

119TH CONGRESS  
1ST SESSION

# H. R. 6644

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

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## 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

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## 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 Reviews.
- 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. Planning and implementation grants for 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 study.

#### 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. Disclosure required.
- Sec. 503. Investigation and report to Congress.
- Sec. 504. Federal monitor and receiver testimony.
- Sec. 505. Annual testimony.

## 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

1 payment is not more than 30 percent of the monthly  
2 income of the household.

3 (2) ASSISTANT SECRETARY.—The term “Assist-  
4 ant Secretary” means the Assistant Secretary for  
5 Policy Development and Research of the Depart-  
6 ment of Housing and Urban Development.

7 (3) LOCAL ZONING FRAMEWORK.—The term  
8 “local zoning framework” means the local zoning  
9 codes and other ordinances, procedures, and policies  
10 governing zoning and land-use at the local level.

11 (4) SECRETARY.—The term “Secretary” means  
12 the Secretary of Housing and Urban Development.

13 (5) STATE ZONING FRAMEWORK.—The term  
14 “State zoning framework” means the State legisla-  
15 tion or State agency and department procedures, or  
16 such legislation or procedures in an insular area of  
17 the United States, enabling local planning and zon-  
18 ing authorities and establishing and guiding related  
19 policies and programs.

20 (b) GUIDELINES ON STATE AND LOCAL ZON-  
21 ING FRAMEWORKS.—

22 (1) IN GENERAL.—Not later than 3 years after  
23 the date of enactment of this Act, the Assistant Sec-  
24 retary shall publish documents outlining guidelines  
25 and best practices to support production of adequate

1 housing to meet the needs of communities and pro-  
2 vide housing opportunities for individuals at every  
3 income level across communities with respect to—

4 (A) State zoning frameworks; and

5 (B) local zoning frameworks.

6 (2) CONSULTATION; PUBLIC COMMENT.—Dur-  
7 ing the 2-year period beginning on the date of enact-  
8 ment of this Act, in developing the guidelines and  
9 best practices required under paragraph (1), the As-  
10 sistant Secretary shall—

11 (A) publish draft guidelines and best prac-  
12 tices in the Federal Register for public com-  
13 ment; and

14 (B) establish a task force for the purpose  
15 of providing consultation to draft the guidelines  
16 and best practices published under subpara-  
17 graph (A), the members of which shall in-  
18 clude—

19 (i) urban planners and architects;

20 (ii) housing developers, including af-  
21 fordable and market-rate housing devel-  
22 opers, manufactured housing developers,  
23 and other business interests;

1 (iii) community engagement experts  
2 and community members impacted by zon-  
3 ing decisions;

4 (iv) public housing agencies and tran-  
5 sit authorities;

6 (v) members of local zoning and plan-  
7 ning boards and local and regional trans-  
8 portation planning organizations;

9 (vi) State officials responsible for  
10 housing or land use, including members of  
11 State zoning boards of appeals;

12 (vii) academic researchers; and

13 (viii) home builders.

14 (3) CONTENTS.—The guidelines and best prac-  
15 tices required under paragraph (1) shall—

16 (A) with respect to State zoning frame-  
17 works, outline potential models for updated  
18 State enabling legislation or State agency and  
19 department procedures;

20 (B) include recommendations regarding—

21 (i) the reduction or elimination of  
22 parking minimums;

23 (ii) the increase in maximum floor  
24 area ratio requirements and maximum

1 building heights and the reduction in min-  
2 imum lot sizes and set-back requirements;

3 (iii) the elimination of restrictions  
4 against accessory dwelling units;

5 (iv) increasing by-right uses, including  
6 duplex, triplex, or quadplex buildings,  
7 across cities or metropolitan areas;

8 (v) mechanisms, including proximity  
9 to transit, to determine the appropriate  
10 scope for rezoning and ensure development  
11 that does not disproportionately burden  
12 residents of economically distressed areas;

13 (vi) provisions regarding review of by-  
14 right development proposals to streamline  
15 review and reduce uncertainty, including—

16 (I) nondiscretionary, ministerial  
17 review; and

18 (II) entitlement and design re-  
19 view processes;

20 (vii) the reduction of obstacles, regu-  
21 latory or otherwise, to a range of housing  
22 types at all levels of affordability, including  
23 manufactured and modular housing;

- 1 (viii) State model zoning regulations  
2 for directing local reforms, including mech-  
3 anisms to encourage adoption;
- 4 (ix) provisions to encourage transit-  
5 oriented development, including increased  
6 permissible units per structure and re-  
7 duced minimum lot sizes near existing or  
8 planned public transit stations;
- 9 (x) potential reforms to strengthen  
10 the public engagement process;
- 11 (xi) reforms to protest petition stat-  
12 utes;
- 13 (xii) the standardization, reduction, or  
14 elimination of impact fees;
- 15 (xiii) cost effective and appropriate  
16 building codes;
- 17 (xiv) models for community benefit  
18 agreements;
- 19 (xv) mechanisms to preserve afford-  
20 ability, limit disruption of low-income com-  
21 munities, and prevent displacement of ex-  
22 isting residents;
- 23 (xvi) with respect to State zoning  
24 frameworks—

- 1 (I) State model codes for direct-  
2 ing local reforms, including mecha-  
3 nisms to encourage adoption;
- 4 (II) a model for a State zoning  
5 appeals process, which would—
- 6 (aa) create a process for de-  
7 velopers or builders requesting a  
8 variance, conditional use, special  
9 permit, zoning district change,  
10 similar discretionary permit, or  
11 otherwise petitioning a local zon-  
12 ing or planning board for a  
13 project including a State-defined  
14 amount of affordable housing to  
15 appeal a rejection to a State body  
16 or regional body empowered by  
17 the State; and
- 18 (bb) establish qualifications  
19 for communities to be exempted  
20 from the appeals process based  
21 on their available stock of afford-  
22 able housing; and
- 23 (III) streamlining of State envi-  
24 ronmental review policies;

1 (xvii) with respect to local zoning  
2 frameworks—

3 (I) the simplification and stand-  
4 ardization of existing zoning codes;

5 (II) maximum review timelines;

6 (III) best practices for the dis-  
7 position of land owned by local gov-  
8 ernments for affordable housing devel-  
9 opment;

10 (IV) differentiations between best  
11 practices for rural, suburban, and  
12 urban communities, and communities  
13 with different levels of density or pop-  
14 ulation distribution; and

15 (V) streamlining of local environ-  
16 mental review policies; and

17 (xviii) other land use measures that  
18 promote access to new housing opportuni-  
19 ties identified by the Secretary; and

20 (C) consider—

21 (i) the effects of adopting any rec-  
22 ommendation on eligibility for Federal dis-  
23 cretionary grants and tax credits for the  
24 purpose of housing or community develop-  
25 ment;

1 (ii) coordination between infrastruc-  
2 ture investments and housing planning;

3 (iii) local housing needs, including  
4 ways to set and measure housing goals and  
5 targets;

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

10 (v) a range of affordability for home-  
11 ownership;

12 (vi) accountability measures;

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

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

20 (ix) with respect to State zoning  
21 frameworks—

22 (I) distinctions between States  
23 providing constitutional or statutory  
24 home rule authority to municipalities  
25 and States operating under the Dillon

1 Rule, as articulated in *Hunter v.*  
2 *Pittsburgh*, 207 U.S. 161 (1907); and

3 (II) statewide mechanisms to  
4 preserve existing affordability over the  
5 long term, including support for land  
6 banks and community land trusts;  
7 and

8 (x) public comments elicited under  
9 paragraph (2)(A); and (xi) other consider-  
10 ations, as identified by the Assistant Sec-  
11 retary.

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

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

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

21 (d) REPORTING.—Not later than 5 years after the  
22 date on which the Assistant Secretary publishes the final  
23 guidelines and best practices for State and local zoning  
24 frameworks under this section, the Assistant Secretary  
25 shall submit to the Congress a report describing—

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

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

7           (3) a list of States that adopted a State zoning  
8           framework;

9           (4) a summary of the modifications that each  
10          State has made in their State zoning framework;  
11          and

12          (5) a general summary of the types of updates  
13          localities have made to their local zoning framework.

14 **SEC. 102. ACCELERATING HOME BUILDING GRANT PRO-**  
15 **GRAM.**

16          (a) DEFINITIONS.—In this section:

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

23           (2) COVERED STRUCTURE.—The term “covered  
24           structure” means—

1 (A) a low-rise or mid-rise structure with  
2 not more than 25 dwelling units; and

3 (B) includes—

4 (i) an accessory dwelling unit;

5 (ii) infill development;

6 (iii) a duplex;

7 (iv) a triplex;

8 (v) a fourplex;

9 (vi) a cottage court;

10 (vii) a courtyard building;

11 (viii) a townhouse;

12 (ix) a multiplex; and

13 (x) any other structure with not less  
14 than 2 dwelling units that the Secretary  
15 considers appropriate.

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

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

22 (B) a municipal membership organization;  
23 and

1 (C) an Indian tribe, as defined in section  
2 102(a) of the Housing and Community Devel-  
3 opment Act of 1974 (42 U.S.C. 5302(a)).

4 (4) HIGH OPPORTUNITY AREA.—The term  
5 “high opportunity area” has the meaning given the  
6 term in section 1282.1 of title 12, Code of Federal  
7 Regulations, or any successor regulation.

8 (5) INFILL DEVELOPMENT.—The term “infill  
9 development” means residential development on  
10 small parcels in previously established areas for re-  
11 placement by new or refurbished housing that uti-  
12 lizes existing utilities and infrastructure.

13 (6) MIXED-INCOME HOUSING.—The term  
14 “mixed-income housing” means a housing develop-  
15 ment that is comprised of housing units that pro-  
16 mote differing levels of affordability in the commu-  
17 nity.

18 (7) PRE-REVIEWED DESIGNS.—The term “pre-  
19 reviewed designs”, also known as pattern books,  
20 means sets of construction plans that are assessed  
21 and approved by localities for compliance with local  
22 building and permitting standards to streamline and  
23 expedite approval pathways for housing construction.

1           (8) RURAL AREA.—The term “rural area”  
2 means any area other than a city or town that has  
3 a population of less than 50,000 inhabitants.

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

6           (b) AUTHORITY.—The Secretary may award grants  
7 to eligible entities to select pre-reviewed designs of covered  
8 structures of mixed-income housing for use in the jurisdic-  
9 tion of the eligible entity, except that such grant awards  
10 may not be used for construction, alteration, or repair  
11 work.

12          (c) CONSIDERATIONS.—In reviewing applications  
13 submitted by eligible entities for a grant under this sec-  
14 tion, the Secretary shall consider—

15           (1) the need for affordable housing by the eligi-  
16 ble entity;

17           (2) the presence of high opportunity areas in  
18 the jurisdiction of the eligible entity;

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

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

24          (d) SET-ASIDE FOR RURAL AREAS.—Of the amount  
25 made available in each fiscal year for grants under this

1 section, the Secretary shall ensure that not less than 10  
2 percent shall be used for grants to eligible entities that  
3 are located in rural areas.

