979” and inserting
6 “\$250,708”;

7 (I) by striking “\$73,710” and inserting
8 “\$324,324”; and

9 (J) by striking “\$80,913” and inserting
10 “\$356,017”; and

11 (7) in section 234(e)(3)(A) (12 U.S.C.
12 1715y(e)(3)(A))—

13 (A) by striking “\$42,048” and inserting
14 “\$185,011”;

15 (B) by striking “\$48,481” and inserting
16 “\$213,316”;

17 (C) by striking “\$58,469” and inserting
18 “\$257,263”;

19 (D) by striking “\$74,840” and inserting
20 “\$329,296”;

21 (E) by striking “\$83,375” and inserting
22 “\$366,850”;

23 (F) by striking “\$44,250” and inserting
24 “\$194,700”;

1 (G) by striking “\$50,724” and inserting
2 “\$223,186”;

3 (H) by striking “\$61,680” and inserting
4 “\$271,392”;

5 (I) by striking “\$79,793” and inserting
6 “\$351,089”; and

7 (J) by striking “\$87,588” and inserting
8 “\$385,387”.

9 (b) *RULE OF CONSTRUCTION.*—Nothing in this section
10 or the amendments made by this section may be construed
11 to limit the authority of the Secretary of Housing and
12 Urban Development to revise the statutory exceptions for
13 high-cost percentage and high-cost areas annual indexing.

14 **SEC. 107. GAO STUDIES.**

15 (a) *WORKFORCE HOUSING STUDY.*—

16 (1) *IN GENERAL.*—Not later than 1 year after
17 the date of the enactment of this section, the Comp-
18 troller General of the United States shall conduct a
19 study and submit to the Congress a report that—

20 (A) identifies obstacles middle-income
21 households face when looking to secure affordable
22 housing;

23 (B) identifies geographic areas where hous-
24 ing is the most unaffordable and unavailable for
25 middle-income households;

1 (C) includes a list of Federal housing pro-
2 grams, including Federal tax credits, grants, and
3 loan programs, that are not available to middle-
4 income households due to their income status, in-
5 cluding Federal housing programs designed to
6 promote affordability;

7 (D) recommends income and other param-
8 eters to establish a clear and consistent Federal
9 definition for the term “workforce housing” for
10 use when describing the segment of housing that
11 could be made available to such middle-income
12 households in Federal housing programs if fund-
13 ing commensurate with the additional eligibility
14 were to be made available; and

15 (E) analyzes how to modify or newly de-
16 velop new Federal housing programs and incen-
17 tives to include “workforce housing” if funding
18 commensurate with the additional eligibility
19 were to be made available.

20 (2) MIDDLE-INCOME HOUSEHOLD DEFINED.—In
21 this subsection, the term “middle income household”
22 means a household with an income above 80-percent
23 but that does not exceed 120-percent of the median
24 family income of the area, as determined by the Sec-

1 retary with adjustments for smaller and larger fami-
2 lies.

3 (b) *UNIFORM BUILDING CODE STUDY*.—Not later than
4 1 year after the date of the enactment of this section, the
5 Comptroller General of the United States shall conduct a
6 study and submit a report to the Congress that examines
7 the costs and benefits that could be associated with estab-
8 lishing a Federal uniform residential building code, includ-
9 ing whether such a code could—

10 (1) reduce the amount of time required for units
11 of local government to approve new construction;

12 (2) reduce the cost of residential construction in
13 the United States; or

14 (3) increase the quality of available and afford-
15 able residential housing in the United States.

16 **TITLE II—MODERNIZING LOCAL**
17 **DEVELOPMENT AND RURAL**
18 **HOUSING PROGRAMS**

19 **SEC. 201. HOME REFORM.**

20 (a) *IN GENERAL*.—Section 104 of the Cranston-Gon-
21 zalez National Affordable Housing Act (42 U.S.C. 12704)
22 is amended—

23 (1) in paragraph (6)(B), by striking “signifi-
24 cant”; and

1 (2) *by adding at end the following new para-*
2 *graph:*

3 “(26) *The term ‘infill housing project’ means a*
4 *residential housing project that—*

5 “(A) *is located within the geographic limits*
6 *of a municipality;*

7 “(B) *is adequately served by existing utili-*
8 *ties and public services as required under appli-*
9 *cable law;*

10 “(C) *is located on a site of previously dis-*
11 *turbed land of not more than 5 acres; and*

12 “(D) *is substantially surrounded by resi-*
13 *dential or commercial development, as deter-*
14 *mined by the Secretary.”.*

15 (b) *ASSISTANCE FOR LOW-INCOME FAMILIES.—Title*
16 *II of the Cranston-Gonzalez National Affordable Housing*
17 *Act (42 U.S.C. 12721 et seq.) is amended—*

18 (1) *in section 214(2), by striking “households*
19 *that qualify as low-income families” and inserting*
20 *“families with a household income that does not ex-*
21 *ceed 100-percent of the median-family income of the*
22 *area, as determined by the Secretary”;*

23 (2) *in section 215—*

24 (A) *in subsection (b)(2), by striking “whose*
25 *family qualifies as a low-income family” and in-*

1 serting “with a family income that does not ex-
2 ceed 100-percent of the median-family income of
3 the area as determined by the Secretary with ad-
4 justments for smaller and larger families”; and

5 (B) in subsection (b)(3)(A)(ii), by striking
6 “low-income homebuyers” and inserting “home-
7 buyers with a household income that does not ex-
8 ceed 100-percent of the median-family income of
9 the area, as determined by the Secretary with
10 adjustments for smaller and larger families”;
11 and

12 (3) in section 271(c)—

13 (A) in paragraph (1)(B), by striking “low-
14 income” and inserting “families with a house-
15 hold income that does not exceed 100-percent of
16 the median-family income of the area as deter-
17 mined by the Secretary with adjustments for
18 smaller and larger families”; and

19 (B) in paragraph (2)(A), by striking “low-
20 income families” and inserting “families with a
21 household income that does not exceed 100-per-
22 cent of the median-family income of the area as
23 determined by the Secretary with adjustments
24 for smaller and larger families”.

1 (c) *CHOICES MADE BY PARTICIPATING JURISDIC-*
2 *TIONS.—Section 212(a)(2) of the Cranston-Gonzalez Na-*
3 *tional Affordable Housing Act (42 U.S.C. 12742) is amend-*
4 *ed to read as follows:*

5 “(2) *LIMITATION.—The Secretary may not re-*
6 *strict a participating jurisdiction’s choice of rehabili-*
7 *tation, substantial rehabilitation, new construction,*
8 *reconstruction, acquisition, or other eligible housing*
9 *uses authorized in paragraph (1) unless such restric-*
10 *tion is explicitly authorized under section 223(2).”.*

11 (d) *USE OF AMOUNTS BY CERTAIN JURISDICTIONS*
12 *FOR INFRASTRUCTURE IMPROVEMENTS.—*

13 (1) *IN GENERAL.—Section 212(a) of the Cran-*
14 *ston-Gonzalez National Affordable Housing Act (42*
15 *U.S.C. 12742(a)) is amended by inserting after para-*
16 *graph (3) the following:*

17 “(4) *INFRASTRUCTURE IMPROVEMENTS IN NON-*
18 *ENTITLEMENT AREAS.—*

19 “(A) *IN GENERAL.—A participating juris-*
20 *isdiction may use funds provided under this sub-*
21 *title for infrastructure improvements, including*
22 *the installation or repair of water and sewer*
23 *lines, sidewalks, roads, and utility connections*
24 *if—*

1 “(i) such participating jurisdiction
2 does not receive assistance under title I of
3 the Housing and Community Development
4 Act of 1974; and

5 “(ii) such improvements are directly
6 related to, and located within or imme-
7 diately adjacent to—

8 “(I) housing assisted under this
9 subtitle; or

10 “(II) housing assisted under sec-
11 tion 42 of the Internal Revenue Code of
12 1986.

13 “(B) APPLICATION OF LABOR STAND-
14 ARDS.—The labor standards and requirements
15 set forth in section 110 of the Housing and Com-
16 munity Development Act of 1974 (42 U.S.C.
17 5310) shall apply to any infrastructure improve-
18 ment conducted using funds provided under this
19 subtitle.

20 “(C) RULE OF CONSTRUCTION.—Nothing in
21 this paragraph may be construed to impose any
22 requirements of the HOME Investment Partner-
23 ships program on housing that benefits from an
24 infrastructure improvement conducted using
25 funds provided under this subtitle but was not

1 *otherwise assisted under the HOME Investment*
2 *Partnerships program.”.*

3 (2) *RULEMAKING.—Not later than 1 year after*
4 *the date of the enactment of this section, the Secretary*
5 *shall issue rules to carry out the amendment made by*
6 *paragraph (1).*

7 (e) *PER UNIT INVESTMENT LIMITATIONS.—Section*
8 *212(e)(1) of the Cranston-Gonzalez National Affordable*
9 *Housing Act (42 U.S.C. 12742(e)(1)) is amended by strik-*
10 *ing the second sentence.*

11 (f) *AFFORDABLE RENTAL HOUSING QUALIFICA-*
12 *TIONS.—Section 215(a) of the Cranston-Gonzalez National*
13 *Affordable Housing Act (42 U.S.C. 12745(a)) is amended*
14 *by adding at the end the following:*

15 “(7) *QUALIFICATION EXCEPTION.—Notwith-*
16 *standing paragraph (1)(A), a rental unit shall be*
17 *considered to qualify as affordable housing under this*
18 *title if—*

19 “(A) *the unit is occupied by a tenant re-*
20 *ceiving tenant-based rental assistance under sec-*
21 *tion 8 of the United States Housing Act of 1937*
22 *(42 U.S.C. 1437f);*

23 “(B) *the tenant’s contribution toward rent*
24 *does not exceed the amount permitted under such*
25 *section 8 assistance; and*

1 “(C) the total rent for the unit does not ex-
2 ceed the amount approved by the public housing
3 agency administering the assistance under that
4 program.”.

5 (g) *AFFORDABLE HOMEOWNERSHIP HOUSING QUALI-*
6 *FICATIONS.*—Section 215 of the Cranston-Gonzalez Na-
7 *tional Affordable Housing Act (42 U.S.C. 12745(b)) is*
8 *amended—*

9 (1) *in subsection (b)—*

10 (A) *in paragraph (1), by striking “95 per-*
11 *cent” and inserting “110 percent”;*

12 (B) *in paragraph (3)—*

13 (i) *in subparagraph (A)(ii), by strik-*
14 *ing “or” at the end;*

15 (ii) *in subparagraph (B), by striking*
16 *“and” at the end and inserting “or”;* and

17 (iii) *by adding at the end the following*
18 *new subparagraph:*

19 “(C) *maintain long-term affordability*
20 *through a shared equity ownership model, a com-*
21 *munity land trust, a limited equity cooperative,*
22 *a community development corporation, or other*
23 *mechanism approved by the Secretary, that pre-*
24 *serves affordability for future eligible homebuyers*
25 *and ensures compliance with the purposes of this*

1 *title, including through the use of purchase op-*
2 *tions, rights of first refusal or other preemptive*
3 *rights to purchase housing; and”;* and
4 *(2) by adding at the end the following:*

5 “(c) *QUALIFICATION EXCEPTIONS FOR HOMEOWNER-*
6 *SHIP.—*

7 “(1) *MILITARY MEMBERS.—A participating ju-*
8 *risdiction, in accordance with terms established by the*
9 *Secretary, may suspend or waive the income quali-*
10 *fications described in subsection (b)(2) with respect to*
11 *housing that otherwise meets the criteria described in*
12 *subsection (b) if the owner of the housing—*

13 “(A) *is a member of a regular component of*
14 *the armed forces or a member of the National*
15 *Guard on full-time National Guard duty, active*
16 *Guard and Reserve duty, or inactive-duty train-*
17 *ing (as those terms are defined in section 101(d)*
18 *of title 10, United States Code); and*

19 “(B) *has received—*

20 “(i) *temporary duty orders to deploy*
21 *with a military unit or military orders to*
22 *deploy as an individual acting in support*
23 *of a military operation, to a location that*
24 *is not within a reasonable distance from the*

1 housing, as determined by the Secretary, for
2 a period of not less than 90 days; or

3 “(ii) orders for a permanent change of
4 station.

5 “(2) *HEIRS AND BENEFICIARIES OF DECEASED*
6 *OWNERS.*—Housing that meets the criteria described
7 in subsection (b)(3) prior to the death of an owner of
8 such housing shall continue to qualify as affordable
9 housing under this title if—

10 “(A) the housing is the principal residence
11 of an heir or beneficiary of the deceased owner,
12 as defined by the Secretary; and

13 “(B) the heir or beneficiary, in accordance
14 with terms established by the Secretary, assumes
15 the duties and obligations of the deceased owner
16 with respect to funds provided under this title.”.

17 (h) *ELIMINATION OF EXPIRATION OF RIGHT TO DRAW*
18 *HOME INVESTMENT TRUST FUNDS.*—Section 218 of the
19 Cranston-Gonzalez National Affordable Housing Act (42
20 U.S.C. 12748) is amended—

21 (1) by striking subsection (g); and

22 (2) by redesignating subsection (h) as subsection
23 (g).

