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119TH CONGRESS
1ST SESSION

H. R. 5990

To require the Secretary of Housing and Urban Development to establish a pilot program to provide grants to implementing organizations to administer a whole-home repairs program for eligible homeowners and eligible landlords, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 7, 2025

Ms. WILLIAMS of Georgia (for herself and Mr. DOWNING) introduced the following bill; which was referred to the Committee on Financial Services

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A BILL

To require the Secretary of Housing and Urban Development to establish a pilot program to provide grants to implementing organizations to administer a whole-home repairs program for eligible homeowners and eligible landlords, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ‘‘Whole-Home Repairs Act of 2025’’.

SEC. 2. WHOLE-HOME REPAIRS PILOT PROGRAM.

(a) DEFINITIONS.—In this section:

(1) AFFORDABLE UNIT.—The term ''affordable unit'' means a unit for which the monthly rental payment is not more than 30 percent of the gross income of an individual earning at or below 80 percent of the area median income, as defined by the Secretary.

(2) ASSISTED UNIT.—The term ''assisted unit'' means a unit that undergoes repair or rehabilitation work through a whole-home repairs program administered by an implementing organization under this section.

(3) ELIGIBLE HOMEOWNER.—The term ''eligible homeowner'' means a homeowner—

(A) with a household income that—

(i) is not more than 80 percent of the area median income; or

(ii) meets the income eligibility requirements for receiving assistance or benefits under a specified program, as defined in paragraph (11); and

(B) who is—

(i) an owner of record as evidenced by a publicly recorded deed and occupies the home on which repairs are to be conducted as their principal residence;

(ii) an owner-occupant of the manufactured home on which repairs are to be conducted; or

(iii) an owner who can demonstrate an ownership interest in the property on which repairs are to be conducted, including a person who has inherited an interest in that property.

(4) ELIGIBLE LANDLORD.—The term ''eligible landlord'' means an individual—

(A) who owns, as determined by the relevant implementing organization, fewer than 10 eligible rental properties, with a majority of affordable units and not more than 50 total units, operated as primary residences in which a majority ownership interest is held by the individual, the spouse of the individual, or the dependent children of the individual, or any closely held legal entity controlled by the individual, the spouse of the individual, or the dependent children of the individual, either individually or collectively; and

(B) who agrees to the provisions described in subsection (b)(3).

(5) ELIGIBLE RENTAL PROPERTY.—The term ‘‘eligible rental property’’ means a residential property that—

(A) is leased, or offered exclusively for lease, as a primary residence by an eligible landlord; and

(B) includes affordable units.

(6) FORGIVABLE LOAN.—The term ‘‘forgivable loan’’ means a loan—

(A) made to an eligible landlord;

(B) that is secured by a lien recorded against a residential property; and

(C) that may be forgiven by the implementing organization not later than the date that is 3 years after the completion of the repairs if the eligible landlord has maintained compliance with the loan agreement described in subsection (b)(3).

(7) IMPLEMENTING ORGANIZATION.—The term ‘‘implementing organization’’—

(A) means a unit of general local government or a State that—

(i) will administer a whole-home repairs program through an agency, department, or other entity; or

(ii) enter into agreements with 1 or more local governments, municipal authorities, other governmental authorities, including a tribally designated housing entity, or qualified nonprofit organizations, to administer a whole-home repairs program as a subrecipient; and

(B) does not include a redundant entity in a jurisdiction already served by a grantee under subsection (b).

(8) INDIAN TRIBE.—The term ''Indian tribe'' has the meaning given the term in section 4 of the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4103).

(9) QUALIFIED NONPROFIT.—The term ''qualified nonprofit'' means a nonprofit organization that—

(A) has received funding, as a recipient or subrecipient, through—

(i) the Community Development Block Grant program under title I of the Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.);

(ii) the HOME Investment Partnerships program under subtitle A of title II of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 12741 et seq.);

(iii) the Lead-Based Paint Hazard Reduction grant program under section 1011 of the Residential Lead-Based Paint Hazard Reduction Act of 1992 (42 U.S.C. 4852) or a grant under the Healthy Homes Initiative administered by the Secretary pursuant to sections 501 and 502 of the Housing and Urban Development Act of 1970 (12 U.S.C. 1701z–1, 1701z–2);

(iv) the Self-Help and Assisted Homeownership Opportunity program authorized under section 11 of the Housing Opportunity Program Extension Act of 1996 (42 U.S.C. 12805 note);

(v) a rural housing program under title V of the Housing Act of 1949 (42 U.S.C. 1471 et seq.); or