4 (e) REPORTS.—The Secretary shall require eligible  
5 entities receiving grants under this section to report on—

6 (1) the impacts of the activities carried out  
7 using the grant amounts in improving the produc-  
8 tion and supply of affordable housing;

9 (2) the pre-reviewed designs selected using the  
10 grant amounts in their communities;

11 (3) the number of permits issued for housing  
12 development utilizing pre-reviewed designs; and

13 (4) the number of housing units produced in  
14 developments utilizing the pre-reviewed designs.

15 (f) AVAILABILITY OF INFORMATION.—The Secretary  
16 shall—

17 (1) to the extent possible, encourage localities  
18 to make publicly available through a website infor-  
19 mation on the pre-reviewed designs selected and sub-  
20 mitted to the Secretary by eligible entities receiving  
21 grants under this section, including information on  
22 the benefits of use of those designs; and

23 (2) collect, identify, and disseminate best prac-  
24 tices regarding such designs and make such informa-

1       tion publicly available on the website of the Depart-  
2       ment of Housing and Urban Development.

3       (g) DESIGN ADOPTION AND REPAYMENT.—The Sec-  
4       retary may require an eligible entity to return to the Sec-  
5       retary any grant funds received under this section if the  
6       selected pre-reviewed designs submitted under this section  
7       have not been adopted during the 5-year period following  
8       receipt of the grant, unless that period is extended by the  
9       Secretary.

10   **SEC. 103. FEDERAL GUIDELINES FOR POINT-ACCESS BLOCK**  
11                           **BUILDINGS.**

12       (a) IN GENERAL.—Not later than 18 months after  
13       the date of enactment of this section, the Secretary of  
14       Housing and Urban Development shall issue guidelines to  
15       provide States, territories, Tribes, and localities with  
16       model code language, best practices, and technical guid-  
17       ance that could be used to facilitate the permitting of  
18       point-access block residential buildings.

19       (b) CONTENTS.—When developing the guidelines  
20       under subsection (a), the Secretary shall consider—

21               (1) fire safety considerations, including sprin-  
22       kler coverage, smoke detection, ventilation, and  
23       building egress performance;

1           (2) construction costs and potential impacts on  
2 housing affordability, including the potential for in-  
3 creasing housing supply in high-cost jurisdictions;

4           (3) flexibility for diverse consumer needs, in-  
5 cluding family sizes, unit configurations, and acces-  
6 sibility;

7           (4) examples of single-stair codes adopted or  
8 considered by States and cities in the United States;

9           (5) examples single-stair codes used in relevant  
10 international standards;

11           (6) research and model language relating to  
12 single-stair codes produced by organizations that  
13 focus on point-access block building design and  
14 building-code reform;

15           (7) consulting with experts, including devel-  
16 opers, architects, fire marshals, researchers, econo-  
17 mists, housing authorities, and officials in States  
18 that have enacted or piloted single-stair codes; and

19           (8) alternative methods of safety compliance,  
20 including options that utilize additional passive or  
21 active safety features.

22           (c) COORDINATION WITH THE INTERNATIONAL  
23 CODE COUNCIL.—The Secretary shall coordinate with the  
24 International Code Council to encourage the International

1 Code Council to incorporate provisions about point-access  
2 block buildings into the International Building Code.

3 (d) GRANTS.—The Secretary may award competitive  
4 grants to eligible entities to implement pilot projects that  
5 evaluate, demonstrate, or validate the safety, feasibility,  
6 or cost-effectiveness of point-access block residential build-  
7 ings.

8 (e) RULE OF CONSTRUCTION.—Nothing in this sec-  
9 tion may be construed to preempt a State or local building  
10 code.

11 (f) DEFINITIONS.—In this section:

12 (1) POINT-ACCESS BLOCK BUILDING.—The  
13 term “point-access block building” means a Group  
14 R-2 occupancy residential structure, as such term is  
15 defined by the International Building Code, in which  
16 a single internal stairway provides access and egress  
17 for all dwelling units in a building that is not great-  
18 er than 5 stories in height.

19 (2) ELIGIBLE ENTITY.—The term “eligible enti-  
20 ty” means a State, unit of local government, Tribal  
21 government, public housing agency, nonprofit hous-  
22 ing organization, community development organiza-  
23 tion, private developer, construction firm, qualified  
24 design firm, engineering firm, academic institution,

1 research institution, or any partnership or consor-  
2 tium comprised of 2 or more such types of entities.

3 **SEC. 104. UNLOCKING HOUSING SUPPLY THROUGH**  
4 **STREAMLINED AND MODERNIZED REVIEWS.**

5 (a) NEPA STREAMLINING FOR HUD HOUSING-RE-  
6 LATED ACTIVITIES.—

7 (1) IN GENERAL.—The Secretary of Housing  
8 and Urban Development shall, in accordance with  
9 section 553 of title 5, United States Code, and sec-  
10 tion 103 of the National Environmental Policy Act  
11 of 1969 (42 U.S.C. 4333), expand and reclassify  
12 housing-related activities under the necessary admin-  
13 istrative regulations as follows:

14 (A) The following housing-related activities  
15 shall be subject to regulations equivalent or  
16 substantially similar to the regulations entitled  
17 “exempt activities” as set forth in section 58.34  
18 of title 24, Code of Federal Regulations, as in  
19 effect on January 1, 2025:

20 (i) Tenant-based rental assistance, as  
21 defined in section 8(o) of the United  
22 States Housing Act of 1937 (42 U.S.C.  
23 1437f(o)).

24 (ii) Supportive services, including  
25 health care, housing services, permanent

1 housing placement, day care, nutritional  
2 services, short-term payment for rent,  
3 mortgage, or utility costs, and assistance  
4 in gaining access to Federal Government  
5 and State and local government benefits  
6 and services.

7 (iii) Operating costs, including main-  
8 tenance, security, operation, utilities, fur-  
9 nishings, equipment, supplies, staff train-  
10 ing, and recruitment and other incidental  
11 costs.

12 (iv) Economic development activities,  
13 including equipment purchases, inventory  
14 financing, interest subsidies, operating ex-  
15 penses, and similar costs not associated  
16 with construction or expansion of existing  
17 operations.

18 (v) Activities to assist homebuyers to  
19 purchase existing dwelling units or dwell-  
20 ing units under construction, including  
21 closing costs and down payment assistance,  
22 interest rate buydowns, and similar activi-  
23 ties that result in the transfer of title.

24 (vi) Affordable housing pre-develop-  
25 ment costs related to obtaining site op-

1            tions, project financing, administrative  
2            costs and fees for loan commitment, zoning  
3            approvals, and other related activities that  
4            do not have a physical impact.

5            (vii) Approval of supplemental assist-  
6            ance, including insurance or guarantee, to  
7            a project previously approved by the Sec-  
8            retary.

9            (viii) Emergency homeowner or renter  
10           assistance for HVAC, hot water heaters,  
11           and other necessary uses of existing utili-  
12           ties required under applicable law.

13           (B) The following housing-related activities  
14           shall be subject to regulations equivalent or  
15           substantially similar to the regulations entitled,  
16           (i) “categorical exclusions not subject to section  
17           58.5” and (ii) “categorical exclusions not sub-  
18           ject to the Federal laws and authorities cited in  
19           sections 50.4” in section 58.35(b) and section  
20           50.19, respectively of title 24, Code of Federal  
21           Regulations, as in effect on January 1, 2025, if  
22           such activities do not materially alter environ-  
23           mental conditions and do not materially exceed  
24           the original scope of the project:

1 (i) Acquisition, repair, improvement,  
2 reconstruction, or rehabilitation of public  
3 facilities and improvements (other than  
4 buildings) if the facilities and improve-  
5 ments are in place and will be retained in  
6 the same use without change in size or ca-  
7 pacity of more than 20 percent, including  
8 replacement of water or sewer lines, recon-  
9 struction of curbs and sidewalks, and re-  
10 paving of streets.

11 (ii) Rehabilitation of 1-to-4 unit resi-  
12 dential buildings, and existing housing-re-  
13 lated infrastructure, such as repairs or re-  
14 habilitation of existing wells, septic, or  
15 utility lines that connect to that housing.

16 (iii) New construction, development,  
17 demolition, acquisition, or disposition on  
18 up to 4 scattered site existing dwelling  
19 units where there is a maximum of 4 units  
20 on any 1 site.

21 (iv) Acquisitions (including leasing) or  
22 disposition of, or equity loans on an exist-  
23 ing structure, or acquisition (including  
24 leasing) of vacant land if the structure or

1 land acquired, financed, or disposed of will  
2 be retained for the same use.

3 (C) The following housing-related activities  
4 shall be subject to regulations equivalent or  
5 substantially similar to the regulations entitled,  
6 (i) “categorical exclusions subject to section  
7 58.5” and (ii) “categorical exclusions subject to  
8 the Federal laws and authorities cited in sec-  
9 tions 50.4” in section 58.35(a) and section  
10 50.20, respectively, of title 24, Code of Federal  
11 Regulations, as in effect on January 1, 2025, if  
12 such activities do not materially alter environ-  
13 mental conditions and do not materially exceed  
14 the original scope of the project:

15 (i) Acquisitions of open space or resi-  
16 dential property, where such property will  
17 be retained for the same use or will be con-  
18 verted to open space to help residents relo-  
19 cate out of an area designated as a high-  
20 risk area by the Secretary.

21 (ii) Conversion of existing office build-  
22 ings into residential development, subject  
23 to—

1 (I) a maximum number of units  
2 to be determined by the Secretary;  
3 and

4 (II) a limitation on the change in  
5 building size to not more than 20 per-  
6 cent.

7 (iii) New construction, development,  
8 demolition, acquisition, or disposition on 5  
9 to 15 dwelling units where there is a max-  
10 imum of fifteen units on any 1 site. The  
11 units can be 15 1-unit buildings or 1 15-  
12 unit building, or any combination in be-  
13 tween.

14 (iv) New construction, development,  
15 demolition, acquisition, or disposition on  
16 15 or more housing units developed on  
17 scattered sites when there are not more  
18 than 15 housing units on any 1 site, and  
19 the sites are more than a set number of  
20 feet apart as determined by the Secretary.

21 (v) Rehabilitation of buildings and im-  
22 provements in the case of a building for  
23 residential use with 5 to 15 units, if the  
24 density is not increased beyond 15 units  
25 and the land use is not changed.

1 (vi) Infill projects consisting of new  
2 construction, rehabilitation, or development  
3 of residential housing units.

4 (vii) Buyouts, defined as the voluntary  
5 acquisition of properties located in a—

6 (I) floodway;

7 (II) floodplain; or

8 (III) other area, clearly delin-  
9 eated by the grantee, that has been  
10 impacted by a predictable environ-  
11 mental threat to the safety and  
12 wellbeing of program beneficiaries  
13 caused or exacerbated by a Federally  
14 declared disaster.