24 (i) *ADJUSTED RECAPTURE AND REUSE OF SET-ASIDE*
25 *FOR COMMUNITY HOUSING DEVELOPMENTAL ORGANIZA-*

1 TIONS.—Section 231(b) of the Cranston-Gonzalez National
2 Affordable Housing Act (42 U.S.C. 12771(b)) is amended
3 to read as follows:

4 “(b) *RECAPTURE AND REUSE*.—If any funds reserved
5 under subsection (a) remain uninvested for a period of 24
6 months, the Secretary shall make such funds available to
7 the participating jurisdiction for any eligible activities
8 under title II of this Act without regard to whether a com-
9 munity housing development organization materially par-
10 ticipates in the use of such funds.”.

11 (j) *ASSET RECYCLING INFORMATION DISSEMINATION*
12 *EXPANSION*.—Section 245(b)(2) of the Cranston-Gonzalez
13 National Affordable Housing Act (42 U.S.C. 12785(b)(2))
14 is amended by striking “95 percent” and inserting “110
15 percent”.

16 (k) *ENVIRONMENTAL REVIEW REQUIREMENTS*.—

17 (1) *IN GENERAL*.—Section 288 of the Cranston-
18 Gonzalez National Affordable Housing Act (42 U.S.C.
19 12838) is amended by adding at the end the fol-
20 lowing:

21 “(e) *CATEGORICAL EXEMPTIONS*.—The following cat-
22 egories of activities carried out under this title shall be
23 statutorily exempt from environmental review under the
24 National Environmental Policy Act of 1969 (42 U.S.C.

1 4321 et seq.), and shall not require further review under
2 such Act—

3 “(1) new construction infill housing projects;

4 “(2) acquisition of real property for affordable
5 housing purposes;

6 “(3) rehabilitation projects carried out pursuant
7 to section 212(a)(1); and

8 “(4) new construction projects of 15 units or less.

9 “(f) REMOVING DUPLICATIVE REVIEWS.—

10 “(1) IN GENERAL.—To the extent practicable
11 and permitted by law, the Secretary shall ensure that
12 a project that has undergone an environmental review
13 under this section shall not be subject to a duplicative
14 environmental review solely due to the addition, sub-
15 stitution, or reallocation of other sources of Federal
16 assistance, if the scope, scale, and location of the
17 project remain substantially unchanged.

18 “(2) COORDINATION OF ENVIRONMENTAL REVIEW
19 RESPONSIBILITIES.—The Secretary shall, by regula-
20 tion, provide for coordination of environmental re-
21 view responsibilities with other Federal agencies to
22 streamline inter-agency compliance and avoid unnec-
23 essary duplication of effort under the National Envi-
24 ronmental Policy Act of 1969 (42 U.S.C. 4321 et seq.)
25 and other applicable laws.

1 *U.S.C. 8301 note) and any implementing regulations or*
2 *guidance, shall only apply to infrastructure improvements*
3 *conducted under section 212(a)(4) using funds provided*
4 *under subtitle A.*

5 **“SEC. 292. NONAPPLICABILITY OF CERTAIN REQUIREMENTS**
6 **FOR SMALL PROJECTS.**

7 *“Notwithstanding any other provision of law, the re-*
8 *quirements of section 3 of the Housing and Urban Develop-*
9 *ment Act of 1968 (12 U.S.C. 1701u), and any imple-*
10 *menting regulations or guidance, shall not apply to an ac-*
11 *tivity assisted under this title that involves rehabilitation,*
12 *construction, or other development of housing if—*

13 *“(1) the recipient of assistance under this title*
14 *is—*

15 *“(A) a State recipient pursuant to section*
16 *216; or*

17 *“(B) a participating jurisdiction that re-*
18 *ceived a total allocation of less than \$3,000,000*
19 *in the most recent fiscal year pursuant to section*
20 *216; and*

21 *“(2) the total number of dwelling units assisted*
22 *as a part of such activity is 50 or fewer.”.*

23 *(m) TECHNICAL AMENDMENTS.—The Cranston-Gon-*
24 *zalez National Affordable Housing Act (42 U.S.C. 12701*
25 *et seq.) is amended—*

1 (1) by striking “*Stewart B. McKinney Homeless*
2 *Assistance Act*” each place it appears and inserting
3 “*McKinney-Vento Homeless Assistance Act*”; and

4 (2) by striking “*Committee on Banking, Finance*
5 *and Urban Affairs*” each place it appears and insert-
6 *ing “Committee on Financial Services”.*

7 (n) *REALLOCATION NOT AVAILABLE FOR CERTAIN JU-*
8 *RISDICTIONS.—Section 217(d) of the Cranston-Gonzalez*
9 *National Affordable Housing Act (42 U.S.C. 12747(d)) is*
10 *amended—*

11 (1) *in paragraph (1), by striking the second sen-*
12 *tence and inserting the following: “Subject to para-*
13 *graph (4), jurisdictions eligible for such reallocations*
14 *shall include participating jurisdictions and jurisdic-*
15 *tions meeting the requirements of this title, including*
16 *the requirements in paragraphs (3), (4), and (5) of*
17 *section 216.”; and*

18 (2) *by adding at the end the following:*

19 “(4) *REALLOCATION NOT AVAILABLE FOR CER-*
20 *TAIN JURISDICTIONS.—The Secretary may decline to*
21 *make a reallocation available to a jurisdiction eligible*
22 *for such reallocation if such jurisdiction has failed to*
23 *meet or comply with any requirement under this*
24 *title.”.*

1 (o) AMENDMENTS TO QUALIFICATION AS AFFORDABLE
2 HOUSING.—Section 215(a) of the Cranston-Gonzalez Na-
3 tional Affordable Housing Act (42 U.S.C. 12745(a)) is
4 amended—

5 (1) in paragraph (1)(E), by striking “except
6 upon a foreclosure by a lender (or upon other transfer
7 in lieu of foreclosure) if such action (i) recognizes any
8 contractual or legal rights of public agencies, non-
9 profit sponsors, or others to take actions that would
10 avoid termination of low-income affordability in the
11 case of foreclosure or transfer in lieu of foreclosure,
12 and (ii) is not for the purpose of avoiding low income
13 affordability restrictions, as determined by the Sec-
14 retary; and” and inserting the following: “except—

15 “(i) upon a foreclosure by a lender (or
16 upon other transfer in lieu of foreclosure) if
17 such action—

18 “(I) recognizes any contractual or
19 legal rights of public agencies, non-
20 profit sponsors, or others to take ac-
21 tions that would avoid termination of
22 low-income affordability in the case of
23 foreclosure or transfer in lieu of fore-
24 closure; and

1 “(II) is not for the purpose of
2 avoiding low-income affordability re-
3 strictions, as determined by the Sec-
4 retary; or

5 “(ii) where existing affordable housing
6 is no longer financially viable due to un-
7 foreseen acts or occurrences beyond the rea-
8 sonable contemplation or control of the par-
9 ticipating jurisdiction in which the afford-
10 able housing is located or the owner of the
11 affordable housing that significantly impact
12 the financial or physical condition of the af-
13 fordable housing, as determined by the Sec-
14 retary; and”;

15 (2) by adding at the end the following:

16 “(8) *SMALL-SCALE HOUSING.*—

17 “(A) *IN GENERAL.*—Small-scale housing
18 shall qualify as affordable housing under this
19 title if—

20 “(i) each dwelling unit in such housing
21 bears rent in an amount that complies with
22 the requirements described in paragraph
23 (1)(A);

24 “(ii) each dwelling unit in such hous-
25 ing is occupied by a low-income family;

1 “(iii) no dwelling unit in such housing
2 is refused for leasing to a holder of a vouch-
3 er under section 8 of the United States
4 Housing Act of 1937 (42 U.S.C. 1437f) be-
5 cause of the status of the prospective tenant
6 as a holder of such voucher;

7 “(iv) such housing complies with the
8 requirement described in paragraph (1)(E);
9 and

10 “(v) the participating jurisdiction in
11 which such small-scale housing is located
12 monitors the compliance of such housing
13 with the requirements of this title in a
14 manner consistent with the purposes of sec-
15 tion 226(b), as determined by the Secretary.

16 “(B) *SMALL-SCALE HOUSING DEFINED.*—In
17 this paragraph, the term ‘small-scale housing’
18 means housing with not more than 4 dwelling
19 units each of which is made available for rent-
20 al.”.

21 (p) *TENANT AND PARTICIPANT PROTECTIONS FOR*
22 *SMALL-SCALE AFFORDABLE HOUSING.*—Section 225 of the
23 Cranston-Gonzalez National Affordable Housing Act (42
24 U.S.C. 12755) is amended by adding at the end the fol-
25 lowing:

1 “(e) *EXCEPTION.*—Paragraphs (2), (3), and (4) shall
2 *not apply to small-scale housing, as such term is defined*
3 *in section 215(a)(7).*”.

4 (q) *REVISION OF DEFINITION OF COMMUNITY LAND*
5 *TRUST.*—Section 104 of the Cranston-Gonzalez National
6 *Affordable Housing Act (42 U.S.C. 12704) is amended by*
7 *adding at the end the following:*

8 “(27) *The term ‘community land trust’ means a*
9 *nonprofit entity, a State, a unit of local government*
10 *or instrumentality of a State or unit of local govern-*
11 *ment that—*

12 “(A) *is not managed by, or an affiliate of,*
13 *a for-profit organization;*

14 “(B) *has as a primary purpose of acquir-*
15 *ing, developing, or holding land to provide hous-*
16 *ing that is permanently affordable to low- and*
17 *moderate-income persons;*

18 “(C) *monitors properties to ensure afford-*
19 *ability is preserved;*

20 “(D) *provides housing that is permanently*
21 *affordable to low- and moderate-income persons*
22 *using a ground lease, deed covenant, or other*
23 *similar legally enforceable measure, determined*
24 *acceptable by the Secretary, that—*

1 “(i) keeps housing affordable to low-
2 and moderate-income persons for not less
3 than 30 years; and

4 “(ii) enables low- and moderate-income
5 persons to rent or purchase the housing for
6 homeownership; and

7 “(E) maintains preemptive purchase op-
8 tions to purchase the property if such purchase
9 would allow the housing to remain affordable to
10 low-and moderate-income persons.”.

11 (r) *CONFORMING AMENDMENTS.*—*The Cranston-Gon-*
12 *zalez National Affordable Housing Act (42 U.S.C. 12701*
13 *et seq.) is amended—*

14 (1) *in section 233 by striking subsection (f); and*

15 (2) *in section 233(b)(6), by striking “to commu-*
16 *nity land trusts (as such term is defined in subsection*
17 *(f))” and inserting “to community land trusts (as*
18 *such term is defined in section 104)”.*

19 (s) *MINIMUM ALLOCATIONS.*—*Section 217(b) of the*
20 *Cranston-Gonzalez National Affordable Housing Act (42*
21 *U.S.C. 12747 (b)) is amended—*

22 (1) *in paragraph (2), by striking “\$500,000”*
23 *each place that term appears and inserting*
24 *“\$750,000”;*

25 (2) *in paragraph (3)—*

1 (A) by striking “jurisdictions that are allo-
2 cated an amount of \$500,000 or more” and in-
3 serting “jurisdictions that are allocated an
4 amount of \$750,000 or more”;

5 (B) by striking “that are allocated an
6 amount less than \$500,000” and inserting “that
7 are allocated an amount less than \$500,000 be-
8 fore the date of the enactment of the Housing for
9 the 21st Century Act or less than \$750,000 on or
10 after the date of the enactment of the Housing for
11 the 21st Century Act”; and

12 (C) by striking “, except as provided in
13 paragraph (4)”; and

14 (3) by striking paragraph (4).

15 (t) *ADDITIONAL TECHNICAL CORRECTIONS.—The*
16 *Cranston-Gonzalez National Affordable Housing Act (42*
17 *U.S.C. 12701 et seq.) is amended—*

18 (1) in section 108(a)(1), by striking “section
19 105(b)(15)” and inserting “section 105(b)(18)”; and

20 (2) in section 217(b)(1)(F), by striking “Sub-
21 committee on Housing and Community Development”
22 and inserting “Subcommittee on Housing, Transpor-
23 tation, and Community Development”.

1 **SEC. 202. COMMUNITY DEVELOPMENT FUND AMENDMENTS.**

2 (a) *IDENTIFYING REGULATORY BARRIERS TO HOUS-*
3 *ING SUPPLY.*—Section 104 of the Housing and Community
4 *Development Act of 1974 (42 U.S.C. 5304) is amended by*
5 *adding at the end the following:*

6 “(n) *PLAN TO TRACK AND REDUCE OVERLY BURDEN-*
7 *SOME LAND USE POLICIES.*—

8 “(1) *IN GENERAL.*—Beginning 1 year after the
9 *date of the enactment of this subsection, prior to re-*
10 *ceipt in any fiscal year of a grant from the Secretary*
11 *under subsection (b), (d)(1), or (d)(2)(B) of section*
12 *106, each recipient shall have prepared and sub-*
13 *mitted, not less frequently than once during the pre-*
14 *ceding 5-year period, a description of—*

15 “(A) *whether the jurisdiction served by the*
16 *recipient has adopted any of the types of land*
17 *use policies described in paragraph (2) during*
18 *the preceding 5-year period;*

19 “(B) *the plans the jurisdiction served by the*
20 *recipient has to adopt and implement any of the*
21 *types of land use policies described in paragraph*
22 *(2); and*

23 “(C) *any ways in which the jurisdiction*
24 *served by the recipient expects the planned adop-*
25 *tion of any of the types of land use policies de-*

1 *scribed in paragraph (2) would benefit the juris-*
2 *diction.*

3 “(2) *TYPES OF LAND USE POLICIES.*—*The types*
4 *of policies to be considered for the purposes of the sub-*
5 *mission of information required under paragraph (1)*
6 *include the following:*

7 “(A) *Expanding by-right multifamily zoned*
8 *areas.*

9 “(B) *Allowing duplexes, triplexes, or*
10 *fourplexes in areas zoned primarily for single-*
11 *family residential homes.*

12 “(C) *Allowing manufactured homes in areas*
13 *zoned primarily for single-family residential*
14 *homes.*

15 “(D) *Allowing multifamily development in*
16 *retail, office, and light manufacturing zones.*

17 “(E) *Allowing single-room occupancy devel-*
18 *opment wherever multifamily housing is allowed.*

19 “(F) *Reducing minimum lot size.*

20 “(G) *Ensuring historic preservation re-*
21 *quirements and other land use policies or re-*
22 *quirements are coordinated to encourage creation*
23 *of housing in historic buildings and historic dis-*
24 *tricts.*

1 “(H) Increasing the allowable floor area
2 ratio by allowing a higher ratio of total floor
3 area in a building in comparison to its lot size.