(vi) the Neighborhood Reinvestment Corporation established under the Neighborhood Reinvestment Corporation Act (42 U.S.C. 8101 et seq.);

(B) has coordinated, performed, or otherwise been engaged in weatherization, lead remediation, or home-repair work for not less than 2 years;

(C) has been certified by the Environmental Protection Agency, or by a State authorized by the Environmental Protection Agency to administer a certification program, as—

(i) eligible to carry out activities under the lead renovation, repair and painting program; or

(ii) a Home Certification Organization under the Energy Star program established by section 324A of the Energy Policy and Conservation Act (42 U.S.C. 6294a) or the WaterSense program under section 324B of that Act (42 U.S.C. 6294b), or recognized or otherwise approved by the Environmental Protection Agency as a Home Certification Organization under either of those programs; or

(D) is a community development financial institution, as defined in section 103 of the Community Development Banking and Financial Institutions Act of 1994 (12 U.S.C. 4702).

(10) SECRETARY.—The term ''Secretary'' means the Secretary of Housing and Urban Development.

(11) SPECIFIED PROGRAM.—For purposes of paragraph (3)(A)(ii), the term ''specified program'' means any of the following:

(A) The Medicaid program established under title XIX of the Social Security Act (42 U.S.C. 1396 et seq.).

(B) The State Children's Health Insurance Program established under title XXI of the Social Security Act (42 U.S.C. 1397aa et seq.).

(C) The supplemental security income benefits program established under title XVI of the Social Security Act (42 U.S.C. 1381 et seq.).

(D) The supplemental nutrition assistance program established under the Food and Nutrition Act of 2008 (7 U.S.C. 2011 et seq.).

(E) The temporary assistance for needy families program established under part A of title IV of the Social Security Act (42 U.S.C. 601 et seq.).

(12) STATE.—The term ''State'' means—

(A) each State of the United States;

(B) the District of Columbia;

(C) the Commonwealth of Puerto Rico;

(D) any territory or possession of the United States; and

(E) an Indian tribe.

(13) TRIBALLY DESIGNATED HOUSING ENTITY.—The term ''tribally designated housing entity'' has the meaning given the term in section 4 of the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4103).

(14) WHOLE-HOME REPAIRS.—The term ''whole-home repairs'' means modifications, repairs, or updates to homeowner or renter-occupied units to address—

(A) physical and sensory accessibility for individuals with disabilities and older adults, such as bathroom and kitchen modifications, installation of grab bars and handrails, guards and guardrails, lifting devices, ramp additions or repairs, sidewalk addition or repair, or doorway or hallway widening;

(B) habitability and safety concerns, such as repairs needed to ensure residential units are fit for human habitation and free from defective conditions or health and safety hazards; or

(C) energy and water efficiency, resilience, and weatherization.

(b) PILOT PROGRAM.—

(1) ESTABLISHMENT.—Not later than 1 year after the date of enactment of this Act, the Secretary shall establish a pilot program to provide grants to implementing organizations to administer a whole-home repairs program for eligible homeowners and eligible landlords.

(2) USE OF FUNDS.—An implementing organization that receives a grant under this subsection—

(A) shall provide grants to eligible homeowners to implement whole-home repairs not covered by other Federal home repair programs and up to a maximum amount per unit, which maximum amount should—

(i) reflect local construction costs and the level of repairs needed in each unit; and

(ii) be calculated and approved by the Secretary;

(B) shall provide loans, which may be forgivable, to eligible landlords to implement whole-home repairs not covered by other Federal home repair programs for individual affordable units, public and common use areas within the property, and common structural elements up to a maximum amount per unit, area, or element, as applicable, which maximum amount should—

(i) reflect local construction costs; and

(ii) be calculated and approved by the Secretary;

(C) shall evaluate, or provide assistance to eligible homeowners and eligible landlords to evaluate, whole-home repair program funds provided under this subsection with Federal, State, and local home repair programs to provide the greatest benefit to the greatest number of eligible landlords and eligible homeowners and avoid duplication of benefits and redundancies;

(D) shall ensure that—

(i) all repairs funded or facilitated through an award under this subsection have been completed;

(ii) if repairs are not completed and the plan for whole-home repairs is not updated to reflect the new scope of work, that the loan or grant is repaid on a prorated basis based on completed work; and

(iii) any unused grant or loan balance is returned to the implementing organization, and is reused by the implementing organization for a new whole-home repair grant or loan under this subsection;

(E) may use not more than 5 percent of the awarded funds to carry out related functions, including workforce training for home repair professions, which shall be related to efforts to increase the number of home repairs performed and approved by the Secretary;

(F) may use not more than 10 percent of the awarded funds for administrative expenses; and

(G) shall comply with Federal accessibility requirements and standards under applicable Federal fair housing and civil rights laws and regulations, including section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794).