15 (2) REPORT.—The Secretary shall submit to  
16 the Committee on Banking, Housing, and Urban Af-  
17 fairs of the Senate and the Committee on Financial  
18 Services of the House of Representatives annual re-  
19 ports during the 5-year period beginning on the date  
20 that is 2 years after the date of enactment of this  
21 Act that provide a summary of findings of reduc-  
22 tions in review times and administrative cost reduc-  
23 tion, with a particular focus on the affordable hous-  
24 ing sector, as a result of the actions set forth in this  
25 subsection, and any recommendations of the Sec-

1       retary for future congressional action with respect to  
2       revising categorical exclusions or exemptions under  
3       title 24, Code of Federal Regulations.

4       (b) BETTER USE OF INTERGOVERNMENTAL AND  
5 LOCAL DEVELOPMENT FOR HOUSING.—

6           (1) DESIGNATION OF ENVIRONMENTAL REVIEW  
7       PROCEDURE.—The Department of Housing and  
8       Urban Development Act (42 U.S.C. 3531 et seq.) is  
9       amended by inserting after section 12 (42 U.S.C.  
10      3537a) the following:

11   **“SEC. 13. DESIGNATION OF ENVIRONMENTAL REVIEW PRO-**  
12                                   **CEDURE.**

13       “(a) IN GENERAL.—Except as provided in subsection  
14 (b), the Secretary may, for purposes of environmental re-  
15 view, decision making, and action pursuant to the Na-  
16 tional Environmental Policy Act of 1969 (42 U.S.C. 4321  
17 et seq.), and other provisions of law that further the pur-  
18 poses of such Act, designate the treatment of assistance  
19 administered by the Secretary as funds for a special  
20 project for purposes of section 305(e) of the Multifamily  
21 Housing Property Disposition Reform Act of 1994 (42  
22 U.S.C. 3547).

23       “(b) EXCEPTION.—The designation described in sub-  
24 section (a) shall not apply to assistance for which a proce-  
25 dure for carrying out the responsibilities of the Secretary

1 under the National Environmental Policy Act of 1969 (42  
2 U.S.C. 4321 et seq.), and other provisions of law that fur-  
3 ther the purposes of such Act, is otherwise specified in  
4 law.”.

5 (2) TRIBAL ASSUMPTION OF ENVIRONMENTAL  
6 REVIEW OBLIGATIONS.—Section 305(c) of the Multi-  
7 family Housing Property Disposition Reform Act of  
8 1994 (42 U.S.C. 3547) is amended—

9 (A) by striking “State or unit of general  
10 local government” each place it appears and in-  
11 serting “State, Indian Tribe, or unit of general  
12 local government”;

13 (B) in paragraph (1)(C), in the heading,  
14 by striking “STATE OR UNIT OF GENERAL  
15 LOCAL GOVERNMENT” and inserting “STATE,  
16 INDIAN TRIBE, OR UNIT OF GENERAL LOCAL  
17 GOVERNMENT”; and

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

19 “(5) DEFINITION OF INDIAN TRIBE.—For pur-  
20 poses of this subsection, the term ‘Indian Tribe’  
21 means a federally recognized tribe, as defined in sec-  
22 tion 4(13)(B) of the Native American Housing As-  
23 sistance and Self-Determination Act of 1996 (25  
24 U.S.C. 4103(13)(B)).”.

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

3 (1) occurs within the geographic limits of a mu-  
4 nicipality;

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

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

10 (4) will repurpose a vacant or underutilized  
11 parcel of land, or a dilapidated or abandoned struc-  
12 ture; and

13 (5) will serve a residential or commercial pur-  
14 pose.

15 **SEC. 105. FEDERAL HOUSING AGENCY APPLICATION OF EN-**  
16 **VIRONMENTAL REVIEWS.**

17 (a) IN GENERAL.—Not later than 180 days after the  
18 date of enactment of this Act, the Secretary of Housing  
19 and Urban Development and the Secretary of Agriculture  
20 shall enter into a memorandum of understanding to—

21 (1) evaluate categorical exclusions (as defined  
22 in section 111 of the National Environmental Policy  
23 Act of 1969 (42 U.S.C. 4336e)) for housing projects  
24 funded by amounts from the Department of the

1 Housing and Urban Development and the Depart-  
2 ment of Agriculture;

3 (2) develop a process to designate a lead agency  
4 among the Department of Housing and Urban De-  
5 velopment and the Department of Agriculture and  
6 streamline the adoption of environmental impact  
7 statements and environmental assessments approved  
8 by the other agency to construct housing projects  
9 funded by amounts from both agencies;

10 (3) maintain compliance with environmental  
11 regulations under part 58 of title 24, Code of Fed-  
12 eral Regulations, as in effect on January 1, 2025;  
13 and

14 (4) evaluate the feasibility of a joint physical in-  
15 spection process for housing projects funded by  
16 amounts from the Department of the Housing and  
17 Urban Development and the Department of Agri-  
18 culture.

19 (b) ADVISORY WORKING GROUP.—

20 (1) IN GENERAL.—Not later than 180 days  
21 after the date of enactment of this Act, the Sec-  
22 retary of Housing and Urban Development and the  
23 Secretary of Agriculture shall establish an advisory  
24 working group for the purpose of consulting on the

1 implementation of the memorandum of under-  
2 standing entered into under subsection (a).

3 (2) MEMBERS.—The advisory working group  
4 established under paragraph (1) shall consist of  
5 rural and non-rural stakeholders, including—

6 (A) affordable housing nonprofit organiza-  
7 tions;

8 (B) State housing and housing finance  
9 agencies;

10 (C) nonprofit and for-profit home builders  
11 and housing developers;

12 (D) property management companies;

13 (E) owners of multifamily properties, in-  
14 cluding nonprofit and for-profit owners and op-  
15 erators;

16 (F) public housing agencies;

17 (G) residents in housing assisted by the  
18 Department of Housing and Urban Develop-  
19 ment or the Department of Agriculture and  
20 representatives of those residents; and

21 (H) housing contract administrators.

22 (c) REPORT.—Not later than 1 year after the date  
23 of enactment of this Act, the Secretary of Housing and  
24 Urban Development and the Secretary of Agriculture shall  
25 submit to the Committee on Banking, Housing, and

1 Urban Affairs of the Senate and the Committee on Finan-  
2 cial Services of the House of Representatives a report that  
3 includes recommendations for legislative, regulatory, or  
4 administrative actions—

5 (1) to improve the efficiency and effectiveness  
6 of housing projects funded by amounts from the De-  
7 partment of the Housing and Urban Development  
8 and the Department of Agriculture; and

9 (2) that do not materially, with respect to resi-  
10 dents of housing projects described in paragraph  
11 (1)—

12 (A) reduce the safety of those residents;

13 (B) shift long-term costs onto those resi-  
14 dents; or

15 (C) undermine the environmental stand-  
16 ards of those residents.

17 **SEC. 106. MULTIFAMILY LOAN LIMITS.**

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

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

21 (A) in subsection (a), in the matter fol-  
22 lowing paragraph (7), by striking “(com-  
23 mencing in 2004” and all that follows through  
24 the period at the end and inserting the fol-  
25 lowing: “, commencing on January 1, 2026.

1           The adjustment of the Dollar Amounts shall be  
2           calculated by the Secretary using the percent-  
3           age change in the Price Deflator Index of Mul-  
4           tifamily Residential Units Under Construction  
5           released by the Bureau of the Census from  
6           March of the previous year to March of the  
7           year in which the adjustment is made, or cal-  
8           culated by the Secretary using an alternative  
9           indicator after publishing information about  
10          such alternative indicator in the Federal Reg-  
11          ister for public comment if the Price Deflator  
12          Index of Multifamily Residential Units Under  
13          Construction is not available or published.”;

14                   (B) by amending subsection (b) to read as  
15          follows:

16          “(b) ROUNDING.—The dollar amount of any adjust-  
17          ment described in subsection (a) shall be rounded to the  
18          next lower dollar.

19          “(c) PUBLICATION.—The Secretary shall publish in  
20          the Federal Register any adjustments made to the Dollar  
21          Amounts.”;

22                   (2) in section 207(c)(3)(A) (12 U.S.C.  
23          1713(c)(3)(A))—

24                           (A) by striking “\$38,025” and inserting  
25                           “\$167,310”;

1 (B) by striking “\$42,120” and inserting  
2 “\$185,328”;

3 (C) by striking “\$50,310” and inserting  
4 “\$221,364”;

5 (D) by striking “\$62,010” and inserting  
6 “\$272,844”;

7 (E) by striking “\$70,200” and inserting  
8 “\$308,880”;

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

11 (G) by striking “\$43,875” and inserting  
12 “\$193,050”;

13 (H) by striking “\$49,140” and inserting  
14 “\$216,216”;

15 (I) by striking “\$60,255” and inserting  
16 “\$265,122”;

17 (J) by striking “\$75,465” and inserting  
18 “\$332,046”; and

19 (K) by striking “\$85,328” and inserting  
20 “\$375,443”;

21 (3) in section 213(b)(2) (12 U.S.C.  
22 1715e(b)(2))—

23 (A) by striking “\$41,207” and inserting  
24 “\$181,311”;

1 (B) by striking “\$47,511” and inserting  
2 “\$209,048”;

3 (C) by striking “\$57,300” and inserting  
4 “\$252,120”;

5 (D) by striking “\$73,343” and inserting  
6 “\$322,709”;

7 (E) by striking “\$81,708” and inserting  
8 “\$359,515”;

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

11 (G) by striking “\$49,710” and inserting  
12 “\$218,724”;

13 (H) by striking “\$60,446” and inserting  
14 “\$265,962”;

15 (I) by striking “\$78,197” and inserting  
16 “\$344,067”; and

17 (J) by striking “\$85,836” and inserting  
18 “\$377,678”;

19 (4) in section 220(d)(3)(B)(iii)(I) (12 U.S.C.  
20 1715k(d)(3)(B)(iii)(I))—

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 “\$43,875” and inserting  
8 “\$193,050”;

9 (G) by striking “\$49,140” and inserting  
10 “\$216,216”;

11 (H) by striking “\$60,255” and inserting  
12 “\$265,122”;

13 (I) by striking “\$75,465” and inserting  
14 “\$332,046”; and

15 (J) by striking “\$85,328” and inserting  
16 “\$375,443”;

17 (5) in section 221(d)(4)(ii)(I) (12 U.S.C.  
18 1715l(d)(4)(ii)(I))—

19 (A) by striking “\$37,843” and inserting  
20 “\$166,509”;

21 (B) by striking “\$42,954” and inserting  
22 “\$188,997”;

23 (C) by striking “\$51,920” and inserting  
24 “\$228,448”;

1 (D) by striking “\$65,169” and inserting  
2 “\$286,744”;

3 (E) by striking “\$73,846” and inserting  
4 “\$324,922”;

5 (F) by striking “\$40,876” and inserting  
6 “\$179,854”;

7 (G) by striking “\$46,859” and inserting  
8 “\$206,180”;

9 (H) by striking “\$56,979” and inserting  
10 “\$250,708”;

11 (I) by striking “\$73,710” and inserting  
12 “\$324,324”; and

13 (J) by striking “\$80,913” and inserting  
14 “\$356,017”;

15 (6) in section 231(c)(2)(A) (12 U.S.C.  
16 1715v(c)(2)(A))—

17 (A) by striking “\$35,978” and inserting  
18 “\$166,509”;

19 (B) by striking “\$40,220” and inserting  
20 “\$188,997”;

21 (C) by striking “\$48,029” and inserting  
22 “\$228,448”;

23 (D) by striking “\$57,798” and inserting  
24 “\$286,744”;

1 (E) by striking “\$67,950” 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”; and

13 (7) in section 234(e)(3)(A) (12 U.S.C.  
14 1715y(e)(3)(A))—

15 (A) by striking “\$42,048” and inserting  
16 “\$185,011”;

17 (B) by striking “\$48,481” and inserting  
18 “\$213,316”;

19 (C) by striking “\$58,469” and inserting  
20 “\$257,263”;

21 (D) by striking “\$74,840” and inserting  
22 “\$329,296”;

23 (E) by striking “\$83,375” and inserting  
24 “\$366,850”;

1 (F) by striking “\$44,250” and inserting  
2 “\$194,700”;

3 (G) by striking “\$50,724” and inserting  
4 “\$223,186”;

5 (H) by striking “\$61,680” and inserting  
6 “\$271,392”;

7 (I) by striking “\$79,793” and inserting  
8 “\$351,089”; and

9 (J) by striking “\$87,588” and inserting  
10 “\$385,387”.