4 “(I) Creating transit-oriented development
5 zones.

6 “(J) Streamlining or shortening permitting
7 processes and timelines, including through one-
8 stop and parallel-process permitting.

9 “(K) Eliminating or reducing off-street
10 parking requirements.

11 “(L) Ensuring impact and utility invest-
12 ment fees accurately reflect required infrastruc-
13 ture needs and related impacts on housing af-
14 fordability are otherwise mitigated.

15 “(M) Allowing off-site construction, includ-
16 ing prefabricated construction.

17 “(N) Reducing or eliminating minimum
18 unit square footage requirements.

19 “(O) Allowing the conversion of office units
20 to apartments.

21 “(P) Allowing the subdivision of single-fam-
22 ily homes into duplexes.

23 “(Q) Allowing accessory dwelling units, in-
24 cluding detached accessory dwelling units, on all
25 lots with single-family homes.

1 “(R) *Establishing density bonuses.*

2 “(S) *Eliminating or relaxing residential*
3 *property height limitations.*

4 “(T) *Using property tax abatements to en-*
5 *able higher density and mixed-income commu-*
6 *nities.*

7 “(U) *Donating vacant land for affordable*
8 *housing development.*

9 “(V) *Enacting other relevant high-density,*
10 *single-family, and multifamily zoning policies*
11 *that the recipient chooses to report.*

12 “(3) *EFFECT OF SUBMISSION.—A submission*
13 *under this subsection shall not be binding with respect*
14 *to the use or distribution of amounts received under*
15 *section 106.*

16 “(4) *ACCEPTANCE OR NONACCEPTANCE OF*
17 *PLAN.—The acceptance or nonacceptance of any plan*
18 *submitted under this subsection in which the informa-*
19 *tion required under this subsection is provided may*
20 *not be considered an endorsement or approval of the*
21 *plan, policies, or methodologies, or lack thereof.*

22 “(5) *PROHIBITION ON USE OF INFORMATION FOR*
23 *ENFORCEMENT.—Information provided by a recipient*
24 *to the Secretary under this subsection may not be*
25 *used as the basis for any enforcement action.”.*

1 (b) *ADDITION OF AFFORDABLE HOUSING CONSTRUCTION AS AN ELIGIBLE ACTIVITY.*—

3 (1) *ELIGIBLE ACTIVITY.*—Section 105(a) of the
4 *Housing and Community Development Act of 1974*
5 (42 U.S.C. 5305(a)) is amended—

6 (A) in paragraph (25)(D), by striking
7 “and” at the end;

8 (B) in paragraph (26), by striking the pe-
9 riod at the end and inserting “; and”; and

10 (C) by adding at the end the following new
11 paragraph:

12 “(27) the new construction of affordable housing,
13 within the meaning given such term under section
14 215 of the *Cranston-Gonzalez National Affordable*
15 *Housing Act* (42 U.S.C. 12745), and which shall not
16 exceed 20-percent of the amounts allocated to the re-
17 cipient.”.

18 (2) *LOW- AND MODERATE-INCOME REQUIRE-*
19 *MENT.*—Section 105(c)(3) of the *Housing and Com-*
20 *munity Development Act of 1974* (42 U.S.C.
21 5305(c)(3)) is amended by striking “or rehabilita-
22 tion” and inserting “, rehabilitation, or new con-
23 struction”.

24 (3) *APPLICABILITY.*—The amendments made by
25 this subsection shall apply with respect only to

1 *amounts appropriated after the date of the enactment*
2 *of this Act.*

3 *(c) DATABASES OF PUBLICLY OWNED LAND.—*

4 *(1) IN GENERAL.—Section 104(b) of the Housing*
5 *and Community Development Act of 1974 (42 U.S.C.*
6 *5304(b)) is amended—*

7 *(A) in paragraph (5), by striking “and” at*
8 *the end;*

9 *(B) in paragraph (6), by striking the period*
10 *at the end and inserting “; and”; and*

11 *(C) by adding at the end the following:*

12 *“(7) the grantee maintains, on a publicly acces-*
13 *sible website, a searchable database that identifies all*
14 *parcels of undeveloped land owned by the grantee.”.*

15 *(2) EFFECTIVE DATE.—The amendments made*
16 *by this subsection shall take effect on October 1, 2026.*

17 **SEC. 203. GRANTS FOR PLANNING AND IMPLEMENTATION**
18 **ASSOCIATED WITH AFFORDABLE HOUSING.**

19 *(a) IN GENERAL.—The Secretary of Housing and*
20 *Urban Development shall, not later than 1 year after the*
21 *date of the enactment of this section, establish a program*
22 *to award grants on a competitive basis to eligible entities*
23 *to assist planning and implementation activities associated*
24 *with affordable housing.*

25 *(b) USE OF AMOUNTS.—*

1 (1) *BY REGIONAL PLANNING AGENCIES.*—*If an*
2 *eligible entity that receives amounts under this sec-*
3 *tion is a regional planning agency or consortia of re-*
4 *gional planning agencies, such eligible entity shall use*
5 *such amounts to assist planning activities with re-*
6 *spect to affordable housing, including—*

7 (A) *the development of housing plans;*

8 (B) *the substantial improvement of State or*
9 *local housing strategies;*

10 (C) *the development of new regulatory re-*
11 *quirements and processes;*

12 (D) *updating zoning codes;*

13 (E) *increasing the capacity to conduct hous-*
14 *ing inspections;*

15 (F) *increasing the capacity to reduce bar-*
16 *riers to housing supply elasticity and housing*
17 *affordability;*

18 (G) *the development of local or regional*
19 *plans for community development; and*

20 (H) *the substantial improvement of commu-*
21 *nity development strategies, including strategies*
22 *designed to—*

23 (i) *increase the availability of afford-*
24 *able housing and access to affordable hous-*
25 *ing;*

1 (ii) increase access to public transpor-
2 tation; and

3 (iii) advance sustainable or location-ef-
4 ficient community development goals.

5 (2) *BY STATES, INSULAR AREAS, METROPOLITAN*
6 *CITIES, AND URBAN COUNTIES.*—*If an eligible entity*
7 *that receives amounts under this section is a State,*
8 *insular area, metropolitan city, or urban county,*
9 *such eligible entity shall use such amounts to—*

10 (A) *implement and administer housing*
11 *strategies and housing plans;*

12 (B) *implement and administer any plans to*
13 *increase housing choice, address disparities in*
14 *housing needs, and provide greater access to op-*
15 *portunity;*

16 (C) *fund any community investments that*
17 *support goals identified in a housing strategy or*
18 *housing plan;*

19 (D) *implement and administer regulatory*
20 *requirements and processes with respect to re-*
21 *formed zoning codes;*

22 (E) *increase the capacity to conduct hous-*
23 *ing inspections;*

1 (F) increase the capacity to reduce barriers
2 to housing supply elasticity and housing afford-
3 ability;

4 (G) implement and administer local or re-
5 gional plans for community development; and

6 (H) fund any planning to increase—

7 (i) the availability of affordable hous-
8 ing and access to affordable housing;

9 (ii) access to public transportation;

10 and

11 (iii) any location-efficient community
12 development goals.

13 (3) *USE FOR ADMINISTRATIVE COSTS.*—A eligible
14 entity that receives amounts under this section may
15 not use more than 10-percent of such amounts for ad-
16 ministrative costs.

17 (c) *COORDINATION.*—To the extent practicable, the
18 Secretary shall coordinate with the Federal Transit Admin-
19 istrator in carrying out this section.

20 (d) *ADDITIONAL USES OF AMOUNTS.*—

21 (1) *HOUSING CONSTRUCTION.*—Expenditures on
22 new construction of housing shall be an eligible ex-
23 pense under this section.

24 (2) *BUILDINGS FOR GENERAL CONDUCT OF GOV-
25 ERNMENT.*—Expenditures on building for the general

1 *conduct of government, other than the Federal Gov-*
2 *ernment, shall be eligible under this section when nec-*
3 *essary and appropriate as a part of a natural hazard*
4 *mitigation project.*

5 *(e) DEFINITIONS.—In this subsection:*

6 (1) *ELIGIBLE ENTITY.—The term “eligible enti-*
7 *ty” means—*

8 (A) *a State, insular area, metropolitan city,*
9 *or urban county, as such terms are defined in*
10 *section 102 of the Housing and Community De-*
11 *velopment Act of 1974; or*

12 (B) *a regional planning agency or consortia*
13 *of regional planning agencies.*

14 (2) *HOUSING PLAN.—The term “housing plan”*
15 *means a plan to, with respect to an area within the*
16 *jurisdiction of an eligible entity—*

17 (A) *increase the amount of available hous-*
18 *ing to meet the demand for such housing and*
19 *any projected increase in the demand for such*
20 *housing;*

21 (B) *increase the affordability of housing;*

22 (C) *increase the accessibility of housing for*
23 *people with disabilities, including location-effi-*
24 *cient housing;*

1 **“SEC. 545. ANNUAL REPORT.**

2 “(a) *IN GENERAL.*—*The Secretary shall submit to the*
3 *Committee on Financial Services of the House of Represent-*
4 *atives and the Committee on Banking, Housing, and Urban*
5 *Affairs of the Senate and publish on a website of the De-*
6 *partment of Agriculture an annual report on the rural*
7 *housing programs carried out under this title.*

8 “(b) *CONTENTS.*—*The report required under sub-*
9 *section (a) shall include significant details on the informa-*
10 *tion about the health of the programs carried out by the*
11 *Rural Housing Service, including—*

12 “(1) *raw data about loan performance that can*
13 *be sorted by program and region;*

14 “(2) *a description of the housing stock of such*
15 *programs;*

16 “(3) *information about why properties end par-*
17 *ticipation in such programs, including maturation*
18 *prepayment, foreclosure, or other servicing issues; and*

19 “(4) *risk ratings for properties assisted under*
20 *such programs.*

21 “(c) *PROTECTION OF INFORMATION.*—*Data included*
22 *in a report required under subsection (a) may be aggregated*
23 *or anonymized to protect the financial information and*
24 *personal information of program participants.”.*

25 “(c) *APPLICATION REVIEW.*—

1 (1) *SENSE OF CONGRESS.*—*It is the sense of the*
2 *Congress, not later than 90 days after the date on*
3 *which the Secretary of Agriculture receives an appli-*
4 *cation for a loan, grant or combined loan and grant*
5 *under section 502 or 504 of the Housing Act of 1949*
6 *(42 U.S.C. 1472, 1474), the Secretary of Agriculture*
7 *should—*

8 (A) *review the application;*

9 (B) *complete the underwriting;*

10 (C) *make a determination of eligibility with*
11 *respect to the application; and*

12 (D) *notify the applicant of determination.*

13 (2) *REPORT.*—

14 (A) *IN GENERAL.*—*Not later than 90 days*
15 *after the date of enactment of this Act, and an-*
16 *nually thereafter until the date described in sub-*
17 *paragraph (B), the Secretary of Agriculture shall*
18 *submit to the Committee on Banking, Housing,*
19 *and Urban Affairs of the Senate and the Com-*
20 *mittee on Financial Services of the House of*
21 *Representatives a report that—*

22 (i) *details the timeliness of eligibility*
23 *determinations and final determinations*
24 *with respect to applications under section*
25 *502 and 504 of the Housing Act of 1949 (42*

1 *U.S.C. 1472, 1474), including justifications*
2 *for any eligibility determinations taking*
3 *longer than 90 days; and*

4 *(ii) includes recommendations to short-*
5 *en the timeline for notifications of eligi-*
6 *bility determinations described in subpara-*
7 *graph (A) to not more than 90 days.*

8 *(B) DATE DESCRIBED.—The date described*
9 *in this paragraph is the date on which, during*
10 *the preceding 5-year period, the Secretary of Ag-*
11 *riculture provides each eligibility determination*
12 *described in subparagraph (A) during the 90-day*
13 *period beginning on the date on which each ap-*
14 *plication is received.*

15 *(d) GAO REPORT ON RURAL HOUSING SERVICE*
16 *TECHNOLOGY.—Not later than 1 year after the date of en-*
17 *actment of this Act, the Comptroller General of the United*
18 *States shall submit to the Congress a report that includes—*

19 *(1) an analysis of how the outdated technology*
20 *used by the Rural Housing Service impacts partici-*
21 *pants in the programs of the Rural Housing Service;*

22 *(2) an estimate of the amount of funding that is*
23 *needed to modernize the technology used by the Rural*
24 *Housing Service; and*

1 (3) *an estimate of the number and type of new*
2 *employees the Rural Housing Service needs to mod-*
3 *ernize the technology used by the Rural Housing*
4 *Service.*

5 **SEC. 205. CHOICE IN AFFORDABLE HOUSING.**

6 (a) *PREAPPROVAL OF UNITS.*—Section 8(o)(8)(A) of
7 *the United States Housing Act of 1937 (42 U.S.C.*
8 *1437f(o)(8)(A)) is amended by adding at the end the fol-*
9 *lowing:*

10 “(iv) *INITIAL INSPECTION PRIOR TO*
11 *LEASE AGREEMENT.*—

12 “(I) *DEFINITION.*—*In this clause,*
13 *the term ‘new landlord’ means an*
14 *owner of a dwelling unit who has not*
15 *previously entered into a housing as-*
16 *sistance payment contract with a pub-*
17 *lic housing agency under this sub-*
18 *section for any dwelling unit.*

19 “(II) *EARLY INSPECTION.*—*Upon*
20 *the request of a new landlord, a public*
21 *housing agency may inspect the dwell-*
22 *ing unit owned by the new landlord to*
23 *determine whether the unit meets the*
24 *housing quality standards under sub-*
25 *paragraph (B) before the unit is se-*

1 lected by a family assisted under this
2 subsection.