(3) LOAN AGREEMENT.—In a loan agreement with an eligible landlord under this subsection, an implementing organization shall include provisions establishing that the eligible landlord shall, for each eligible rental property for which a loan is used to fund repairs under this subsection—

(A) comply with Federal accessibility requirements and standards under applicable Federal fair housing and civil rights laws and regulations, including section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794); and

(B)(i) if the landlord is renting the assisted units available in the eligible rental property to tenants receiving tenant-based rental assistance under section 8(o) of the United States Housing Act of 1937 (42 U.S.C. 1437f(o)), under another tenant-based rental assistance program administered by the Secretary or the Secretary of Agriculture, or under a tenant-based rental subsidy provided by a State or local government, comply with the program requirements under the relevant tenant-based rental assistance program; or

(ii) if the eligible landlord is not renting to tenants receiving rental-based assistance as described in clause (i)—

(I)(aa) offer to extend the lease of current tenants on current terms, other than the terms described in subclause (iv) for not less than 3 years beginning after the completion of the repairs, unless the lease is terminated due to failure to pay rent, performance of an illegal act within the rental unit, or a violation of an obligation of tenancy that the tenants failed to correct after notice; and

(bb) if the tenant of an assisted unit moves out of the assisted unit at any point in the 3-year period following the loan agreement, maintain the unit as an affordable unit for the remainder of the 3-year period;

(II) provide documentation verifying that the property, upon completion of approved renovations, has met all applicable State and local housing and building codes;

(III) attest that the landlord has no known serious violations of renter protections that have resulted in fines, penalties, or judgments during the preceding 10 years; and

(IV) cap annual rent increases for each assisted unit at 5 percent of base rent or inflation, whichever is lower, for not less than 3 years beginning after the completion of the repairs.

(4) APPLICATION.—

(A) IN GENERAL.—An implementing organization desiring an award under this subsection shall submit to the Secretary an application that includes—

(i) the geographic scope of the whole-home repairs program to be administered by the implementing organization, including the plan to address need in any rural, suburban, or urban area within a jurisdiction;

(ii) a plan for selecting subrecipients, if applicable;

(iii) how the implementing organization plans to execute the coordination of Federal, State, and local home repair programs, including programs administered by the Department of Energy or the Department of Agriculture, to increase efficiency and reduce redundancy;

(iv) available data on the need for affordable and quality housing within the geographic scope of the whole-home repairs program, and any plans to preserve affordability through the term of the award;

(v) how the implementing organization plans to process and verify applications for grants from eligible homeowners and applications for loans from eligible landlords; and

(vi) such other information as the Secretary requires to determine the ability of an applicant to carry out a program under this subsection.

(B) CONSIDERATIONS.—In making awards under this subsection, the Secretary shall—

(i) with respect to applications submitted by States other than the District of Columbia and the territories of the United States, prioritize those applications with a demonstrated plan to—

(I) make a good faith effort to implement the pilot program in every jurisdiction; and

(II) provide non-metropolitan areas, or subrecipients serving non-metropolitan areas if applicable, with a share of total funds commensurate to their population;

(ii) aim to select applicants so that the awardees collectively span diverse geographies, with an intent to understand the impact of the pilot program under this subsection in urban, suburban, rural, and Tribal settings; and

(iii) not disqualify implementing organizations that were awarded grants under the pilot program in prior application cycles.

(5) PROGRAM INFORMATION.—The Secretary shall make available to grant recipients under this subsection information regarding existing Federal programs for which grant recipients may coordinate or provide assistance in coordinating applications for those programs in accordance with paragraph (2)(C).

(6) GRANT NUMBER.—In each year in which an award is made under this subsection, the Secretary shall award assistance to—

(A) not less than 2, and not more than 10, implementing organizations, as application numbers and funding permit; and

(B) not more than 1 implementing organization in any State.

(7) LOANS THAT ARE NOT FORGIVEN.—If a loan made by an implementing organization under paragraph (2)(B) is not forgiven, the loan repayment funds shall be reused by the implementing organization for a new whole-home repair grant or loan under this subsection.

(8) SUPPLEMENT, NOT SUPPLANT.—Amounts awarded under this subsection to implementing organizations shall supplement, not supplant, other Federal, State, and local funds made available to those entities.