11 (b) **RULE OF CONSTRUCTION.**—Nothing in this sec-  
12 tion or the amendments made by this section may be con-  
13 strued to limit the authority of the Secretary of Housing  
14 and Urban Development to revise the statutory exceptions  
15 for high-cost percentage and high-cost areas annual index-  
16 ing.

17 **SEC. 107. GAO STUDIES.**

18 (a) **WORKFORCE HOUSING STUDY.**—

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

23 (A) identifies obstacles middle-income  
24 households face when looking to secure afford-  
25 able housing;

1 (B) identifies geographic areas where hous-  
2 ing is the most unaffordable and unavailable for  
3 middle-income households;

4 (C) includes a list of Federal housing pro-  
5 grams, including Federal tax credits, grants,  
6 and loan programs, that are not available to  
7 middle-income households due to their income  
8 status, including Federal housing programs de-  
9 signed to promote affordability;

10 (D) recommends income and other param-  
11 eters for a clear and consistent Federal defini-  
12 tion for the term “workforce housing” for use  
13 when describing the segment of housing that  
14 could be made available to such middle-income  
15 households in Federal housing programs; and

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

21 (2) MIDDLE-INCOME HOUSEHOLD DEFINED.—

22 In this subsection, the term “middle income house-  
23 hold” means a household with an income above 80  
24 percent but that does not exceed 120 percent of the  
25 median family income of the area, as determined by

1 the Secretary with adjustments for smaller and larg-  
2 er families.

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

10 (1) reduce the amount of time required for  
11 units of local government to approve new construc-  
12 tion;

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

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

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

20 **SEC. 201. HOME REFORM.**

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

24 (1) in paragraph (6)(B), by striking “signifi-  
25 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  
25 “whose family qualifies as a low-income family”

1 and inserting “with a family income that does  
2 not exceed 100 percent of the median family in-  
3 come of the area as determined by the Sec-  
4 retary with adjustments for smaller and larger  
5 families”; and

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

13 (3) in section 271(c)—

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

20 (B) in paragraph (2)(A), by striking “low-  
21 income families” and inserting “families with a  
22 household income that does not exceed 100 per-  
23 cent of the median family income of the area as  
24 determined by the Secretary with adjustments  
25 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  
4 amended 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  
16 paragraph (3) the following:

17           “(4) INFRASTRUCTURE IMPROVEMENTS IN  
18 NONENTITLEMENT AREAS.—

19           “(A) IN GENERAL.—A participating juris-  
20 diction 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  
12                   of 1986.

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

20           “(C) RULE OF CONSTRUCTION.—Nothing  
21           in this paragraph may be construed to impose  
22           any requirements of the HOME Investment  
23           Partnerships program on housing that benefits  
24           from an infrastructure improvement conducted  
25           using funds provided under this subtitle but

1           was not otherwise assisted under the HOME  
2           Investment Partnerships program.”.

3           (2) RULEMAKING.—Not later than 1 year after  
4           the date of the enactment of this section, the Sec-  
5           retary shall issue rules to carry out the amendment  
6           made by 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 Na-  
13          tional Affordable Housing Act (42 U.S.C. 12745(a)) is  
14          amended 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  
18                 this title if—

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

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

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

5           (g) AFFORDABLE HOMEOWNERSHIP HOUSING  
6 QUALIFICATIONS.—Section 215 of the Cranston-Gonzalez  
7 National 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 fol-  
18           lowing new subparagraph:

19           “(C) maintain long-term affordability  
20           through a shared equity ownership model, a  
21           community land trust, a limited equity coopera-  
22           tive, a community development corporation, or  
23           other mechanism approved by the Secretary,  
24           that preserves affordability for future eligible  
25           homebuyers and ensures compliance with the

1 purposes of this title, including through the use  
2 of purchase options, rights of first refusal or  
3 other preemptive rights to purchase housing;  
4 and”;

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

6 “(c) QUALIFICATION EXCEPTIONS FOR HOMEOWN-  
7 ERSHIP.—

8 “(1) MILITARY MEMBERS.—A participating ju-  
9 risdiction, in accordance with terms established by  
10 the Secretary, may suspend or waive the income  
11 qualifications described in subsection (b)(2) with re-  
12 spect to housing that otherwise meets the criteria  
13 described in subsection (b) if the owner of the hous-  
14 ing—

15 “(A) is a member of a regular component  
16 of the armed forces or a member of the Na-  
17 tional Guard on full-time National Guard duty,  
18 active Guard and Reserve duty, or inactive-duty  
19 training (as those terms are defined in section  
20 101(d) of title 10, United States Code); and

21 “(B) has received—

22 “(i) temporary duty orders to deploy  
23 with a military unit or military orders to  
24 deploy as an individual acting in support of  
25 a military operation, to a location that is

1 not within a reasonable distance from the  
2 housing, as determined by the Secretary,  
3 for a period of not less than 90 days; or  
4 “(ii) orders for a permanent change of  
5 station.

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

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

14 “(B) the heir or beneficiary, in accordance  
15 with terms established by the Secretary, as-  
16 sumes the duties and obligations of the de-  
17 ceased owner with respect to funds provided  
18 under this title.”.

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

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

24 (2) by redesignating subsection (h) as sub-  
25 section (g).

1 (i) ADJUSTED RECAPTURE AND REUSE OF SET-  
2 ASIDE FOR COMMUNITY HOUSING DEVELOPMENTAL OR-  
3 GANIZATIONS.—Section 231(b) of the Cranston-Gonzalez  
4 National Affordable Housing Act (42 U.S.C. 12771(b)) is  
5 amended to read as follows:

6 “(b) RECAPTURE AND REUSE.—If any funds re-  
7 served under subsection (a) remain uninvested for a period  
8 of 24 months, the Secretary shall make such funds avail-  
9 able to the participating jurisdiction for any eligible activi-  
10 ties under title II of this Act without regard to whether  
11 a community housing development organization materially  
12 participates in the use of such funds.”.

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

18 (k) ENVIRONMENTAL REVIEW REQUIREMENTS.—

19 (1) IN GENERAL.—Section 288 of the Cran-  
20 ston-Gonzalez National Affordable Housing Act (42  
21 U.S.C. 12838) is amended by adding at the end the  
22 following:

23 “(e) CATEGORICAL EXEMPTIONS.—The following  
24 categories of activities carried out under this title shall  
25 be statutorily exempt from environmental review under the

1 National Environmental Policy Act of 1969 (42 U.S.C.  
2 4321 et seq.), and shall not require further review under  
3 such Act—

4 “(1) new construction infill housing projects;

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

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

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

11 “(f) REMOVING DUPLICATIVE REVIEWS.—

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

21 “(2) COORDINATION OF ENVIRONMENTAL RE-  
22 VIEW RESPONSIBILITIES.—The Secretary shall, by  
23 regulation, provide for coordination of environmental  
24 review responsibilities with other Federal agencies to  
25 streamline inter-agency compliance and avoid unnee-

1       essary duplication of effort under the National Envi-  
2       ronmental Policy Act of 1969 (42 U.S.C. 4321 et  
3       seq.) and other applicable laws.

4               “(3) RECOGNITION OF PRIOR REVIEWS BY RE-  
5       SPONSIBLE ENTITIES.—A project may not be subject  
6       to an environmental review under this section if a  
7       substantially similar review has already been com-  
8       pleted by an entity designated under section  
9       104(g)(1) of the Housing and Community Develop-  
10      ment Act of 1974 (42 U.S.C. 5304(g)(1)) or by an-  
11      other entity the Secretary determines to have equiv-  
12      alent authority, if the scope, scale, and location of  
13      the project remain substantially unchanged.”.

14              (2) RULEMAKING.—Not later than 1 year after  
15      the date of the enactment of this Act, the Secretary  
16      shall issue such rules as the Secretary determines  
17      necessary to carry out the amendment made by this  
18      subsection.

19              (1) APPLICATION OF OTHER SPECIFIED STATUTORY  
20      REQUIREMENTS.—Title II of the Cranston-Gonzalez Na-  
21      tional Affordable Housing Act (42 U.S.C. 12721 et seq.)  
22      is amended by adding at the end the following new sec-  
23      tions:

1 **“SEC. 291. APPLICATION OF BUILD AMERICA, BUY AMERICA**  
2 **REQUIREMENTS.**

3 “With respect to activities assisted under this title,  
4 requirements under the Build America, Buy America Act  
5 (41 U.S.C. 8301 note) and any implementing regulations  
6 or guidance, shall only apply to infrastructure improve-  
7 ments conducted under section 212(a)(4) using funds pro-  
8 vided under subtitle A.

9 **“SEC. 292. NONAPPLICABILITY OF CERTAIN REQUIRE-**  
10 **MENTS FOR SMALL PROJECTS.**

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

17 “(1) the recipient of assistance under this title  
18 is—

19 “(A) a State recipient pursuant to section  
20 216; or

21 “(B) a participating jurisdiction that re-  
22 ceived a total allocation of less than \$3,000,000  
23 in the most recent fiscal year pursuant to sec-  
24 tion 216; and

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

1 (m) TECHNICAL AMENDMENTS.—The Cranston-Gon-  
2 zalez National Affordable Housing Act (42 U.S.C. 12701  
3 et seq.) is amended—

4 (1) by striking “Stewart B. McKinney Home-  
5 less Assistance Act” each place it appears and in-  
6 sserting “McKinney-Vento Homeless Assistance Act”;  
7 and

8 (2) by striking “Committee on Banking, Fi-  
9 nance and Urban Affairs” each place it appears and  
10 inserting “Committee on Financial Services”.