3 “(III) *EFFECT.*—An inspection
4 conducted under subclause (II) that de-
5 termines that the dwelling unit meets
6 the housing quality standards under
7 subparagraph (B) shall satisfy the re-
8 quirements in this subparagraph and
9 subparagraph (C) if the new landlord
10 enters into a lease agreement with a
11 family assisted under this subsection
12 not later than 60 days after the date of
13 the inspection.

14 “(IV) *INFORMATION WHEN FAMILY*
15 *IS SELECTED.*—When a public housing
16 agency selects a family to participate
17 in the tenant-based assistance program
18 under this subsection, the public hous-
19 ing agency shall include in the infor-
20 mation provided to the family a list of
21 dwelling units that have been inspected
22 under subclause (II) and determined to
23 meet the housing quality standards
24 under subparagraph (B).”.

1 **(b) SATISFACTION OF INSPECTION REQUIREMENTS**
2 **THROUGH PARTICIPATION IN OTHER HOUSING PRO-**
3 **GRAMS.**—*Section 8(o)(8) of the United States Housing Act*
4 *of 1937 (42 U.S.C. 1437f(o)(8)) is amended by adding at*
5 *the end the following:*

6 **“(I) SATISFACTION OF INSPECTION RE-**
7 **QUIREMENTS THROUGH PARTICIPATION IN**
8 **OTHER HOUSING PROGRAMS.**—

9 **“(i) LOW-INCOME HOUSING TAX CRED-**
10 **IT-FINANCED BUILDINGS.**—*A dwelling unit*
11 *shall be deemed to meet the inspection re-*
12 *quirements under this paragraph if—*

13 **“(I) the dwelling unit is in a**
14 **building, the acquisition, rehabilita-**
15 **tion, or construction of which was fi-**
16 **nanced by a person who received a**
17 **low-income housing tax credit under**
18 **section 42 of the Internal Revenue**
19 **Code of 1986 in exchange for that fi-**
20 **nancing;**

21 **“(II) the dwelling unit was phys-**
22 **ically inspected and passed inspection**
23 **as part of the low-income housing tax**
24 **credit program described in subclause**

1 *(I) during the preceding 12-month pe-*
2 *riod; and*

3 *“(III) the applicable public hous-*
4 *ing agency is able to obtain the results*
5 *of the inspection described in subclause*
6 *(II).*

7 *“(i) HOME INVESTMENT PARTNER-*
8 *SHIPS PROGRAM.—A dwelling shall be*
9 *deemed to meet the inspection requirements*
10 *under this paragraph if—*

11 *“(I) the dwelling unit is assisted*
12 *under the HOME Investment Partner-*
13 *ships Program under title II of the*
14 *Cranston-Gonzalez National Affordable*
15 *Housing Act;*

16 *“(II) the dwelling unit was phys-*
17 *ically inspected and passed inspection*
18 *as part of the program described in*
19 *subclause (I) during the preceding 12-*
20 *month period; and*

21 *“(III) the applicable public hous-*
22 *ing agency is able to obtain the results*
23 *of the inspection described in subclause*
24 *(II).*

1 “(iii) *RURAL HOUSING SERVICE.*—A
2 *dwelling unit shall be deemed to meet the*
3 *inspection requirements under this para-*
4 *graph if—*

5 “(I) *the dwelling unit is assisted*
6 *by the Rural Housing Service of the*
7 *Department of Agriculture;*

8 “(II) *the dwelling unit was phys-*
9 *ically inspected and passed inspection*
10 *in connection with the assistance de-*
11 *scribed in subclause (I) during the pre-*
12 *ceding 12-month period; and*

13 “(III) *the applicable public hous-*
14 *ing agency is able to obtain the results*
15 *of the inspection described in subclause*
16 *(II).*

17 “(iv) *REMOTE OR VIDEO INSPEC-*
18 *TIONS.*—*When complying with inspection*
19 *requirements for a housing unit located in*
20 *a rural or small area using assistance*
21 *under this subtitle, the Secretary may allow*
22 *a grantee to conduct a remote or video in-*
23 *spection of a unit provided that the remote*
24 *or video inspection—*

1 “(I) covers a substantially similar
2 review of the relevant aspects of the
3 unit compared to an in-person inspec-
4 tion;

5 “(II) does not misrepresent the
6 condition of the unit; and

7 “(III) provides the information
8 necessary to fully and accurately
9 evaluate the conditions of the unit to
10 ensure that the unit meets the applica-
11 ble standards.

12 “(v) *RULE OF CONSTRUCTION.*—*Noth-*
13 *ing in clause (i), (ii), (iii), or (iv) may be*
14 *construed to affect the operation of a hous-*
15 *ing program described in, or authorized*
16 *under a provision of law described in, that*
17 *clause.”.*

18 **TITLE III—EXPANDING MANU-**
19 **FACTURED AND AFFORDABLE**
20 **HOUSING FINANCE OPPORTU-**
21 **NITIES**

22 **SEC. 301. MANUFACTURED HOUSING INNOVATIONS.**

23 (a) *IN GENERAL.*—*Section 603(6) of the National*
24 *Manufactured Housing Construction and Safety Standards*
25 *Act of 1974 (42 U.S.C. 5402(6)) is amended by striking*

1 “on a permanent chassis” and inserting “with or without
2 a permanent chassis”.

3 (b) *STANDARDS FOR MANUFACTURED HOMES BUILT*
4 *WITHOUT A PERMANENT CHASSIS.*—Section 604(a) of the
5 *National Manufactured Housing Construction and Safety*
6 *Standards Act of 1974 (42 U.S.C. 5403) is amended by*
7 *adding at the end the following:*

8 “(7) *STANDARDS FOR MANUFACTURED HOMES*
9 *BUILT WITHOUT A PERMANENT CHASSIS.*—

10 “(A) *IN GENERAL.*—The Secretary shall
11 *issue revised standards for manufactured homes*
12 *built without a permanent chassis and shall con-*
13 *sult with the consensus committee in the develop-*
14 *ment of such revised standards, using the process*
15 *described in paragraph (4).*

16 “(B) *CREATING FINAL STANDARDS.*—The
17 *Secretary shall, after consulting and conferring*
18 *with the consensus committee, establish stand-*
19 *ards to ensure manufactured homes without a*
20 *permanent chassis have—*

21 “(i) *a distinct label to be issued by the*
22 *Secretary distinguishing manufactured*
23 *homes built without a permanent chassis*
24 *from manufactured homes built on a per-*
25 *manent chassis;*

1 “(ii) a data plate, as described in sec-
2 tion 3280.5 of title 24, Code of Federal Reg-
3 ulations, distinguishing manufactured
4 homes built without a permanent chassis
5 from manufactured homes built on a per-
6 manent chassis; and

7 “(iii) a notation on any invoice pro-
8 duced by the manufacturer of a manufac-
9 tured home that is distinguishable from the
10 invoice for a manufactured home con-
11 structed with a permanent chassis.”.

12 (c) *MANUFACTURED HOME STANDARDS AND CERTIFI-*
13 *CATIONS.—Section 604 of the National Manufactured*
14 *Housing Construction and Safety Standards Act of 1974*
15 *(42 U.S.C. 5403) is amended by adding at the end the fol-*
16 *lowing:*

17 “(i) *MANUFACTURED HOME STANDARDS AND CER-*
18 *TIFICATIONS.—*

19 “(1) *IN GENERAL.—*

20 “(A) *INITIAL CERTIFICATION.—Subject to*
21 *subparagraph (B), not later than 1 year after*
22 *the date of enactment of this subsection, a State*
23 *shall submit to the Secretary an initial certifi-*
24 *cation that the laws and regulations of the*
25 *State—*

1 “(i) treat a manufactured home with-
2 out a chassis in parity with a manufac-
3 tured home (as defined and regulated by the
4 State); and

5 “(ii) subject a manufactured home
6 without a permanent chassis to the same
7 laws and regulations of the State as a man-
8 ufactured home built on a permanent chas-
9 sis with respect to financing, title, insur-
10 ance, manufacture, sale, taxes, transpor-
11 tation, installation, and other areas as the
12 Secretary determines, after consultation
13 with and approval by the consensus com-
14 mittee, are necessary to give effect to the
15 purpose of this section.

16 “(B) STATE PLAN SUBMISSION.—Any State
17 plan submitted under section 623(c) of the Na-
18 tional Manufactured Housing Construction and
19 Safety Standards Act of 1974 (42 U.S.C.
20 5422(c)) shall contain the required State certifi-
21 cation under subparagraph (A) or paragraph (3)
22 and, if contained therein, no additional or State
23 certification under subparagraph (A) or para-
24 graph (3).

1 “(C) *EXTENDED DEADLINE.*—*With respect*
2 *to a State with a legislature that meets bienni-*
3 *ally, the deadline for the submission of the ini-*
4 *tial certification required under subparagraph*
5 *(A) shall be 2 years after the date of enactment*
6 *of this subsection.*

7 “(D) *LATE CERTIFICATION.*—

8 “(i) *NO WAIVER.*—*The Secretary may*
9 *not waive the prohibition described in para-*
10 *graph (5)(B) with respect to a certification*
11 *submitted after the deadline under subpara-*
12 *graph (A) or paragraph (3) unless the Sec-*
13 *retary approves the late certification.*

14 “(ii) *RULE OF CONSTRUCTION.*—*Noth-*
15 *ing in this subsection shall be construed to*
16 *prevent a State from submitting the initial*
17 *certification required under subparagraph*
18 *(A) after the required deadline under that*
19 *subparagraph.*

20 “(2) *FORM OF STATE CERTIFICATION NOT PRE-*
21 *SENTED IN A STATE PLAN.*—*The initial certification*
22 *required under paragraph (1)(A), if not submitted*
23 *with a State plan under paragraph (1)(B), shall con-*
24 *tain, in a form prescribed by the Secretary, an attes-*
25 *tation by an official that the State has taken the steps*

1 *necessary to ensure the veracity of the certification re-*
2 *quired under paragraph (1)(A), including, as nec-*
3 *essary, by—*

4 “(A) *amending the definition of ‘manufac-*
5 *tured home’ in the laws and regulations of the*
6 *State; and*

7 “(B) *directing State agencies to amend the*
8 *definition of ‘manufactured home’ in regulations.*

9 “(3) *ANNUAL RECERTIFICATION.—Not later than*
10 *a date to be determined by the Secretary each year,*
11 *a State shall submit to the Secretary an additional*
12 *certification that—*

13 “(A) *confirms the accuracy of the initial*
14 *certification submitted under subparagraph (A)*
15 *or (B) of paragraph (1); and*

16 “(B) *certifies that any new laws or regula-*
17 *tions enacted or adopted by the State since the*
18 *date of the previous certification do not change*
19 *the veracity of the initial certification submitted*
20 *under paragraph (1)(A).*

21 “(4) *LIST.—The Secretary shall publish and*
22 *maintain in the Federal Register and on the website*
23 *of the Department of Housing and Urban Develop-*
24 *ment a list of States that are up-to-date with the sub-*

1 *mission of initial and subsequent certifications re-*
2 *quired under this subsection.*

3 “(5) *PROHIBITION.*—

4 “(A) *DEFINITION.*—*In this paragraph, the*
5 *term ‘covered manufactured home’ means a home*
6 *that is—*

7 “(i) *not considered a manufactured*
8 *home under the laws and regulations of a*
9 *State because the home is constructed with-*
10 *out a permanent chassis;*

11 “(ii) *considered a manufactured home*
12 *under the definition of the term in section*
13 *603; and*

14 “(iii) *constructed after the date of en-*
15 *actment of this subsection.*

16 “(B) *BUILDING, INSTALLATION, AND*
17 *SALE.*—*If a State does not submit a certification*
18 *under paragraph (1)(A) or paragraph (3) by the*
19 *date on which those certifications are required to*
20 *be submitted—*

21 “(i) *with respect to a State in which*
22 *the State administers the installation of*
23 *manufactured homes, the State shall pro-*
24 *hibit the manufacture, installation, or sale*

1 of a covered manufactured home within the
2 State; and

3 “(ii) with respect to a State in which
4 the Secretary administers the installation of
5 manufactured homes, the State and the Sec-
6 retary shall prohibit the manufacture, in-
7 stallation, or sale of a covered manufactured
8 home within the State.”.