(9) STREAMLINING PROGRAM DELIVERY AND ENSURING EFFICIENCY.—To the extent possible, in carrying out the pilot program under this subsection, the Secretary shall—

(A) endeavor to improve efficiency of service delivery, as well as the experience of and impact on the taxpayer, by encouraging programmatic collaboration and information sharing across Federal, State, and local programs for home repair or improvement, including programs administered by the Department of Agriculture; and

(B) enhance collaboration and cross-agency streamlining efforts that reduce the burdens of multiple income verification processes and applications on the eligible homeowner, the eligible landlord, the implementing organization, and the Federal Government, including by establishing assistance application procedures for income eligibility under this subsection that recognize income eligibility determinations for assistance using any of the criteria under subsection (a)(3)(A) that have been used for assistance applications during the 1-year period preceding the date on which an eligible homeowner or eligible landlord applies for assistance under this subsection.

(10) REPORTING REQUIREMENTS.—

(A) ANNUAL REPORT.—An implementing organization that receives a grant under this subsection shall submit to the Secretary an annual report on initial funding that includes—

(i) the number of units served, including reporting on both homeownership and rental units, as well as accessible units;

(ii) the average cost per unit for modifications or repairs and the nature of those modifications or repairs, including reporting on accessibility and both homeownership and rental units;

(iii) the number of applications received, served, denied, or not completed, disaggregated by geographic area;

(iv) the aggregated demographic data of grant recipients, which may include data on income range, urban, suburban, and rural residency, age, and racial and ethnic identity;

(v) the aggregated demographic data of loan recipients, which may include data on income range, urban, suburban, and rural residency, age, and racial and ethnic identity;

(vi) an affirmation that the implementation organization has complied with the applicable regulations, including compliance with Federal accessibility requirements;

(vii) in the first year of receiving a grant, and as certified in subsequent reports, a comprehensive plan to prevent waste, fraud, and abuse in the administration of the pilot program, which shall include, at a minimum—

(I) a policy enacted and enforced by the implementing organization to monitor ongoing expenditures under this subsection and ensure compliance with applicable regulations;

(II) a policy enacted and enforced by the implementing organization to detect and deter fraudulent activity, including fraud occurring in individual projects and patterns of fraud by parties involved in the expenditure of funds under this subsection;

(III) a statement setting forth any violations detected by the implementing organization during the previous calendar year, including details about steps taken to achieve compliance and any remedial measures; and

(IV) a certification by the chief executive or most senior compliance officer of the organization that the organization maintains sufficient staff and resources to effectively carry out the above-mentioned policies; and

(viii) such other information as the Secretary may require.

(B) REPORTING REQUIREMENT ALIGNMENT.—To limit the costs of implementing the pilot program under this subsection, the Secretary shall endeavor, to the extent possible, to structure reporting requirements such that they align with the data reporting requirements in place for funding streams that implementing organizations are likely to use in partnership with funding from this subsection, including the reporting requirements under—

(i) the Community Development Block Grant program under title I of the Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.);

(ii) the HOME Investment Partnerships program under subtitle A of title II of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 12741 et seq.);

(iii) the Weatherization Assistance Program for low-income persons established under part A of title IV of the Energy Conservation and Production Act (42 U.S.C. 6861 et seq.); and

(iv) the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4101 et seq.).

(C) PILOT PROGRAM PERIOD REPORTS.—Not less frequently than twice during the period in which the pilot program established under this subsection operates, the Office of Inspector General of the Department of Housing and Urban Development shall complete an assessment of the implementation of measures to ensure the fair and legitimate use of the pilot program.

(D) SUMMARY TO CONGRESS.—The Secretary shall submit to the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Financial Services of the House of Representatives an annual report providing a summary of the data provided under subparagraphs (A) and (C) during the 1-year period preceding the report and all data previously provided under those subparagraphs.

(11) FUNDING.—The Secretary—

(A) is authorized to use up to $30,000,000 of funds made available as provided in appropriations Acts for programs administered by the Office of Lead Hazard Control and Healthy Homes to carry out the pilot program under this subsection; and

(B) shall submit to the Committee on Appropriations and the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Appropriations and the Committee on Financial Services of the House of Representatives a report on the appropriations accounts from which the Secretary will derive the funding under subparagraph (A).

(12) ENVIRONMENTAL REVIEW.—A grant under this subsection shall be—

(A) treated as assistance for a special project for purposes of section 305(c) of the Multifamily Housing Property Disposition Reform Act of 1994 (42 U.S.C. 3547); and

(B) subject to the regulations promulgated by the Secretary to implement such section.

(13) TERMINATION.—The pilot program established under this subsection shall terminate on October 1, 2031.

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