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

12 (a) IDENTIFYING REGULATORY BARRIERS TO HOUS-  
13 ING SUPPLY.—Section 104 of the Housing and Commu-  
14 nity Development Act of 1974 (42 U.S.C. 5304) is amend-  
15 ed by adding at the end the following:

16 “(n) PLAN TO TRACK AND REDUCE OVERLY BUR-  
17 DENSOME LAND USE POLICIES.—

18 “(1) IN GENERAL.—Beginning 1 year after the  
19 date of the enactment of this subsection, prior to re-  
20 ceipt in any fiscal year of a grant from the Secretary  
21 under subsection (b), (d)(1), or (d)(2)(B) of section  
22 106, each recipient shall have prepared and sub-  
23 mitted, not less frequently than once during the pre-  
24 ceding 5-year period, a description of—

1           “(A) whether the jurisdiction served by the  
2 recipient has adopted any of the types of land  
3 use policies described in paragraph (2) during  
4 the preceding 5-year period;

5           “(B) the plans the jurisdiction served by  
6 the recipient has to adopt and implement any  
7 of the types of land use policies described in  
8 paragraph (2); and

9           “(C) any ways in which the jurisdiction  
10 served by the recipient expects the planned  
11 adoption of any of the types of land use policies  
12 described in paragraph (2) would benefit the ju-  
13 risdiction.

14           “(2) TYPES OF LAND USE POLICIES.—The  
15 types of policies to be considered for the purposes of  
16 the submission of information required under para-  
17 graph (1) include the following:

18           “(A) Expanding by-right multifamily zoned  
19 areas.

20           “(B) Allowing duplexes, triplexes, or  
21 fourplexes in areas zoned primarily for single-  
22 family residential homes.

23           “(C) Allowing manufactured homes in  
24 areas zoned primarily for single-family residen-  
25 tial homes.

1           “(D) Allowing multifamily development in  
2 retail, office, and light manufacturing zones.

3           “(E) Allowing single-room occupancy de-  
4 velopment wherever multifamily housing is al-  
5 lowed.

6           “(F) Reducing minimum lot size.

7           “(G) Ensuring historic preservation re-  
8 quirements and other land use policies or re-  
9 quirements are coordinated to encourage cre-  
10 ation of housing in historic buildings and his-  
11 toric districts.

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

15           “(I) Creating transit-oriented development  
16 zones.

17           “(J) Streamlining or shortening permitting  
18 processes and timelines, including through one-  
19 stop and parallel-process permitting.

20           “(K) Eliminating or reducing off-street  
21 parking requirements.

22           “(L) Ensuring impact and utility invest-  
23 ment fees accurately reflect required infrastruc-  
24 ture needs and related impacts on housing af-  
25 fordability are otherwise mitigated.

1           “(M) Allowing off-site construction, includ-  
2           ing prefabricated construction.

3           “(N) Reducing or eliminating minimum  
4           unit square footage requirements.

5           “(O) Allowing the conversion of office  
6           units to apartments.

7           “(P) Allowing the subdivision of single-  
8           family homes into duplexes.

9           “(Q) Allowing accessory dwelling units, in-  
10          cluding detached accessory dwelling units, on all  
11          lots with single-family homes.

12          “(R) Establishing density bonuses.

13          “(S) Eliminating or relaxing residential  
14          property height limitations.

15          “(T) Using property tax abatements to en-  
16          able higher density and mixed-income commu-  
17          nities.

18          “(U) Donating vacant land for affordable  
19          housing development.

20          “(V) Enacting other relevant high-density  
21          single-family and multifamily zoning policies  
22          that the recipient chooses to report.

23          “(3) EFFECT OF SUBMISSION.—A submission  
24          under this subsection shall not be binding with re-

1 spect to the use or distribution of amounts received  
2 under section 106.

3 “(4) ACCEPTANCE OR NONACCEPTANCE OF  
4 PLAN.—The acceptance or nonacceptance of any  
5 plan submitted under this subsection in which the  
6 information required under this subsection is pro-  
7 vided may not be considered an endorsement or ap-  
8 proval of the plan, policies, or methodologies, or lack  
9 thereof.

10 “(5) PROHIBITION ON USE OF INFORMATION  
11 FOR ENFORCEMENT.—Information provided by a re-  
12 cipient to the Secretary under this subsection may  
13 not be used as the basis for any enforcement ac-  
14 tion.”.

15 (b) ADDITION OF AFFORDABLE HOUSING CON-  
16 STRUCTION AS AN ELIGIBLE ACTIVITY.—

17 (1) ELIGIBLE ACTIVITY.—Section 105(a) of the  
18 Housing and Community Development Act of 1974  
19 (42 U.S.C. 5305(a)) is amended—

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

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

24 (C) by adding at the end the following new  
25 paragraph:

1           “(27) the new construction of affordable hous-  
2           ing, within the meaning given such term under sec-  
3           tion 215 of the Cranston-Gonzalez National Afford-  
4           able Housing Act (42 U.S.C. 12745).”.

5           (2) LOW AND MODERATE INCOME REQUIRE-  
6           MENT.—Section 105(c)(3) of the Housing and Com-  
7           munity Development Act of 1974 (42 U.S.C.  
8           5305(c)(3)) is amended by striking “or rehabilita-  
9           tion” and inserting “, rehabilitation, or new con-  
10          struction”.

11          (3) APPLICABILITY.—The amendments made  
12          by this subsection shall apply with respect only to  
13          amounts appropriated after the date of the enact-  
14          ment of this Act.

15          (c) DATABASES OF PUBLICLY OWNED LAND.—

16          (1) IN GENERAL.—Section 104(b) of the Hous-  
17          ing and Community Development Act of 1974 (42  
18          U.S.C. 5304(b)) is amended—

19                  (A) in paragraph (5), by striking “and” at  
20                  the end;

21                  (B) in paragraph (6), by striking the pe-  
22                  riod at the end and inserting “; and”; and

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

24                  “(7) the grantee maintains, on a publicly acces-  
25                  sible website, a searchable database that identifies

1 all parcels of undeveloped land owned by the grant-  
2 ee.”.

3 (2) EFFECTIVE DATE.—The amendments made  
4 by this subsection shall take effect on October 1,  
5 2026.

6 **SEC. 203. PLANNING AND IMPLEMENTATION GRANTS FOR**  
7 **AFFORDABLE HOUSING.**

8 (a) PLANNING GRANTS.—Not later than 1 year after  
9 the date of the enactment if this section, the Secretary  
10 of Housing and Urban Development shall, using selection  
11 criteria determined by the Secretary, award grants on a  
12 competitive basis to regional planning agencies or con-  
13 sortia to use to assist planning activities with respect to  
14 affordable housing, including—

15 (1) the development of housing plans;

16 (2) the substantial improvement of State or  
17 local housing strategies;

18 (3) the development of new regulatory require-  
19 ments and processes;

20 (4) the reforming of zoning codes;

21 (5) increasing the capacity to conduct housing  
22 inspections;

23 (6) increasing the capacity to reduce barriers to  
24 housing supply elasticity and housing affordability;

1           (7) the development of local or regional plans  
2 for community development; and

3           (8) the substantial improvement of community  
4 development strategies, including strategies designed  
5 to—

6                 (A) increase the availability of affordable  
7 housing and access to affordable housing;

8                 (B) increase access to public transpor-  
9 tation; and

10                (C) advance sustainable or location-effi-  
11 cient community development goals.

12           (b) IMPLEMENTATION AND LIVABLE COMMUNITY IN-  
13 VESTMENT GRANTS.—

14                (1) IN GENERAL.—Not later than 1 year after  
15 the date of the enactment if this section, the Sec-  
16 retary shall award implementation grants on a com-  
17 petitive basis to eligible entities to use to—

18                 (A) implement and administer housing  
19 strategies and housing plans;

20                 (B) fund any community investments that  
21 support goals identified in a housing strategy or  
22 housing plan;

23                 (C) implement and administer regulatory  
24 requirements and processes with respect to re-  
25 formed zoning codes;

1 (D) increase the capacity to conduct hous-  
2 ing inspections;

3 (E) increase the capacity to reduce bar-  
4 riers to housing supply elasticity and housing  
5 affordability;

6 (F) implement and administer local or re-  
7 gional plans for community development; and

8 (G) fund any planning to increase—

9 (i) the availability of affordable hous-  
10 ing and access to affordable housing;

11 (ii) access to public transportation;

12 and

13 (iii) any location-efficient community  
14 development goals.

15 (2) DEFINITIONS.—In this subsection:

16 (A) ELIGIBLE ENTITY.—The term “eligible  
17 entity” means a State, insular area, metropoli-  
18 tan city, or urban county, as such terms are de-  
19 fined in section 102 of the Housing and Com-  
20 munity Development Act of 1974.

21 (B) HOUSING PLAN.—The term “housing  
22 plan” means a plan to, with respect to an area  
23 within the jurisdiction of an eligible entity—

24 (i) increase the amount of available  
25 housing to meet the demand for such hous-

1                   ing and any projected increase in the de-  
2                   mand for such housing;

3                   (ii) increase the affordability of hous-  
4                   ing;

5                   (iii) increase the accessibility of hous-  
6                   ing for people with disabilities, including  
7                   location-efficient housing;

8                   (iv) preserve or improve the quality of  
9                   housing;

10                  (v) reduce barriers to housing develop-  
11                  ment; and

12                  (vi) coordinate with transportation-re-  
13                  lated agencies.

14                  (C) HOUSING STRATEGY.—The term  
15                  “housing strategy” means a housing strategy  
16                  required under section 105 of the Cranston-  
17                  Gonzalez National Affordable Housing Act.

18                  (e) COORDINATION.—To the extent practicable, the  
19                  Secretary shall coordinate with the Federal Transit Ad-  
20                  ministrators in carrying out this section.

21                  (d) USE FOR ADMINISTRATIVE COSTS.—Any entity  
22                  that receives a grant under this section may not use more  
23                  than 15 percent of such grant amounts for administrative  
24                  costs.

25                  (e) RULES OF CONSTRUCTION.—

1           (1) IN GENERAL.—Except as otherwise pro-  
2           vided by this section, amounts appropriated or oth-  
3           erwise made available under this section shall be  
4           subject to the community development block grant  
5           program requirements under subsection (a)(1).

6           (2) EXCEPTIONS.—

7           (A) HOUSING CONSTRUCTION.—Expendi-  
8           tures on new construction of housing shall be  
9           an eligible expense under this section.

10          (B) BUILDINGS FOR GENERAL CONDUCT  
11          OF GOVERNMENT.—Expenditures on building  
12          for the general conduct of government, other  
13          than the Federal Government, shall be eligible  
14          under this section when necessary and appro-  
15          priate as a part of a natural hazard mitigation  
16          project.

17 **SEC. 204. RURAL HOUSING SERVICE PROGRAM IMPROVE-**  
18 **MENTS.**

19          (a) IN GENERAL.—Section 504(a) of the Housing  
20 Act of 1949 (42 U.S.C. 1474(a)) is amended—

21           (1) in the first sentence, by inserting “and may  
22           make a loan to an eligible low-income applicant”  
23           after “applicant”;

24           (2) by inserting “Not less than 60 percent of  
25           loan funds made available under this section shall be

1 reserved and made available for very low-income ap-  
2 plicants.” after the first sentence; and

3 (3) by striking “\$7,500” and inserting  
4 “\$15,000”.