9 (d) *OTHER FEDERAL LAWS REGULATING MANUFAC-*
10 *TURED HOMES.*—The Secretary of Housing and Urban De-
11 *velopment may coordinate with the heads of other Federal*
12 *agencies to ensure that Federal agencies treat a manufac-*
13 *tured home (that is defined in Federal laws and regulations*
14 *other than section 603 of the National Manufactured Hous-*
15 *ing Construction and Safety Standards Act of 1974 (42*
16 *U.S.C. 5402)) in the same manner as a manufactured home*
17 *(that is defined in section 603 of the National Manufactured*
18 *Housing Construction and Safety Standards Act of 1974*
19 *(42 U.S.C. 5402)), as amended by this Act.*

20 (e) *ASSISTANCE TO STATES.*—Section 609 of the Na-
21 *tional Manufactured Housing Construction and Safety*
22 *Standards Act of 1974 (42 U.S.C. 5408) is amended—*

23 (1) *in paragraph (1), by striking “and” at the*
24 *end;*

1 (2) *in paragraph (2), by striking the period at*
2 *the end and inserting “; and”; and*

3 (3) *by adding at the end the following:*

4 “*(3) model guidance to support the submission of*
5 *the certification required under section 604(i).”.*

6 (f) *PREEMPTION.—Nothing in this section or the*
7 *amendments made by this section may be construed as lim-*
8 *iting the scope of Federal preemption under section 604(d)*
9 *of the National Manufactured Housing Construction and*
10 *Safety Standards Act of 1974 (42 U.S.C. 5403(d)).*

11 (g) *PRIMARY AUTHORITY TO ESTABLISH MANUFAC-*
12 *TURED HOME CONSTRUCTION AND SAFETY STANDARDS.—*
13 *The National Manufactured Housing Construction and*
14 *Safety Standards Act of 1974 (42 U.S.C. 5401 et seq.) is*
15 *further amended—*

16 (1) *in section 603(7), by inserting “energy effi-*
17 *ciency,” after “design,”; and*

18 (2) *in section 604, by adding at the end the fol-*
19 *lowing:*

20 “*(j) PRIMARY AUTHORITY TO ESTABLISH STAND-*
21 *ARDS.—*

22 “*(1) IN GENERAL.—The Secretary shall have the*
23 *primary authority to establish Federal manufactured*
24 *home construction and safety standards.*

25 “*(2) APPROVAL FROM SECRETARY.—*

1 “(A) *IN GENERAL.*—*The head of any Fed-*
2 *eral agency that seeks to establish a manufac-*
3 *tured home construction and safety standard on*
4 *or after the date of the enactment of this sub-*
5 *section—*

6 “(i) *shall submit to the Secretary a*
7 *proposal describing such standard; and*

8 “(ii) *may not establish such standard*
9 *without approval from the Secretary.*

10 “(B) *REJECTION OF STANDARDS.*—*The Sec-*
11 *retary shall reject a standard submitted to the*
12 *Secretary for approval under subparagraph*
13 *(A)—*

14 “(i) *if the standard would significantly*
15 *increase the cost of producing manufactured*
16 *homes, as determined by the Secretary;*

17 “(ii) *if the standard would conflict*
18 *with existing manufactured home construc-*
19 *tion and safety standards established by the*
20 *Secretary; or*

21 “(iii) *for any other reason as deter-*
22 *mined appropriate by the Secretary.*

23 “(C) *RULE OF CONSTRUCTION.*—*Nothing in*
24 *this subsection may be construed to require the*
25 *Secretary to establish new or revised Federal*

1 *manufactured home construction and safety*
2 *standards.”.*

3 **SEC. 302. FHA SMALL-DOLLAR MORTGAGES.**

4 *(a) IN GENERAL.—Not later than 1 year after the date*
5 *of the enactment of this section, the Secretary of Housing*
6 *and Urban Development, acting through the Federal Hous-*
7 *ing Commissioner, may establish a pilot program to in-*
8 *crease access to small-dollar mortgages for mortgagors*
9 *which may include—*

10 *(1) authorizing direct payments to mortgagees to*
11 *incentivize the origination of small-dollar mortgages;*

12 *(2) adjusting terms and costs imposed by the*
13 *Federal Housing Administration with respect to*
14 *small-dollar mortgages;*

15 *(3) providing direct grants for mortgagors who*
16 *obtain small-dollar mortgages to cover costs associated*
17 *with—*

18 *(A) down payments;*

19 *(B) closing costs;*

20 *(C) appraisals; and*

21 *(D) title insurance;*

22 *(4) conducting outreach to potential mortgagors*
23 *about the availability of small-dollar mortgages; and*

24 *(5) providing technical assistance for mortgagees*
25 *that originate small-dollar mortgages.*

1 (b) *REPORT.*—*Beginning not later than 1 year after*
2 *the establishment of the pilot program under subsection (a)*
3 *and ending 1 year after the sunset of the pilot program,*
4 *the Federal Housing Commissioner shall submit to the Con-*
5 *gress an annual report that—*

6 (1) *tracks and evaluates the outcomes of small-*
7 *dollar mortgages originated by mortgagees as a result*
8 *of support provided under subsection (a);*

9 (2) *analyzes risks of the pilot program to the sol-*
10 *vency of the Mutual Mortgage Insurance Fund;*

11 (3) *includes data with respect to—*

12 (A) *the number of small-dollar mortgages*
13 *originated in the 10-year period preceding the*
14 *date of the enactment of this section, including*
15 *small-dollar mortgages insured or guaranteed by*
16 *the Federal Government and small-dollar mort-*
17 *gages not insured by the Federal Government;*

18 (B) *the original principal balance of each*
19 *small-dollar mortgage identified under subpara-*
20 *graph (A);*

21 (C) *demographic information about the*
22 *mortgagors associated with each such small-dol-*
23 *lar mortgages; and*

24 (D) *the number and type of mortgagees that*
25 *offer small-dollar mortgages;*

1 (4) provides a description of the fixed costs that
2 are associated with mortgages and the impact of such
3 costs on the ability of lenders to earn a market rate
4 return on small-dollar mortgages; and

5 (5) includes analysis, by regions of the United
6 States, including rural regions, that identifies regions
7 with the greatest need for, and the highest likelihood
8 of, the origination of small-dollar mortgages and re-
9 gions that could benefit the most from increased
10 availability of small-dollar mortgages.

11 (c) *SUNSET*.—The pilot program established under
12 subsection (a) shall terminate on the date that is 4 years
13 after the date on which the pilot program is established
14 under subsection (a).

15 (d) *EXPIRATION OF AUTHORITY*.—After the expiration
16 of the 3-year period beginning on the date of enactment of
17 this section, neither the Federal Housing Commissioner nor
18 the Secretary of Housing and Urban Development may
19 newly establish a pilot program to increase access to small-
20 dollar mortgages for mortgagors.

21 (e) *SMALL-DOLLAR MORTGAGE DEFINED*.—The term
22 “small-dollar mortgage” means a mortgage that—

23 (1) has an original principal balance of
24 \$100,000 or less; and

1 (2) is secured by a 1- to 4-unit property that is
2 the principal residence of the mortgagor.

3 **SEC. 303. COMMUNITY INVESTMENT AND PROSPERITY.**

4 (a) *REVISED STATUTES*.—The paragraph designated
5 as the “Eleventh” of section 5136 of the Revised Statutes
6 of the United States (12 U.S.C. 24) is amended, in the fifth
7 sentence, by striking “15” each place it appears and insert-
8 ing “20”.

9 (b) *FEDERAL RESERVE ACT*.—Section 9(23) of the
10 Federal Reserve Act (12 U.S.C. 338a) is amended, in the
11 fifth sentence, by striking “15” each place it appears and
12 inserting “20”.

13 (c) *STUDY*.—Not later than 2 years after the date of
14 the enactment of this section, and every 2 years thereafter,
15 the Comptroller of the Currency and the Board of Governors
16 of the Federal Reserve System shall each submit to the Com-
17 mittee on Financial Services of the House of Representa-
18 tives and the Committee on Banking, Housing, and Urban
19 Affairs of the Senate, a report, after consulting with the
20 other agency in the development of such report, about public
21 welfare investments that were made by associations under
22 section 5136 of the Revised Statutes of the United States
23 and State member banks under section 9(23) of the Federal
24 Reserve Act in the 2 previous calendar years, that—

1 (1) identifies the number of such investments,
2 broken down by—

3 (A) purpose;

4 (B) type;

5 (C) amount of assets of the association or
6 State member bank that made the investment,
7 using not less than 4 categories to describe the
8 amount of assets of the associations and banks;
9 and

10 (D) State, or other location;

11 (2) identifies the dollar amounts of such invest-
12 ments, broken down by—

13 (A) purpose;

14 (B) type;

15 (C) amount of assets of the association or
16 State member bank that made the investment,
17 using not less than 4 categories to describe the
18 amount of assets of the associations and banks;
19 and

20 (D) State or other location; and

21 (3) for each type of public welfare investment
22 identified under paragraphs (1) and (2), a descrip-
23 tion of the substantive and procedural requirements
24 that apply to each type of investment made under—

1 (A) *in the case of a report by the Com-*
2 *troller of the Currency, section 5136 of the Re-*
3 *vised Statutes of the United States; or*

4 (B) *in the case of a report by the Board of*
5 *Governors, section 9(23) of the Federal Reserve*
6 *Act.*

7 **TITLE IV—PROTECTING BOR-**
8 **ROWERS AND ASSISTED FAMI-**
9 **LIES**

10 **SEC. 401. EXCLUSION OF CERTAIN DISABILITY BENEFITS.**

11 (a) *IN GENERAL.*—Section 3(b)(4)(B) of the United
12 *States Housing Act of 1937 (42 U.S.C. 1437a(b)(4)(B)) is*
13 *amended—*

14 (1) *by redesignating clauses (iv) and (v) as*
15 *clauses (vi) and (vii), respectively; and*

16 (2) *by inserting after clause (iii) the following:*

17 “(iv) *with respect to the supported*
18 *housing program under section 8(o)(19),*
19 *any disability benefits received under chap-*
20 *ter 11 or chapter 15 of title 38, United*
21 *States Code, received by a veteran, except*
22 *that this exclusion may not apply to the*
23 *definition of adjusted income;*

24 “(v) *with respect to any household re-*
25 *ceiving rental assistance under the sup-*

1 ported housing program under section
2 8(o)(19) as it relates to eligibility for other
3 types of housing assistance, any disability
4 benefits received under chapter 11 or chap-
5 ter 15 of title 38, United States Code, re-
6 ceived by a veteran, except that this exclu-
7 sion may not apply to the definition of ad-
8 justed income;”.

9 (b) *SERVICE-CONNECTED DISABILITY COMPENSA-*
10 *TION.—Section 102(a)(20) of the Housing and Community*
11 *Development Act of 1974 (42 U.S.C. 5302(a)(20)) is amend-*
12 *ed by adding at the end the following:*

13 “(C) *SERVICE-CONNECTED DISABILITY COM-*
14 *PENSATION.—When determining whether a per-*
15 *son is a person of low- and moderate-income, a*
16 *person of low-income or a person of moderate-in-*
17 *come under this paragraph, a State, unit of gen-*
18 *eral local government, or Indian Tribe shall ex-*
19 *clude any service-connected disability compensa-*
20 *tion received by such person from the Depart-*
21 *ment of Veterans Affairs.”.*

22 (c) *TREATMENT OF CERTAIN DISABILITY BENEFITS.—*
23 *When determining the eligibility of a veteran to rent a resi-*
24 *dential dwelling unit constructed on Department property*
25 *on or after the date of the enactment of this Act, for which*

1 *assistance is provided as part of a housing assistance pro-*
2 *gram administered by the Secretary of Housing and Urban*
3 *Development and not yet in existence at the time of the en-*
4 *actment of this section, the Secretary shall exclude from in-*
5 *come any disability benefits received under chapter 11 or*
6 *chapter 15 of title 38, United States Code, by such person.*

7 *(d) REPORT.—The Comptroller General of the United*
8 *States shall, not later than 1 year after the date of the en-*
9 *actment of this Act, submit to the Congress a report that—*

10 *(1) examines how service-connected disability*
11 *compensation is treated for the purposes of deter-*
12 *mining eligibility for all programs administered by*
13 *the Secretary of Housing and Urban Development;*

14 *(2) identifies any instances where service-con-*
15 *nected disability compensation is treated in a manner*
16 *inconsistent with the amendments made by sub-*
17 *sections (a) and (b); and*

18 *(3) with respect to each program administered*
19 *by the Secretary of Housing and Urban Development*
20 *in which service-connected disability compensation is*
21 *treated inconsistently, provides legislative rec-*
22 *ommendations relating to how such program could*
23 *better serve veteran populations, and underserved*
24 *communities.*

25 *(e) DEFINITIONS.—In this section:*

1 (1) *DEPARTMENT PROPERTY.*—The term “De-
2 partment property” has the meaning given the term
3 in section 901 of title 38, United States Code.

4 (2) *SECRETARY.*—The term “Secretary” means
5 the Secretary of Housing and Urban Development.

