

119TH CONGRESS  
1ST SESSION

# H. R. 6269

To require the Secretary of Housing and Urban Development to conduct a review of Federal Housing Administration construction financing programs to identify barriers to the use of modular home methods, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 21, 2025

Mr. LYNCH (for himself and Mrs. McCLAIN) 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 conduct a review of Federal Housing Administration construction financing programs to identify barriers to the use of modular home methods, 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.**

4       This Act may be cited as the “Modular Housing Pro-  
5       duction Act”.

6       **SEC. 2. MODULAR HOUSING PRODUCTION ACT.**

7       (a) DEFINITIONS.—In this Act:

1           (1) MANUFACTURED HOME.—The term “manu-  
2           factured home” has the meaning given the term in  
3           section 603 of the National Manufactured Housing  
4           Construction and Safety Standards Act of 1974 (42  
5           U.S.C. 5402).

6           (2) MODULAR HOME.—The term “modular  
7           home” means a home that is constructed in a fac-  
8           tory in 1 or more modules, each of which meet appli-  
9           cable State and local building codes of the area in  
10          which the home will be located, and that are trans-  
11          ported to the home building site, installed on foun-  
12          dations, and completed.

13          (3) SECRETARY.—The term “Secretary” means  
14          the Secretary of Housing and Urban Development.

15          (b) FHA CONSTRUCTION FINANCING PROGRAMS.—

16               (1) IN GENERAL.—The Secretary shall conduct  
17               a review of Federal Housing Administration con-  
18               struction financing programs to identify barriers to  
19               the use of modular home methods.

20               (2) REQUIREMENTS.—In conducting the review  
21               under paragraph (1), the Secretary shall—

22                       (A) identify and evaluate regulatory and  
23                       programmatic features that restrict participa-  
24                       tion in construction financing programs by

1 modular home developers, including construc-  
2 tion draw schedules; and

3 (B) identify administrative measures au-  
4 thorized under section 525 of the National  
5 Housing Act (12 U.S.C. 1735f-3) to facilitate  
6 program utilization by modular home devel-  
7 opers.

8 (3) REPORT.—Not later than 1 year after the  
9 date of enactment of this Act, the Secretary shall  
10 publish a report that describes the results of the re-  
11 view conducted under paragraph (1), which shall in-  
12 clude a description of programmatic and policy  
13 changes that the Secretary recommends to reduce or  
14 eliminate identified barriers to the use of modular  
15 home methods in Federal Housing Administration  
16 construction financing programs.

17 (4) RULEMAKING.—

18 (A) IN GENERAL.—Not later than 120  
19 days after the date on which the Secretary pub-  
20 lishes the report under paragraph (3), the Sec-  
21 retary shall initiate a rulemaking to examine an  
22 alternative draw schedule for construction fi-  
23 nancing loans provided to modular and manu-  
24 factured home developers, which shall include

1 the ability for interested stakeholders to provide  
2 robust public comment.

3 (B) DETERMINATION.—Following the pe-  
4 riod for public comment under subparagraph  
5 (A), the Secretary shall—

6 (i) issue a final rule regarding an al-  
7 ternative draw schedule described in sub-  
8 paragraph (A); or

9 (ii) provide an explanation as to why  
10 the rule shall not become final.

11 (c) STANDARDIZED UNIFORM COMMERCIAL CODE  
12 FOR MODULAR HOMES.—

13 (1) AWARD.—The Secretary may award a grant  
14 to study the design and feasibility of a standardized  
15 uniform commercial code for modular homes, which  
16 shall evaluate—

17 (A) the utility of a standardized coding  
18 system for serializing and securing modules,  
19 streamlining design and construction, and im-  
20 proving modular home innovation; and

21 (B) a means to coordinate a standardized  
22 code with financing incentives.

1           (2) AUTHORIZATION OF APPROPRIATIONS.—

2           There is authorized to be appropriated such funds as

3           may be necessary to carry out paragraph (1).

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