5 (b) ANNUAL REPORT ON RURAL HOUSING PRO-  
6 GRAMS.—Title V of the Housing Act of 1949 (42 U.S.C.  
7 1471 et seq.), as amended by this section, is amended by  
8 adding at the end the following:

9 **“SEC. 545. ANNUAL REPORT.**

10 “(a) IN GENERAL.—The Secretary shall submit to  
11 the Committee on Financial Services of the House of Rep-  
12 resentatives and the Committee on Banking, Housing, and  
13 Urban Affairs of the Senate and publish on a website of  
14 the Department of Agriculture an annual report on the  
15 rural housing programs carried out under this title.

16 “(b) CONTENTS.—The report required under sub-  
17 section (a) shall include shall include significant details  
18 on the information about the health of the programs car-  
19 ried out by the Rural Housing Service, including—

20 “(1) raw data about loan performance that can  
21 be sorted by program and region;

22 “(2) a description of the housing stock of such  
23 programs;

24 “(3) information about why properties end par-  
25 ticipation in such programs, including maturation

1       prepayment, foreclosure, or other servicing issues;  
2       and

3               “(4) risk ratings for properties assisted under  
4       such programs.

5       “(c) PROTECTION OF INFORMATION.—Data included  
6       in a report required under subsection (a) may be aggre-  
7       gated or anonymized to protect the financial information  
8       and personal information of program participants.”.

9       (c) APPLICATION REVIEW.—

10           (1) SENSE OF CONGRESS.—It is the sense of  
11       the Congress, not later than 90 days after the date  
12       on which the Secretary of Agriculture receives an  
13       application for a loan, grant or combined loan and  
14       grant under section 502 or 504 of the Housing Act  
15       of 1949 (42 U.S.C. 1472, 1474), the Secretary of  
16       Agriculture should—

17                   (A) review the application;

18                   (B) complete the underwriting;

19                   (C) make a determination of eligibility with  
20       respect to the application; and

21                   (D) notify the applicant of determination.

22       (2) REPORT.—

23           (A) IN GENERAL.—Not later than 90 days  
24       after the date of enactment of this Act, and an-  
25       nually thereafter until the date described in

1           subparagraph (B), the Secretary of Agriculture  
2           shall submit to the Committee on Banking,  
3           Housing, and Urban Affairs of the Senate and  
4           the Committee on Financial Services of the  
5           House of Representatives a report that—

6                   (i) details the timeliness of eligibility  
7                   determinations and final determinations  
8                   with respect to applications under section  
9                   502 and 504 of the Housing Act of 1949  
10                  (42 U.S.C. 1472, 1474), including jus-  
11                  tifications for any eligibility determinations  
12                  taking longer than 90 days; and

13                  (ii) includes recommendations to  
14                  shorten the timeline for notifications of eli-  
15                  gibility determinations described in sub-  
16                  paragraph (A) to not more than 90 days.

17           (B) DATE DESCRIBED.—The date de-  
18           scribed in this paragraph is the date on which,  
19           during the preceding 5-year period, the Sec-  
20           retary of Agriculture provides each eligibility  
21           determination described in subparagraph (A)  
22           during the 90-day period beginning on the date  
23           on which each application is received.

24           (d) GAO REPORT ON RURAL HOUSING SERVICE  
25           TECHNOLOGY.—Not later than 1 year after the date of

1 enactment of this Act, the Comptroller General of the  
2 United States shall submit to the Congress a report that  
3 includes—

4 (1) an analysis of how the outdated technology  
5 used by the Rural Housing Service impacts partici-  
6 pants in the programs of the Rural Housing Service;

7 (2) an estimate of the amount of funding that  
8 is needed to modernize the technology used by the  
9 Rural Housing Service; and

10 (3) an estimate of the number and type of new  
11 employees the Rural Housing Service needs to mod-  
12 ernize the technology used by the Rural Housing  
13 Service.

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

15 (a) PRE-APPROVAL OF UNITS.—Section 8(o)(8)(A)  
16 of the United States Housing Act of 1937 (42 U.S.C.  
17 1437f(o)(8)(A)) is amended by adding at the end the fol-  
18 lowing:

19 “(iv) INITIAL INSPECTION PRIOR TO  
20 LEASE AGREEMENT.—

21 “(I) DEFINITION.—In this  
22 clause, the term ‘new landlord’ means  
23 an owner of a dwelling unit who has  
24 not previously entered into a housing  
25 assistance payment contract with a

1 public housing agency under this sub-  
2 section for any dwelling unit.

3 “(II) EARLY INSPECTION.—Upon  
4 the request of a new landlord, a public  
5 housing agency may inspect the dwell-  
6 ing unit owned by the new landlord to  
7 determine whether the unit meets the  
8 housing quality standards under sub-  
9 paragraph (B) before the unit is se-  
10 lected by a family assisted under this  
11 subsection.

12 “(III) EFFECT.—An inspection  
13 conducted under subclause (II) that  
14 determines that the dwelling unit  
15 meets the housing quality standards  
16 under subparagraph (B) shall satisfy  
17 the requirements in this subparagraph  
18 and subparagraph (C) if the new  
19 landlord enters into a lease agreement  
20 with a family assisted under this sub-  
21 section not later than 60 days after  
22 the date of the inspection.

23 “(IV) INFORMATION WHEN FAM-  
24 ILY IS SELECTED.—When a public  
25 housing agency selects a family to

1                   participate in the tenant-based assist-  
2                   ance program under this subsection,  
3                   the public housing agency shall in-  
4                   clude in the information provided to  
5                   the family a list of dwelling units that  
6                   have been inspected under subclause  
7                   (II) and determined to meet the hous-  
8                   ing quality standards under subpara-  
9                   graph (B).”.

10           (b) SATISFACTION OF INSPECTION REQUIREMENTS  
11 THROUGH PARTICIPATION IN OTHER HOUSING PRO-  
12 GRAMS.—Section 8(o)(8) of the United States Housing  
13 Act of 1937 (42 U.S.C. 1437f(o)(8)) is amended by add-  
14 ing at the end the following:

15                   “(I) SATISFACTION OF INSPECTION RE-  
16                   QUIREMENTS THROUGH PARTICIPATION IN  
17                   OTHER HOUSING PROGRAMS.—

18                   “(i) LOW-INCOME HOUSING TAX  
19                   CREDIT-FINANCED BUILDINGS.—A dwell-  
20                   ing unit shall be deemed to meet the in-  
21                   spection requirements under this para-  
22                   graph if—

23                   “(I) the dwelling unit is in a  
24                   building, the acquisition, rehabilita-  
25                   tion, or construction of which was fi-

1 nanced by a person who received a  
2 low-income housing tax credit under  
3 section 42 of the Internal Revenue  
4 Code of 1986 in exchange for that fi-  
5 nancing;

6 “(II) the dwelling unit was phys-  
7 ically inspected and passed inspection  
8 as part of the low-income housing tax  
9 credit program described in subclause  
10 (I) during the preceding 12-month pe-  
11 riod; and

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

16 “(ii) HOME INVESTMENT PARTNER-  
17 SHIPS PROGRAM.—A dwelling shall be  
18 deemed to meet the inspection require-  
19 ments under this paragraph if—

20 “(I) the dwelling unit is assisted  
21 under the HOME Investment Part-  
22 nerships Program under title II of the  
23 Cranston-Gonzalez National Afford-  
24 able Housing Act;

1           “(II) the dwelling unit was phys-  
2           ically inspected and passed inspection  
3           as part of the program described in  
4           subclause (I) during the preceding 12-  
5           month period; and

6           “(III) the applicable public hous-  
7           ing agency is able to obtain the re-  
8           sults of the inspection described in  
9           subclause (II).

10          “(iii) RURAL HOUSING SERVICE.—A  
11          dwelling unit shall be deemed to meet the  
12          inspection requirements under this para-  
13          graph if—

14               “(I) the dwelling unit is assisted  
15               by the Rural Housing Service of the  
16               Department of Agriculture;

17               “(II) the dwelling unit was phys-  
18               ically inspected and passed inspection  
19               in connection with the assistance de-  
20               scribed in subclause (I) during the  
21               preceding 12-month period; and

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

1           “(iv) REMOTE OR VIDEO INSPEC-  
2           TIONS.—When complying with inspection  
3           requirements for a housing unit located in  
4           a rural or small area using assistance  
5           under this subtitle, the Secretary may  
6           allow a grantee to conduct a remote or  
7           video inspection of a unit provided that the  
8           remote or video inspection—

9                   “(I) covers a substantially similar  
10                  review of the relevant aspects of the  
11                  unit compared to an in-person inspec-  
12                  tion;

13                  “(II) does not misrepresent the  
14                  condition of the unit; and

15                  “(III) provides the information  
16                  necessary to fully and accurately  
17                  evaluate the conditions of the unit to  
18                  ensure that the unit meets the appli-  
19                  cable standards.

20           “(v) RULE OF CONSTRUCTION.—  
21           Nothing in clause (i), (ii), (iii), or (iv) may  
22           be construed to affect the operation of a  
23           housing program described in, or author-  
24           ized under a provision of law described in,  
25           that clause.”.

1 **TITLE III—EXPANDING MANU-**  
2 **FACTURED AND AFFORDABLE**  
3 **HOUSING FINANCE OPPORTU-**  
4 **NITIES**

5 **SEC. 301. MANUFACTURED HOUSING INNOVATIONS.**

6 (a) IN GENERAL.—Section 603(6) of the National  
7 Manufactured Housing Construction and Safety Stand-  
8 ards Act of 1974 (42 U.S.C. 5402(6)) is amended by  
9 striking “on a permanent chassis” and inserting “with or  
10 without a permanent chassis”.

11 (b) STANDARDS FOR MANUFACTURED HOMES BUILT  
12 WITHOUT A PERMANENT CHASSIS.—Section 604(a) of  
13 the National Manufactured Housing Construction and  
14 Safety Standards Act of 1974 (42 U.S.C. 5403) is amend-  
15 ed by adding at the end the following:

16 “(7) STANDARDS FOR MANUFACTURED HOMES  
17 BUILT WITHOUT A PERMANENT CHASSIS.—

18 “(A) IN GENERAL.—The Secretary shall  
19 issue revised standards for manufactured homes  
20 built without a permanent chassis and shall  
21 consult with the consensus committee in the de-  
22 velopment of such revised standards, using the  
23 process described in paragraph (4).

24 “(B) CREATING FINAL STANDARDS.—The  
25 Secretary shall, after consulting and conferring

1 with the consensus committee, establish stand-  
2 ards to include manufactured homes without a  
3 permanent chassis have—

4 “(i) a distinct label to be issued by  
5 the Secretary distinguishing manufactured  
6 homes built without a permanent chassis  
7 from manufactured homes built on a per-  
8 manent chassis;

9 “(ii) a data plate, as described in sec-  
10 tion 3280.5 of title 24, Code of Federal  
11 Regulations, distinguishing manufactured  
12 homes built without a permanent chassis  
13 from manufactured homes built on a per-  
14 manent chassis; and

15 “(iii) a notation on any invoice pro-  
16 duced by the manufacturer of a manufac-  
17 tured home that is distinguishable from  
18 the invoice for a manufactured home con-  
19 structed with a permanent chassis.”.