6 **SEC. 402. MILITARY SERVICE QUESTION.**

7 (a) *IN GENERAL.*—Subpart A of part 2 of the Federal
8 Housing Enterprises Financial Safety and Soundness Act
9 of 1992 (12 U.S.C. 4541 et seq.) is amended by adding at
10 the end the following:

11 **“SEC. 1329. UNIFORM RESIDENTIAL LOAN APPLICATION.**

12 “Not later than 6 months after the date of enactment
13 of this section, the Director shall, by regulation or order,
14 require each enterprise to include a disclaimer below the
15 military service question which shall be above the signature
16 line on the form known as the Uniform Residential Loan
17 Application stating, ‘If yes, you may qualify for a VA
18 Home Loan. Consult your lender regarding eligibility.’”.

19 (b) *GAO STUDY.*—Not later than 18 months after the
20 date of enactment of this Act, the Comptroller General of
21 the United States shall conduct a study and submit to the
22 Congress a report on whether or not less than 80-percent
23 of lenders using the Uniform Residential Loan Application
24 have included on that form the disclaimer required under
25 section 1329 of the Federal Housing Enterprises Financial

1 *Safety and Soundness Act of 1992, as added by subsection*
2 *(a).*

3 **SEC. 403. HUD-USDA-VA INTERAGENCY COORDINATION.**

4 *(a) MEMORANDUM OF UNDERSTANDING.—Not later*
5 *than 180 days after the date of enactment of this Act, the*
6 *Secretary of Housing and Urban Development, the Sec-*
7 *retary of Agriculture, and the Secretary of Veterans Affairs*
8 *shall establish a memorandum of understanding, or other*
9 *appropriate interagency agreement, to share relevant hous-*
10 *ing-related research and market data that facilitates evi-*
11 *dence-based policymaking.*

12 *(b) INTERAGENCY REPORT.—*

13 *(1) REPORT.—Not later than 1 year after the*
14 *date of enactment of this Act, the Secretary of Hous-*
15 *ing and Urban Development, the Secretary of Agri-*
16 *culture, and the Secretary of Veterans Affairs shall*
17 *jointly submit to the Committee on Banking, Hous-*
18 *ing, and Urban Affairs, the Committee on Agri-*
19 *culture, Nutrition, and Forestry, and the Committee*
20 *on Veterans' Affairs of the Senate and the Committee*
21 *on Financial Services, the Committee on Agriculture,*
22 *and the Committee on Veterans' Affairs of the House*
23 *of Representatives a report that describes opportuni-*
24 *ties for increased collaboration between the Secretary*
25 *of Housing and Urban Development, the Secretary of*

1 *Agriculture, and the Secretary of Veterans Affairs to*
2 *improve efficiencies in housing programs.*

3 (2) *PUBLICATION.*—*The report required under*
4 *paragraph (1) shall, prior to submission, be published*
5 *in the Federal Register and open for comment for a*
6 *period of 30 days.*

7 **SEC. 404. FAMILY SELF-SUFFICIENCY ESCROW EXPANSION**
8 **PILOT PROGRAM.**

9 *Title I of the United States Housing Act of 1937 (42*
10 *U.S.C. 1437 et seq.) is amended by adding at the end the*
11 *following:*

12 **“SEC. 39. ESCROW EXPANSION PILOT PROGRAM.**

13 *“(a) DEFINITIONS.—In this section:*

14 *“(1) COVERED FAMILY.—The term ‘covered fam-*
15 *ily’ means a family that—*

16 *“(A) receives assistance under section 8 or*
17 *9 of this Act;*

18 *“(B) is enrolled in the pilot program; and*

19 *“(C) has an adjusted income that does not*
20 *exceed 80-percent of the area-median income at*
21 *the time of enrollment in the pilot program.*

22 *“(2) ELIGIBLE ENTITY.—The term ‘eligible enti-*
23 *ty’ means an entity described in subsection (c)(2) of*
24 *section 23.*

1 “(3) *PILOT PROGRAM.*—*The term ‘pilot program’*
2 *means the pilot program established under this sec-*
3 *tion.*

4 “(4) *WELFARE ASSISTANCE.*—*The term ‘welfare*
5 *assistance’ has the meaning given the term in section*
6 *984.103 of title 24, Code of Federal Regulations, or*
7 *any successor regulation.*

8 “(b) *PROGRAM ESTABLISHMENT.*—*The Secretary*
9 *shall, not later than 1 year after the date of the enactment*
10 *of this section, establish a pilot program under which the*
11 *Secretary shall select not more than 25 eligible entities to*
12 *establish and manage escrow accounts for not more than*
13 *a total of 5,000 covered families, in accordance with this*
14 *section.*

15 “(c) *ESCROW ACCOUNTS.*—

16 “(1) *IN GENERAL.*—*An eligible entity selected to*
17 *participate in the pilot program—*

18 “(A) *shall establish an interest-bearing es-*
19 *crow account and place into the account an*
20 *amount equal to any increase in the amount of*
21 *rent paid by each covered family in accordance*
22 *with the provisions of section 3, 8(o), or 8(y), as*
23 *applicable, that is attributable to increases in*
24 *earned income by the covered family during the*

1 *participation of such covered family in the pilot*
2 *program; and*

3 “(B) *notwithstanding any other provision*
4 *of law, may use existing funds made available to*
5 *such entity at any time under section 8 or 9 for*
6 *the purposes of making the escrow deposit for a*
7 *covered family assisted under, or residing in a*
8 *unit assisted under, section 8 or 9 provided that*
9 *such amounts are offset by the increase in the*
10 *amount of rent paid by the covered family.*

11 “(2) *WITHDRAWALS.—A covered family may*
12 *withdraw funds, including any interest earned, from*
13 *an escrow account established by an eligible entity*
14 *under the pilot program for such covered family—*

15 “(A) *after the covered family ceases to re-*
16 *ceive welfare assistance; and*

17 “(B)(i) *not earlier than the date that is 5*
18 *years after the date on which the eligible entity*
19 *establishes the escrow account under this sub-*
20 *section;*

21 “(ii) *not later than the date that is 7 years*
22 *after the date on which the eligible entity estab-*
23 *lishes the escrow account under this subsection, if*
24 *the covered family chooses to continue to partici-*
25 *pate in the pilot program after the date that is*

1 5 years after the date on which the eligible entity
2 establishes the escrow account;

3 “(iii) on the date the covered family ceases
4 to receive housing assistance under section 8 or
5 9, if such date is earlier than 5 years after the
6 date on which the eligible entity establishes the
7 escrow account;

8 “(iv) earlier than 5 years after the date on
9 which the eligible entity establishes the escrow
10 account, if the covered family is using the funds
11 to advance a self-sufficiency goal as approved by
12 the eligible entity; or

13 “(v) under other circumstances for good
14 cause as determined by the Secretary.

15 “(3) *INTERIM RECERTIFICATION.*—For the pur-
16 poses of the pilot program established under this sec-
17 tion, a covered family shall recertify the income of
18 such family not less than once each year.

19 “(4) *CONTRACT OR PLAN.*—An eligible entity
20 may not require a covered family to—

21 “(A) complete a contract that requires the
22 participation of the covered family in the pilot
23 program established under this section; or

1 “(B) participate in any individual training
2 or services plan as a condition for participating
3 in the pilot program.

4 “(d) *EFFECT OF INCREASES IN FAMILY INCOME.*—The
5 amount equal to any increase in the earned income of a
6 covered family from the date of enrollment of the covered
7 family in the pilot program established under this section
8 through the date all funds are withdrawn from the escrow
9 account established for such family under this section may
10 not be considered as income or a resource for purposes of
11 eligibility of the covered family for other benefits, or amount
12 of benefits payable to the family, under any program ad-
13 ministered by the Secretary.

14 “(e) *APPLICATION.*—

15 “(1) *IN GENERAL.*—An eligible entity seeking to
16 participate in the pilot program shall submit to the
17 Secretary an application—

18 “(A) at such time, in such manner, and
19 containing such information as the Secretary
20 may require by notice; and

21 “(B) that includes the number of covered
22 families to which the eligible entity intends to
23 provide escrow accounts under this section.

1 “(2) *GEOGRAPHIC AND ENTITY VARIETY.*—*The*
2 *Secretary shall ensure that eligible entities selected to*
3 *participate in the pilot program—*

4 “(A) *are located across various States and*
5 *in both urban and rural areas; and*

6 “(B) *vary by size and type, including both*
7 *public housing agencies and private owners of*
8 *projects receiving project-based rental assistance*
9 *under section 8.*

10 “(f) *NOTIFICATION AND OPT-OUT.*—*An eligible entity*
11 *participating in the pilot program shall—*

12 “(1) *notify each covered family of their enroll-*
13 *ment in the pilot program;*

14 “(2) *provide each covered family with a detailed*
15 *description of the pilot program, including how the*
16 *pilot program will impact their rent and finances;*

17 “(3) *inform each covered family that the family*
18 *may not simultaneously participate in the pilot pro-*
19 *gram and the Family Self-Sufficiency program under*
20 *this section; and*

21 “(4) *provide each covered family with the ability*
22 *to elect not to participate in the pilot program—*

23 “(A) *not less than 2 weeks before the date on*
24 *which the escrow account is established under*
25 *subsection (c); and*

1 “(B) at any point during the duration of
2 the pilot program.

3 “(g) *MAXIMUM RENTS.*—During the term of participa-
4 tion by a covered family in the pilot program, the amount
5 of rent paid by the covered family shall be calculated under
6 the section 3 or 8(o), as applicable.

7 “(h) *PILOT PROGRAM TIMELINE.*—

8 “(1) *AWARDS.*—Not later than 18 months after
9 the date of enactment of this section, the Secretary
10 shall select the eligible entities to participate in the
11 pilot program.

12 “(2) *ESTABLISHMENT AND TERMS OF AC-*
13 *COUNTS.*—An eligible entity selected to participate in
14 the pilot program shall—

15 “(A) not later than 6 months after selection,
16 establish escrow accounts under subsection (c) for
17 covered families; and

18 “(B) maintain those escrow accounts for not
19 less than 5 years, or until the date the family
20 ceases to receive assistance under section 8 or 9,
21 and, at the discretion of the covered family, not
22 more than 7 years after the date on which the es-
23 crow account is established.

24 “(i) *NONPARTICIPATION AND HOUSING ASSISTANCE.*—

1 “(1) *IN GENERAL.*—A family that elects not to
2 participate in the pilot program may not be delayed
3 or denied assistance under section 8 or 9 for reason
4 of such election.

5 “(2) *NO TERMINATION.*—Housing assistance may
6 not be terminated as a consequence of participating,
7 or not participating, in the pilot program under this
8 section for any period of time.

9 “(j) *STUDY.*—Not later than 8 years after the date the
10 Secretary selects eligible entities to participate in the pilot
11 program under this section, the Secretary shall conduct a
12 study and submit to the Committee on Banking, Housing,
13 and Urban Affairs of the Senate and the Committee on Fi-
14 nancial Services of the House of Representatives a report
15 on outcomes for covered families that participated in the
16 pilot program, which shall evaluate the effectiveness of the
17 pilot program in assisting families to achieve economic
18 independence and self-sufficiency, and the impact coaching
19 and supportive services, or the lack thereof, had on indi-
20 vidual incomes.

21 “(k) *WAIVERS.*—The Secretary may, upon the written
22 request of an eligible entity receiving amounts under this
23 section, waive requirements under this section that relate
24 to the administration of the pilot program for the eligible
25 entity that submitted the request if such waiver would allow

1 *such eligible entity to effectively administer the pilot pro-*
2 *gram and make the required escrow account deposits under*
3 *this section.*

4 “(l) *TERMINATION.*—*The pilot program established*
5 *under this section shall terminate on the date that is 10*
6 *years after the date of enactment of this section.*”

7 **SEC. 405. REFORMS TO HOUSING COUNSELING AND FINAN-**
8 **CIAL LITERACY PROGRAMS.**

9 (a) *IN GENERAL.*—*Section 106 of the Housing and*
10 *Urban Development Act of 1968 (12 U.S.C. 1701x) is*
11 *amended—*

12 (1) *in subsection (a)(4)(C), by striking “ade-*
13 *quate distribution” and all that follows through “fore-*
14 *closure rates” and inserting “that the recipients are*
15 *geographically diverse and include organizations that*
16 *serve urban or rural areas”;*

17 (2) *in subsection (e), by adding at the end the*
18 *following:*

19 “(6) *PERFORMANCE REVIEW.*—*The Secretary—*

20 “(A) *may conduct periodic reviews; and*

21 “(B) *shall conduct performance reviews of*
22 *all organizations receiving assistance under this*
23 *section that—*

1 “(i) consist of a review of the organiza-
2 tion’s or entity’s compliance with all pro-
3 gram requirements; and

4 “(ii) may take into account the organi-
5 zation’s or entity’s aggregate counselor per-
6 formance under paragraph (7)(B).

7 “(7) CONSIDERATIONS.—

8 “(A) COVERED MORTGAGE LOAN DE-
9 FINED.—In this paragraph, the term ‘covered
10 mortgage loan’ means any loan which is secured
11 by a first or subordinate lien on residential real
12 property (including individual units of con-
13 dominiums and cooperatives) designed prin-
14 cipally for the occupancy of between 1 and 4
15 families that is—

16 “(i) insured by the Federal Housing
17 Administration under title II of the Na-
18 tional Housing Act (12 U.S.C. 1707 et seq.);
19 or

20 “(ii) guaranteed under section 184 or
21 184A of the Housing and Community De-
22 velopment Act of 1992 (12 U.S.C. 1715z-
23 13a, 1715z-13b).