20 (c) MANUFACTURED HOME STANDARDS AND CER-  
21 TIFICATIONS.—Section 604 of the National Manufactured  
22 Housing Construction and Safety Standards Act of 1974  
23 (42 U.S.C. 5403) is amended by adding at the end the  
24 following:

1       “(i) MANUFACTURED HOME STANDARDS AND CER-  
2 TIFICATIONS.—

3               “(1) IN GENERAL.—

4                       “(A) INITIAL CERTIFICATION.—Subject to  
5 subparagraph (B), not later than 1 year after  
6 the date of enactment of this subsection, a  
7 State shall submit to the Secretary an initial  
8 certification that the laws and regulations of  
9 the State—

10                               “(i) treat a manufactured home with-  
11 out a chassis in parity with a manufac-  
12 tured home (as defined and regulated by  
13 the State); and

14                               “(ii) subject a manufactured home  
15 without a permanent chassis to the same  
16 laws and regulations of the State as a  
17 manufactured home built on a permanent  
18 chassis with respect to financing, title, in-  
19 surance, manufacture, sale, taxes, trans-  
20 portation, installation, and other areas as  
21 the Secretary determines, after consulta-  
22 tion with and approval by the consensus  
23 committee, are necessary to give effect to  
24 the purpose of this section.

1           “(B) STATE PLAN SUBMISSION.—Any  
2 State plan submitted under subparagraph (C)  
3 shall contain the required State certification  
4 under subparagraph (A) or paragraph (3) and,  
5 if contained therein, no additional or State cer-  
6 tification under subparagraph (A) or paragraph  
7 (3).

8           “(C) EXTENDED DEADLINE.—With respect  
9 to a State with a legislature that meets bienni-  
10 ally, the deadline for the submission of the ini-  
11 tial certification required under subparagraph  
12 (A) shall be 2 years after the date of enactment  
13 of this subsection.

14           “(D) LATE CERTIFICATION.—

15           “(i) NO WAIVER.—The Secretary may  
16 not waive the prohibition described in  
17 paragraph (5)(B) with respect to a certifi-  
18 cation submitted after the deadline under  
19 subparagraph (A) or paragraph (3) unless  
20 the Secretary approves the late certifi-  
21 cation.

22           “(ii) RULE OF CONSTRUCTION.—  
23 Nothing in this subsection shall be con-  
24 strued to prevent a State from submitting  
25 the initial certification required under sub-

1 paragraph (A) after the required deadline  
2 under that subparagraph.

3 “(2) FORM OF STATE CERTIFICATION NOT PRE-  
4 SENTED IN A STATE PLAN.—The initial certification  
5 required under paragraph (1)(A), if not submitted  
6 with a State plan under paragraph (1)(B), shall con-  
7 tain, in a form prescribed by the Secretary, an attes-  
8 tation by an official that the State has taken the  
9 steps necessary to ensure the veracity of the certifi-  
10 cation required under paragraph (1)(A), including,  
11 as necessary, by—

12 “(A) amending the definition of ‘manufac-  
13 tured home’ in the laws and regulations of the  
14 State; and

15 “(B) directing State agencies to amend the  
16 definition of ‘manufactured home’ in regula-  
17 tions.

18 “(3) ANNUAL RECERTIFICATION.—Not later  
19 than a date to be determined by the Secretary each  
20 year, a State shall submit to the Secretary an addi-  
21 tional certification that—

22 “(A) confirms the accuracy of the initial  
23 certification submitted under subparagraph (A)  
24 or (B) of paragraph (1); and

1           “(B) certifies that any new laws or regula-  
2           tions enacted or adopted by the State since the  
3           date of the previous certification do not change  
4           the veracity of the initial certification submitted  
5           under paragraph (1)(A).

6           “(4) LIST.—The Secretary shall publish and  
7           maintain in the Federal Register and on the website  
8           of the Department of Housing and Urban Develop-  
9           ment a list of States that are up-to-date with the  
10          submission of initial and subsequent certifications  
11          required under this subsection.

12          “(5) PROHIBITION.—

13                 “(A) DEFINITION.—In this paragraph, the  
14                 term ‘covered manufactured home’ means a  
15                 home that is—

16                         “(i) not considered a manufactured  
17                         home under the laws and regulations of a  
18                         State because the home is constructed  
19                         without a permanent chassis;

20                         “(ii) considered a manufactured home  
21                         under the definition of the term in section  
22                         603; and

23                         “(iii) constructed after the date of en-  
24                         actment of this subsection.

1           “(B) BUILDING, INSTALLATION, AND  
2 SALE.—If a State does not submit a certifi-  
3 cation under paragraph (1)(A) or paragraph (3)  
4 by the date on which those certifications are re-  
5 quired to be submitted—

6           “(i) with respect to a State in which  
7 the State administers the installation of  
8 manufactured homes, the State shall pro-  
9 hibit the manufacture, installation, or sale  
10 of a covered manufactured home within the  
11 State; and

12           “(ii) with respect to a State in which  
13 the Secretary administers the installation  
14 of manufactured homes, the State and the  
15 Secretary shall prohibit the manufacture,  
16 installation, or sale of a covered manufac-  
17 tured home within the State.”.

18       (d) OTHER FEDERAL LAWS REGULATING MANUFAC-  
19 TURED HOMES.—The Secretary of Housing and Urban  
20 Development may coordinate with the heads of other Fed-  
21 eral agencies to ensure that Federal agencies treat a man-  
22 ufactured home (as defined in Federal laws and regula-  
23 tions other than section 603 of the National Manufactured  
24 Housing Construction and Safety Standards Act of 1974  
25 (42 U.S.C. 5402)) in the same manner as a manufactured

1 home (as defined in section 603 of the National Manufac-  
2 tured Housing Construction and Safety Standards Act of  
3 1974 (42 U.S.C. 5402), as amended by this Act).

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

7 (1) in paragraph (1), by striking “and” at the  
8 end;

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

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

12 “(3) model guidance to support the submission  
13 of the certification required under section 604(i).”.

14 (f) PREEMPTION.—Nothing in this section or the  
15 amendments made by this section may be construed as  
16 limiting the scope of Federal preemption under section  
17 604(d) of the National Manufactured Housing Construc-  
18 tion and Safety Standards Act of 1974 (42 U.S.C.  
19 5403(d)).

20 (g) PRIMARY AUTHORITY TO ESTABLISH MANUFAC-  
21 TURED HOME CONSTRUCTION AND SAFETY STAND-  
22 ARDS.—The National Manufactured Housing Construc-  
23 tion and Safety Standards Act of 1974 (42 U.S.C. 5401  
24 et seq.) is further amended—

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

3           (2) in section 604, by adding at the end the fol-  
4           lowing:

5           “(j) PRIMARY AUTHORITY TO ESTABLISH STAND-  
6           ARDS.—

7           “(1) IN GENERAL.—The Secretary shall have  
8           the primary authority to establish Federal manufac-  
9           tured home construction and safety standards.

10          “(2) APPROVAL FROM SECRETARY.—

11                 “(A) IN GENERAL.—The head of any Fed-  
12                 eral agency that seeks to establish a manufac-  
13                 tured home construction and safety standard on  
14                 or after the date of the enactment of this sub-  
15                 section—

16                         “(i) shall submit to the Secretary a  
17                         proposal describing such standard; and

18                         “(ii) may not establish such standard  
19                         without approval from the Secretary.

20                 “(B) REJECTION OF STANDARDS.—The  
21                 Secretary shall reject a standard submitted to  
22                 the Secretary for approval under subparagraph  
23                 (A)—

24                         “(i) if the standard would signifi-  
25                         cantly increase the cost of producing man-

1           ufactured homes, as determined by the  
2           Secretary;

3           “(ii) if the standard would conflict  
4           with existing manufactured home construc-  
5           tion and safety standards established by  
6           the Secretary; or

7           “(iii) for any other reason as deter-  
8           mined appropriate by the Secretary.

9           “(C) **RULE OF CONSTRUCTION.**—Nothing  
10          in this subsection may be construed to require  
11          the Secretary to establish new or revised Fed-  
12          eral manufactured home construction and safe-  
13          ty standards.”.

14 **SEC. 302. FHA SMALL-DOLLAR MORTGAGES STUDY.**

15          (a) **IN GENERAL.**—Not later than 1 year after the  
16          date of the enactment of this section, the Secretary of  
17          Housing and Urban Development shall submit to the  
18          Committee on Banking, Housing, and Urban Affairs of  
19          the Senate and the Committee on Financial Services of  
20          the House of Representatives a report about small-dollar  
21          mortgages that—

22                  (1) provides a proposal for a pilot program, to  
23                  last not longer than 4 years, to increase access for  
24                  individuals to small-dollar mortgages insured or  
25                  guaranteed by the Secretary under title II of the

1 National Housing Act to be established by the Fed-  
2 eral Housing Administration that may include—

3 (A) authorizing direct payments to lenders  
4 to incentivize the origination of small-dollar  
5 mortgages;

6 (B) adjustments to the terms and costs the  
7 Federal Housing Administration requires with  
8 respect to such small-dollar mortgages;

9 (C) providing direct grants for mortgagors  
10 obtaining such small-dollar mortgages to cover  
11 costs associated with—

12 (i) down payments;

13 (ii) closing costs;

14 (iii) appraisals; and

15 (iv) title insurance; and

16 (D) technical assistance for lenders and fi-  
17 nancial institutions that originate such small-  
18 dollar mortgages and outreach to borrowers  
19 about the availability of such small-dollar mort-  
20 gages;

21 (2) provides a detailed analysis and projections  
22 about—

23 (A) a methodology for tracking and evalu-  
24 ating the outcomes of small-dollar mortgages  
25 insured or guaranteed by the Secretary under

1 title II of the National Housing Act to which  
2 access is provided through the pilot program,  
3 including the financial impact of such loans on  
4 the economic status of the mortgagors associ-  
5 ated with such small-dollar mortgages;

6 (B) potential risks of pilot program to the  
7 solvency of the Mutual Mortgage Insurance  
8 Fund;

9 (C) the amount of appropriations required  
10 to cover the costs associated with insuring,  
11 guaranteeing, and modifying small-dollar mort-  
12 gages over the length of the pilot program; and

13 (D) the amount of appropriations nec-  
14 essary for the Secretary to administer and over-  
15 see the pilot program, including amounts to be  
16 used for information technology, financial re-  
17 porting, research and evaluations, fair housing  
18 and fair lending compliance, audits, and for  
19 such other activities the Secretary determines  
20 necessary to increase access to small-dollar  
21 mortgages; and

22 (3) includes data and analysis relating to small-  
23 dollar mortgages, including—

24 (A) the number of small-dollar mortgages  
25 originated in the 10-year period preceding the

1 date of the enactment of this section, including  
2 small-dollar mortgages insured or guaranteed  
3 by the Federal Government and small-dollar  
4 mortgages not insured by the Federal Govern-  
5 ment;

6 (B) the original principal balance of each  
7 small-dollar mortgage identified under subpara-  
8 graph (A);

9 (C) demographic information about the  
10 mortgagors associated with each such small-dol-  
11 lar mortgages;

12 (D) the number of financial institutions  
13 that offer small-dollar mortgages;

14 (E) a description of the fixed costs that  
15 are associated with mortgages and the impact  
16 of such costs on the ability of lenders to earn  
17 a market rate return on small-dollar mortgages;  
18 and

19 (F) analysis by regions of the United  
20 States, including rural regions, that identifies  
21 regions with the greatest need for, and the  
22 highest likelihood of, the origination of small-  
23 dollar mortgages and regions that could benefit  
24 the most from increased availability of small-  
25 dollar mortgages.