24 “(B) COMPARISON.—For each counselor em-
25 ployed by an organization receiving assistance

1 *under this section for pre-purchase housing coun-*
2 *seling, the Secretary may consider the perform-*
3 *ance of the counselor compared to the default*
4 *rate of all counseled borrowers of a covered mort-*
5 *gage loan in comparable markets and such other*
6 *factors as the Secretary determines appropriate*
7 *to further the purposes of this section.*

8 “(8) *CERTIFICATION.*—*If, based on the compari-*
9 *son required under paragraph (7)(B), the Secretary*
10 *determines that a counselor lacks competence to pro-*
11 *vide counseling in the areas described in subsection*
12 *(e)(2) and such action will not create a significant*
13 *loss of capacity for housing counseling services in the*
14 *service area, the Secretary may—*

15 “(A) *require continued education coupled*
16 *with successful completion of a probationary pe-*
17 *riod;*

18 “(B) *require retesting if the counselor con-*
19 *tinues to demonstrate a lack of competence under*
20 *paragraph (7)(B); and*

21 “(C) *suspend an individual certification if*
22 *a counselor fails to demonstrate competence after*
23 *not fewer than 2 retesting opportunities under*
24 *subparagraph (B).”;*

25 *(3) in subsection (i)—*

1 (A) by redesignating paragraph (3) as
2 paragraph (4); and

3 (B) by inserting after paragraph (2) the fol-
4 lowing:

5 “(3) *TERMINATION OF ASSISTANCE.*—

6 “(A) *IN GENERAL.*—*The Secretary may*
7 *deny renewal of covered assistance to an organi-*
8 *zation or entity receiving covered assistance if*
9 *the Secretary determines that the organization or*
10 *entity, or the individual through which the orga-*
11 *nization or entity provides counseling, is not in*
12 *compliance with program requirements—*

13 “(i) *based on the performance review*
14 *described in subsection (e)(6); and*

15 “(ii) *in accordance with existing regu-*
16 *lations issued by the Secretary.*

17 “(B) *NOTICE.*—*The Secretary shall give an*
18 *organization or entity receiving covered assist-*
19 *ance not less than 60 days prior written notice*
20 *of any denial of renewal under this paragraph,*
21 *and the determination of renewal shall not be fi-*
22 *nalized until the end of that notice period.*

23 “(C) *INFORMAL CONFERENCE.*—*If requested*
24 *in writing by the organization or entity within*
25 *the notice period described in subparagraph (B),*

1 *the organization or entity shall be entitled to an*
2 *informal conference with the Deputy Assistant*
3 *Secretary of Housing Counseling on behalf of the*
4 *Secretary at which the organization or entity*
5 *may present for consideration specific factors*
6 *that the organization or entity believes were be-*
7 *yond the control of the organization or entity*
8 *and that caused the failure to comply with pro-*
9 *gram requirements, such as a lack of lender or*
10 *servicer coordination or communication with*
11 *housing counseling agencies and individual*
12 *counselors.”; and*

13 *(4) by adding at the end the following:*

14 “(j) *OFFERING FORECLOSURE MITIGATION COUN-*
15 *SELING.—*

16 “(1) *COVERED MORTGAGE LOAN DEFINED.—In*
17 *this subsection, the term ‘covered mortgage loan’*
18 *means any loan which is secured by a first or subor-*
19 *dinate lien on residential real property (including in-*
20 *dividual units of condominiums and housing coopera-*
21 *tives) or stock or membership in a cooperative owner-*
22 *ship housing corporation designed principally for the*
23 *occupancy of between 1 and 4 families that is—*

1 “(A) insured by the Federal Housing Ad-
2 ministration under title II of the National Hous-
3 ing Act (12 U.S.C. 1707 et seq.);

4 “(B) guaranteed under section 184 or 184A
5 of the Housing and Community Development Act
6 of 1992 (12 U.S.C. 1715z–13a, 1715z–13b);

7 “(C) made, guaranteed, or insured by the
8 Department of Veterans Affairs; or

9 “(D) made, guaranteed, or insured by the
10 Department of Agriculture.

11 “(2) *OPPORTUNITY FOR BORROWERS.*—A bor-
12 rower with respect to a covered mortgage loan who is
13 30 days or more delinquent on payments for the cov-
14 ered mortgage loan shall be given an opportunity to
15 participate in available housing counseling.

16 “(3) *COST.*—If the requirements of sections
17 202(a)(3) and 205(f) of the National Housing Act (12
18 U.S.C. 1708(a)(3), 1711(f)) are met, the fair market
19 rate cost of counseling for delinquent borrowers de-
20 scribed in paragraph (2) with respect to a covered
21 mortgage loan described in paragraph (1)(A) shall be
22 paid for by the Mutual Mortgage Insurance Fund, as
23 authorized under section 203(r)(4) of the National
24 Housing Act (12 U.S.C. 1709(r)(4)).”

1 **SEC. 406. ESTABLISHMENT OF EVICTION HELPLINE.**

2 (a) *IN GENERAL.*—*The Secretary of Housing and*
3 *Urban Development shall, not later than 1 year after the*
4 *date of the enactment of this Act—*

5 (1) *establish a hotline to provide tenants of cov-*
6 *ered federally assisted rental dwelling units with*
7 *counseling, resources, and referrals to available assist-*
8 *ance relating to eviction-related matters; and*

9 (2) *provide information about such hotline to*
10 *tenants of covered federally assisted rental dwelling*
11 *units by publishing information about such hotline in*
12 *common areas of each federally assisted rental dwell-*
13 *ings and through other means determined appropriate*
14 *by the Secretary.*

15 (b) *DEFINITIONS.*—*In this section:*

16 (1) *ASSISTANCE.*—*The term “assistance” means*
17 *any grant, loan, subsidy, contract, cooperative agree-*
18 *ment, or other form of financial assistance, but such*
19 *term does not include the insurance or guarantee of*
20 *a loan, mortgage, or pool of loans or mortgages.*

21 (2) *COVERED FEDERALLY ASSISTED RENTAL*
22 *DWELLING UNIT.*—*The term “covered federally as-*
23 *sisted rental dwelling unit” means a residential*
24 *dwelling unit—*

25 (A) *that is made available for rental; and*

1 (B)(i) for which assistance is provided, or
2 that is part of a housing project for which assist-
3 ance is provided, under any program adminis-
4 tered by the Secretary of Housing and Urban
5 Development, including—

6 (I) the public housing program under
7 the United States Housing Act of 1937 (42
8 U.S.C. 1437 et seq.);

9 (II) the program for rental assistance
10 under section 8 of the United States Hous-
11 ing Act of 1937 (42 U.S.C. 1437f);

12 (III) the HOME Investment Partner-
13 ships program under title II of the Cran-
14 ston-Gonzalez National Affordable Housing
15 Act (42 U.S.C. 12721 et seq.);

16 (IV) title IV of the McKinney-Vento
17 Homeless Assistance Act (42 U.S.C. 11360
18 et seq.);

19 (V) the Housing Trust Fund program
20 under section 1338 of the Housing and
21 Community Development Act of 1992 (12
22 U.S.C. 4568);

23 (VI) the program for supportive hous-
24 ing for the elderly under section 202 of the
25 Housing Act of 1959 (12 U.S.C. 1701q);

1 (VII) the program for supportive hous-
2 ing for persons with disabilities under sec-
3 tion 811 of the Cranston-Gonzalez National
4 Affordable Housing Act (42 U.S.C. 8013);

5 (VIII) the AIDS Housing Opportuni-
6 ties program under subtitle D of title VIII
7 of the Cranston-Gonzalez National Afford-
8 able Housing Act (42 U.S.C. 12901 et seq.);

9 (IX) the program for Native American
10 housing under the Native American Hous-
11 ing Assistance and Self-Determination Act
12 of 1996 (25 U.S.C. 4101 et seq.); and

13 (X) the program for housing assistance
14 for Native Hawaiians under title VIII of
15 the Native American Housing Assistance
16 and Self-Determination Act of 1996 (25
17 U.S.C. 4221 et seq.); or

18 (ii) that is a property, or is on or in a
19 property, that has a federally backed mortgage
20 loan or federally backed multifamily mortgage
21 loan, as such terms are defined in section
22 4024(a) of the CARES Act (15 U.S.C. 9058(a)).

23 **SEC. 407. TEMPERATURE SENSOR PILOT PROGRAM.**

24 (a) *IN GENERAL.*—The Secretary of Housing and
25 Urban Development shall establish a temperature sensor 3-

1 *year pilot program to provide grants to public housing*
2 *agencies and owners of covered federally assisted rental*
3 *dwelling units to acquire, install, and test the efficacy of*
4 *approved temperature sensors in residential dwelling units*
5 *to ensure such units remain in compliance with tempera-*
6 *ture requirements.*

7 *(b) ELIGIBILITY.—*

8 *(1) IN GENERAL.—The Secretary shall, not later*
9 *than 180 days after the date of the enactment of this*
10 *Act, establish eligibility criteria for public housing*
11 *agencies and owners of covered federally assisted rent-*
12 *al dwelling units to participate in the pilot program*
13 *established pursuant to subsection (a).*

14 *(2) CRITERIA.—In establishing the eligibility*
15 *criteria described in paragraph (1), the Secretary*
16 *shall ensure—*

17 *(A) the pilot program includes a diverse*
18 *range of participants that represent different ge-*
19 *ographic regions, climate regions, unit sizes, and*
20 *types of housing; and*

21 *(B) that the functionality of an approved*
22 *temperature sensor will be installed and tested*
23 *using amounts awarded under this section, in-*
24 *cluding internet connectivity requirements.*

1 (c) *INSTALLATION.*—Each public housing agency or
2 owner of a covered federally assisted rental dwelling unit
3 that acquires 1 or more approved temperature sensors under
4 this section shall, after receiving written permission from
5 the resident of a dwelling unit, install such temperature
6 sensor and monitor the data from such temperature sensor.

7 (d) *COLLECTION OF COMPLAINT RECORDS.*—

8 (1) *IN GENERAL.*—Each public housing agency
9 or owner of a covered federally assisted rental dwell-
10 ing unit that installs 1 or more approved temperature
11 sensors under this section shall collect and retain in-
12 formation about temperature-related complaints and
13 violations.

14 (2) *DEFINITIONS.*—The Secretary shall, not later
15 than 180 days after the date of the enactment of this
16 Act, define the terms “temperature-related com-
17 plaints” and “temperature-related violations” for the
18 purposes of this section.

19 (e) *DATA COLLECTION.*—

20 (1) *IN GENERAL.*—Data collected from tempera-
21 ture sensors acquired and installed by public housing
22 agencies and owners of covered federally assisted rent-
23 al dwelling units under this section shall be retained
24 until the Secretary notifies the public housing agency

1 *or owner that the pilot program and the evaluation*
2 *of the pilot program are complete.*

3 (2) *PERSONALLY IDENTIFIABLE INFORMATION.—*

4 *The Secretary shall, not later than 180 days after the*
5 *date of the enactment of this Act, establish standards*
6 *for the protection of personally identifiable informa-*
7 *tion collected during the pilot program by public*
8 *housing agencies, owners of federally assisted rental*
9 *dwelling units, and the Secretary.*

10 (f) *PILOT PROGRAM EVALUATION.—*

11 (1) *INTERIM EVALUATION.—Not later than 12*
12 *months after the establishment of the pilot program*
13 *under this section, the Secretary shall publicly pub-*
14 *lish and submit to the Congress a report that—*

15 (A) *examines the number of temperature-re-*
16 *lated complaints and violations in federally as-*
17 *sisted rental dwelling units with temperature*
18 *sensors, disaggregated by temperature sensor*
19 *technology and climate region—*

20 (i) *that occurred before the installation*
21 *of such sensor, if known; and*

22 (ii) *that occurred after the installation*
23 *of such sensor; and*

24 (B) *identifies any barriers to full utility of*
25 *temperature sensor capabilities, including*

1 *broadband internet access and tenant participa-*
2 *tion.*

3 (2) *FINAL EVALUATION.*—*Not later than 36*
4 *months after the conclusion of the pilot program es-*
5 *tablished by the Secretary under this section, the Sec-*
6 *retary shall publicly publish and submit to the Con-*
7 *gress a report that—*

8 (A) *examines the number of temperature-re-*
9 *lated complaints and violations in federally as-*
10 *sisted rental dwelling units with temperature*
11 *sensors, disaggregated by temperature sensor*
12 *technology and climate region—*

13 (i) *that occurred before the installation*
14 *of such sensor; and*

15 (ii) *that occurred after the installation*
16 *of such sensor;*

17 (B) *identifies any barriers to full utility of*
18 *temperature sensor capabilities, including*
19 *broadband internet access and tenant participa-*
20 *tion; and*

21 (C) *compares the utility of various tempera-*
22 *ture sensor technologies based on—*

23 (i) *climate zones;*

24 (ii) *cost;*

25 (iii) *features; and*

1 (iv) any other factors identified by the
2 Secretary.

3 (g) *DEFINITIONS.*—For the purposes of this section:

4 (1) *APPROVED TEMPERATURE SENSOR.*—The
5 term “approved temperature sensor” means an inter-
6 net capable temperature reporting device able to
7 measure ambient air temperature to the tenth degree
8 Fahrenheit and Celsius selected from a list of such de-
9 vices approved in advance by the Secretary.

10 (2) *ASSISTANCE.*—The term “assistance” means
11 any grant, loan, subsidy, contract, cooperative agree-
12 ment, or other form of financial assistance, but such
13 term does not include the insurance or guarantee of
14 a loan, mortgage, or pool of loans or mortgages.

15 (3) *COVERED FEDERALLY ASSISTED RENTAL*
16 *DWELLING UNIT.*—The term “covered federally as-
17 sisted rental dwelling unit” means a residential
18 dwelling unit that is made available for rental and
19 for which assistance is provided, or that is part of a
20 housing project for which assistance is provided,
21 under—

22 (A) the program for project-based rental as-
23 sistance under section 8 of the United States
24 Housing Act of 1937 (42 U.S.C. 1437f);

1 (B) the public housing program under the
2 *United States Housing Act of 1937 (42 U.S.C.*
3 *1437 et seq.)*;

4 (C) the program for supportive housing for
5 the elderly under section 202 of the *Housing Act*
6 *of 1959 (12 U.S.C. 1701q)*; or

7 (D) the program for supportive housing for
8 persons with disabilities under section 811 of the
9 *Cranston-Gonzalez National Affordable Housing*
10 *Act (42 U.S.C. 8013)*.

11 (4) OWNER.—The term “owner” means—

12 (A) with respect to the program for project-
13 based rental assistance under section 8 of the
14 *United States Housing Act of 1937 (42 U.S.C.*
15 *1437f)*, any private person or entity, including
16 a cooperative, an agency of the Federal Govern-
17 ment, or a public housing agency, having the
18 legal right to lease or sublease dwelling units;

19 (B) with respect to the public housing pro-
20 gram under the *United States Housing Act of*
21 *1937 (42 U.S.C. 1437 et seq.)*, a public housing
22 agency or an owner entity of public housing
23 units as defined in section 905.108 of title 24,
24 *Code of Federal Regulations*;

1 (C) with respect to the program for sup-
2 portive housing for the elderly under section 202
3 of the Housing Act of 1959 (12 U.S.C. 1701q),
4 a private nonprofit organization as defined
5 under section 202(k)(4) of the Housing Act of
6 1959; and

7 (D) with respect to the program for sup-
8 portive housing for persons with disabilities
9 under section 811 of the Cranston-Gonzalez Na-
10 tional Affordable Housing Act (42 U.S.C. 8013),
11 a private nonprofit organization as defined
12 under section 811(k)(5) of the Cranston-Gonzalez
13 National Affordable Housing Act.

14 **SEC. 408. GAO STUDIES.**

15 (a) *REPORT TO CONGRESS.*—Not later than 1 year
16 after the date of the enactment of this Act, the Comptroller
17 General of the United States shall carry out a study and
18 submit to the Congress a report that identifies options to
19 remove barriers and improve housing for persons who are
20 elderly or disabled, including any potential impacts of pro-
21 viding capital advances for—

22 (1) the program for supportive housing for the
23 elderly under section 202 of the Housing Act of 1959
24 (12 U.S.C. 1701q); and

1 (2) *the program for supportive housing for per-*
2 *sons with disabilities under section 811 of the Cran-*
3 *ston-Gonzalez National Affordable Housing Act (42*
4 *U.S.C. 8013).*

5 ***(b) GAO STUDY TO DETERMINE PROXIMITY OF HOUS-***
6 ***ING TO SUPERFUND SITES.***—*Not later than 1 year after*
7 *the date of the enactment of this section, the Comptroller*
8 *General of the United States shall carry out a study and*
9 *submit to the Congress a report that identifies how many*
10 *residential dwelling units, and how many dwelling units*
11 *that are a part of public housing (as such term is defined*
12 *in section 3(b) of the United States Housing Act of 1937*
13 *(42 U.S.C. 1437a(b))), are located less than 1 mile from*
14 *a site that is included on the National Priorities List estab-*
15 *lished pursuant to section 105 of the Comprehensive Envi-*
16 *ronmental Response, Compensation, and Liability Act of*
17 *1980 (42 U.S.C. 9605).*

18 ***(c) REPORT TO CONGRESS.***—*Not later than 1 year*
19 *after the date of the enactment of this Act, the Comptroller*
20 *General of the United States shall carry out a study and*
21 *submit to the Committee on Financial Services of the House*
22 *of Representatives and the Committee on Banking, Hous-*
23 *ing, and Urban Affairs of the Senate a report that—*

1 (1) *establishes a comprehensive definition of resi-*
2 *dential heirs property, or family land inherited with-*
3 *out a will or legal documentation of ownership;*

4 (2) *examines the occurrence of and consequences*
5 *to owners of residential heirs property, and provides*
6 *an estimate regarding the number of current residen-*
7 *tial heirs properties;*

8 (3) *describes the objectives and requirements of*
9 *the Uniform Partition of Heirs Property Act as ap-*
10 *proved by the National Conference of Commissioners*
11 *on Uniform State Laws in 2010;*

12 (4) *details the various resources that may be*
13 *available to the owners of residential heirs properties,*
14 *including housing counseling, legal services, and fi-*
15 *nancial assistance to resolve residential heirs property*
16 *title issues from the Federal Government, nonprofits,*
17 *and institutes of higher education; and*

18 (5) *makes recommendations with respect to how*
19 *to reduce the number of residential heirs properties,*
20 *including—*

21 (A) *by incentivizing States and other juris-*
22 *dictions which enact or adopt the Uniform Par-*
23 *tition of Heirs Property Act or similar such re-*
24 *forms;*

1 (B) by awarding grants to States and other
2 jurisdictions to assist residents of such States
3 and jurisdictions to establish and document
4 property ownership rights or settle a decedent's
5 estate;

6 (C) by awarding grants to entities which
7 provide housing counseling, legal assistance, and
8 financial assistance to homeowners and their
9 heirs relating to title clearing and home reten-
10 tion efforts of heirs' property and which target
11 services to low- and moderate-income persons or
12 provide services in neighborhoods that have a
13 high concentration of low- and moderate-income
14 persons; and

15 (D) by conducting other activities that as-
16 sist individuals to clear title with respect to
17 heirs' property and with general estate planning.

18 **TITLE V—ENHANCING OVER-**
19 **SIGHT OF HOUSING PRO-**
20 **VIDERS**

21 **SEC. 501. REQUIREMENT TO TESTIFY.**

22 Section 7 of the Department of Housing and Urban
23 Development Act (42 U.S.C. 3535) is amended by adding
24 at the end the following new subsection:

1 “(u) *ANNUAL TESTIMONY.*—*The Secretary shall ap-*
2 *pear before the Committee on Financial Services of the*
3 *House of Representatives and the Committee on Banking,*
4 *Housing, and Urban Affairs of the Senate at an annual*
5 *hearing and present testimony regarding the operations of*
6 *the Department during the preceding year, including—*

7 “(1) *the current programs and operations of the*
8 *Department;*

9 “(2) *the physical condition of all public housing*
10 *and other housing assisted by the Department;*

11 “(3) *the financial health of the mortgage insur-*
12 *ance funds of the Federal Housing Agency;*

13 “(4) *oversight by the Department of grantees and*
14 *subgrantees for purposes of preventing waste, fraud,*
15 *and abuse;*

16 “(5) *the progress made by the Federal Govern-*
17 *ment in ending the affordable housing and homeless-*
18 *ness crises;*

19 “(6) *the capacity of the Department to deliver on*
20 *its statutory mission; and*

21 “(7) *other ongoing activities of the Department,*
22 *as appropriate.”.*

1 **SEC. 502. IMPROVING PUBLIC HOUSING AGENCY ACCOUNT-**
2 **ABILITY.**

3 (a) *IN GENERAL.*—*The Secretary shall require each*
4 *covered public housing agency to provide a notice each year*
5 *to the Secretary that—*

6 (1) *indicates that if a receiver or Federal mon-*
7 *itor remains appointed for the covered public housing*
8 *agency as of October 1 of the calendar year to which*
9 *such notice relates;*

10 (2) *provides the date on which the receiver or*
11 *Federal monitor was first appointed and the projected*
12 *date, if known, the appointment of the receiver or*
13 *Federal monitor will be terminated; and*

14 (3) *identifies the current receiver or Federal*
15 *monitor appointed to oversee the public housing agen-*
16 *cy.*

17 (b) *FEDERAL MONITOR AND RECEIVER TRANS-*
18 *PARENCY.*—

19 (1) *Notwithstanding any other provision of law,*
20 *not later than October 1 of each year, each receiver*
21 *or Federal monitor that is currently appointed to*
22 *oversee a covered public housing agency shall provide*
23 *to the Committee on Financial Services of the House*
24 *of Representatives and the Committee on Banking,*
25 *Housing, and Urban Affairs of the Senate a written*
26 *assessment that—*

1 (A) describes the management and oversight
2 activities of the receiver or Federal monitor for
3 the covered public housing agency;

4 (B) identifies the significant factors that led
5 to the appointment of the receiver or Federal
6 monitor for the covered public housing agency;

7 (C) identifies the factors that remain unre-
8 solved at the covered public housing agency that
9 have led to the continued oversight of the receiver
10 or Federal monitor; and

11 (D) includes a timeline developed by the re-
12 ceiver or Federal monitor that projects when the
13 factors identified under subparagraphs (B) and
14 (C) will be resolved.

15 (2) In addition to the written assessment re-
16 quired in paragraph (1), upon written request by the
17 Committee on Financial Services of the House of Rep-
18 resentatives or the Committee on Banking, Housing,
19 and Urban Affairs of the Senate, each receiver or Fed-
20 eral monitor appointed to oversee a covered public
21 housing agency shall promptly furnish additional or
22 supplemental information requested by the Committee
23 on Financial Services of the House of Representatives
24 or the Committee on Banking, Housing, and Urban
25 Affairs of the Senate with respect to the covered pub-

1 *lic housing agency which such receiver or Federal*
2 *monitor is appointed to oversee, including presenting*
3 *testimony upon request.*

4 *(c) DISCLOSURE REQUIRED.—The Secretary shall, not*
5 *later than 1 year after the date of the enactment of this*
6 *section, require each covered public housing agency to pub-*
7 *licly disclose, on the website of the covered public housing*
8 *agency, with respect to each contract entered into by such*
9 *covered public housing agency in the preceding year, the*
10 *following information:*

11 *(1) All material information about the contract,*
12 *including the goods and service provided.*

13 *(2) The identity of the vendor selected to receive*
14 *the contract.*

15 *(3) The date of the solicitation of the contract.*

16 *(4) The relevant information pertaining to the*
17 *bids and quotes solicited for the contract.*

18 *(5) The name of the official who solicited the*
19 *contract.*

20 *(d) INSPECTOR GENERAL REVIEW.—Not later than*
21 *180 days after receiving a written request from the Com-*
22 *mittee on Financial Services of the House of Representa-*
23 *tives or the Committee on Banking, Housing, and Urban*
24 *Affairs of the Senate, the inspector general shall provide to*
25 *the requesting committee an analysis of—*

1 (1) *the status of any covered public housing*
2 *agency's compliance with any agreements entered into*
3 *between the covered public housing agency and the*
4 *Department of Housing and Urban Development, in-*
5 *cluding specific areas of deficiency and progress to-*
6 *ward compliance;*

7 (2) *a review of actions taken by the receiver or*
8 *Federal monitor appointed to oversee a covered public*
9 *housing agency and any private sector housing devel-*
10 *opment partners pursuant to such agreement, includ-*
11 *ing any gaps in oversight by the receiver or Federal*
12 *monitor;*

13 (3) *an assessment of the physical conditions of*
14 *housing provided by the covered public housing agen-*
15 *cy, including the status of the covered public housing*
16 *agency's compliance with relevant health and safety*
17 *requirements;*

18 (4) *an examination of any allegations of waste,*
19 *fraud, abuse or violations of Federal law committed*
20 *by employees or contractors of the covered public*
21 *housing agency;*

22 (5) *any additional pertinent information, as de-*
23 *termined necessary and appropriate by the inspector*
24 *general; and*

1 (6) *any recommendations of the inspector gen-*
2 *eral that relate to how to improve the compliance of*
3 *the covered public housing agency with any agree-*
4 *ments entered into with the Department of Housing*
5 *and Urban Development or enhance the oversight of*
6 *the receiver or Federal monitor over such covered pub-*
7 *lic housing agency.*

8 (e) *DEFINITIONS.—*

9 (1) *COVERED PUBLIC HOUSING AGENCY.—The*
10 *term “covered public housing agency” means a public*
11 *housing agency (as such term is defined in section*
12 *3(b) of the United States Housing Act of 1937 (42*
13 *U.S.C. 1437a(b))) for which an administrative or ju-*
14 *dicial receiver or Federal monitor was appointed.*

15 (2) *INSPECTOR GENERAL.—The term “inspector*
16 *general” means the inspector general of the Depart-*
17 *ment of Housing and Urban Development.*

18 (3) *SECRETARY.—The term “Secretary” means*
19 *the Secretary of Housing and Urban Development.*

Amend the title so as to read: “A bill to increase the supply of housing in America, and for other purposes.”.

Union Calendar No. 392

119TH CONGRESS
2D Session

H. R. 6644

[Report No. 119-457, Part I]

A BILL

A bill to increase the supply of housing in America,
and for other purposes.

JANUARY 15, 2026

Reported from the Committee on Financial Services with
amendments

JANUARY 15, 2026

Committee on Veterans' Affairs discharged; committed to
the Committee of the Whole House on the State of the
Union and ordered to be printed