1 (b) DEFINITIONS.—In this section:

2 (1) SMALL-DOLLAR MORTGAGE DEFINED.—The  
3 term “small-dollar mortgage” means a mortgage  
4 that—

5 (A) has an original principal balance of  
6 \$100,000 or less; and

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

9 (2) SECRETARY.—The term “Secretary” means  
10 the Secretary of Housing and Urban Development.

11 **TITLE IV—PROTECTING BOR-**  
12 **ROWERS AND ASSISTED FAMI-**  
13 **LIES**

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

15 (a) IN GENERAL.—Section 3(b)(4)(B) of the United  
16 States Housing Act of 1937 (42 U.S.C. 1437a(b)(4)(B))  
17 is amended—

18 (1) by redesignating clauses (iv) and (v) as  
19 clauses (vi) and (vii), respectively; and

20 (2) by inserting after clause (iii) the following:

21 “(iv) with respect to the supported  
22 housing program under section 8(o)(19),  
23 any disability benefits received under chap-  
24 ter 11 or chapter 15 of title 38, United  
25 States Code, received by a veteran, except

1           that this exclusion may not apply to the  
2           definition of adjusted income;

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

13          (b) SERVICE-CONNECTED DISABILITY COMPENSA-  
14          TION.—Section 102(a)(20) of the Housing and Commu-  
15          nity Development Act of 1974 (42 U.S.C. 5302(a)(20))  
16          is amended by adding at the end the following:

17                 “(C) SERVICE-CONNECTED DISABILITY  
18                 COMPENSATION.—When determining whether a  
19                 person is a person of low and moderate income,  
20                 a person of low income, or a person of moderate  
21                 income under this paragraph, a State, unit of  
22                 general local government, or Indian tribe shall  
23                 exclude any service-connected disability com-  
24                 pensation received by such person from the De-  
25                 partment of Veterans Affairs.”.

1           (c) TREATMENT OF CERTAIN DISABILITY BENE-  
2 FITS.—When determining the eligibility of a veteran to  
3 rent a residential dwelling unit constructed on Depart-  
4 ment property on or after the date of the enactment of  
5 this Act, for which assistance is provided as part of a  
6 housing assistance program administered by the Secretary  
7 of Housing and Urban Development and not yet in exist-  
8 ence at the time of the enactment of this section, the Sec-  
9 retary shall exclude from income any disability benefits re-  
10 ceived under chapter 11 or chapter 15 of title 38, United  
11 States Code, by such person.

12           (d) REPORT.—The Comptroller General of the  
13 United States shall, not later than 1 year after the date  
14 of the enactment of this Act, submit to the Congress a  
15 report that—

16           (1) examines how service-connected disability  
17 compensation is treated for the purposes of deter-  
18 mining eligibility for all programs administered by  
19 the Secretary of Housing and Urban Development;

20           (2) identifies any instances where service-con-  
21 nected disability compensation is treated in a man-  
22 ner inconsistent with the amendments made by sub-  
23 sections (a) and (b); and

24           (3) with respect to each program administered  
25 by the Secretary of Housing and Urban Develop-

1       ment in which service-connected disability compensa-  
2       tion is treated inconsistently, provides legislative rec-  
3       ommendations relating to how such program could  
4       better serve veteran populations, and under-served  
5       communities.

6       (e) DEFINITIONS.—In this section:

7           (1) SECRETARY.—The term “Secretary” means  
8       the Secretary of Housing and Urban Development.

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

12   **SEC. 402. MILITARY SERVICE QUESTION.**

13       (a) IN GENERAL.—Subpart A of part 2 of the Fed-  
14       eral Housing Enterprises Financial Safety and Soundness  
15       Act of 1992 (12 U.S.C. 4541 et seq.) is amended by add-  
16       ing at the end the following:

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

18       “Not later than 6 months after the date of enactment  
19       of this section, the Director shall, by regulation or order,  
20       require each enterprise to include a disclaimer below the  
21       military service question on the form known as the Uni-  
22       form Residential Loan Application stating, ‘If yes, you  
23       may qualify for a VA Home Loan. Consult your lender  
24       regarding eligibility.’”

1 (b) GAO STUDY.—Not later than 18 months after  
2 the date of enactment of this Act, the Comptroller General  
3 of the United States shall conduct a study and submit to  
4 the Congress a report on whether or not less than 80 per-  
5 cent of lenders using the Uniform Residential Loan Appli-  
6 cation have included on that form the disclaimer required  
7 under section 1329 of the Federal Housing Enterprises  
8 Financial Safety and Soundness Act of 1992, as added  
9 by subsection (a).

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

11 (a) MEMORANDUM OF UNDERSTANDING.—Not later  
12 than 180 days after the date of enactment of this Act,  
13 the Secretary of Housing and Urban Development, the  
14 Secretary of Agriculture, and the Secretary of Veterans  
15 Affairs shall establish a memorandum of understanding,  
16 or other appropriate interagency agreement, to share rel-  
17 evant housing-related research and market data that fa-  
18 cilitates evidence-based policymaking.

19 (b) INTERAGENCY REPORT.—

20 (1) REPORT.—Not later than 1 year after the  
21 date of enactment of this Act, the Secretary of  
22 Housing and Urban Development, the Secretary of  
23 Agriculture, and the Secretary of Veterans Affairs  
24 shall jointly submit to the Committee on Banking,  
25 Housing, and Urban Affairs, the Committee on Ag-

1       riculture, Nutrition, and Forestry, and the Com-  
 2       mittee on Veterans' Affairs of the Senate and the  
 3       Committee on Financial Services, the Committee on  
 4       Agriculture, and the Committee on Veterans' Affairs  
 5       of the House of Representatives a report that de-  
 6       scribes opportunities for increased collaboration be-  
 7       tween the Secretary of Housing and Urban Develop-  
 8       ment, the Secretary of Agriculture, and the Sec-  
 9       retary of Veterans Affairs to improve efficiencies in  
 10      housing programs.

11           (2) PUBLICATION.—The report required under  
 12      paragraph (1) shall, prior to submission, be pub-  
 13      lished in the Federal Register and open for comment  
 14      for a period of 30 days.

15   **SEC. 404. FAMILY SELF-SUFFICIENCY ESCROW EXPANSION**  
 16                           **PILOT PROGRAM.**

17      Title I of the of the United States Housing Act of  
 18      1937 (42 U.S.C. 1437 et seq.) is amended by adding at  
 19      the end the following:

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

21      “(a) DEFINITIONS.—In this section:

22           “(1) COVERED FAMILY.—The term ‘covered  
 23      family’ means a family that—

24                   “(A) receives assistance under section 8 or  
 25                   9 of this Act;

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

2           “(C) has an adjusted income that does not  
3           exceed 80 percent of the area median income at  
4           the time of enrollment in the pilot program.

5           “(2) ELIGIBLE ENTITY.—The term ‘eligible en-  
6           tity’ means an entity described in subsection (c)(2)  
7           of section 23.

8           “(3) PILOT PROGRAM.—The term ‘pilot pro-  
9           gram’ means the pilot program established under  
10          this section.

11          “(4) WELFARE ASSISTANCE.—The term ‘wel-  
12          fare assistance’ has the meaning given the term in  
13          section 984.103 of title 24, Code of Federal Regula-  
14          tions, or any successor regulation.

15          “(b) PROGRAM ESTABLISHMENT.—The Secretary  
16          shall, not later than 1 year after the date of the enactment  
17          of this section, establish a pilot program under which the  
18          Secretary shall select not more than 25 eligible entities  
19          to establish and manage escrow accounts for not more  
20          than 5,000 covered families, in accordance with this sub-  
21          section.

22          “(c) ESCROW ACCOUNTS.—

23                  “(1) IN GENERAL.—An eligible entity selected  
24                  to participate in the pilot program—

1           “(A) shall establish an interest-bearing es-  
2           crow account and place into the account an  
3           amount equal to any increase in the amount of  
4           rent paid by each covered family in accordance  
5           with the provisions of section 3, 8(o), or 8(y),  
6           as applicable, that is attributable to increases in  
7           earned income by the covered families during  
8           the participation of each covered family in the  
9           pilot program; and

10           “(B) notwithstanding any other provision  
11           of law, may use existing funds it controls under  
12           section 8 or 9 for purposes of making the es-  
13           crow deposit for covered families assisted under,  
14           or residing in units assisted under, section 8 or  
15           9, respectively, provided such funds are offset  
16           by the increase in the amount of rent paid by  
17           the covered family.

18           “(2) WITHDRAWALS.—A covered family may  
19           withdraw funds, including any interest earned, from  
20           an escrow account established by an eligible entity  
21           under the pilot program for such covered family—

22           “(A) after the covered family ceases to re-  
23           ceive welfare assistance; and

24           “(B)(i) not earlier than the date that is 5  
25           years after the date on which the eligible entity

1 establishes the escrow account under this sub-  
2 section;

3 “(ii) not later than the date that is 7 years  
4 after the date on which the eligible entity estab-  
5 lishes the escrow account under this subsection,  
6 if the covered family chooses to continue to par-  
7 ticipate in the pilot program after the date that  
8 is 5 years after the date on which the eligible  
9 entity establishes the escrow account;

10 “(iii) on the date the covered family ceases  
11 to receive housing assistance under section 8 or  
12 9, if such date is earlier than 5 years after the  
13 date on which the eligible entity establishes the  
14 escrow account;

15 “(iv) earlier than 5 years after the date on  
16 which the eligible entity establishes the escrow  
17 account, if the covered family is using the funds  
18 to advance a self-sufficiency goal as approved  
19 by the eligible entity; or

20 “(v) under other circumstances in which  
21 the Secretary determines an exemption for good  
22 cause is warranted.

23 “(3) INTERIM RECERTIFICATION.—For the pur-  
24 poses of the pilot program established under this

1 section, a covered family shall recertify income not  
2 less than once each year.

3 “(4) CONTRACT OR PLAN.—A covered family  
4 may not be required by an eligible entity to complete  
5 a contract that requires the participation of the cov-  
6 ered family in the pilot program established under  
7 this section or any individual training or services  
8 plan as a condition for participating in the pilot pro-  
9 gram.

10 “(d) EFFECT OF INCREASES IN FAMILY INCOME.—  
11 The amount equal to any increase in the earned income  
12 of a covered family from the date of enrollment of the cov-  
13 ered family in the pilot program established under this  
14 section through the date all funds are withdrawn from the  
15 escrow account may not be considered as income or a re-  
16 source for purposes of eligibility of the covered family for  
17 other benefits, or amount of benefits payable to the family,  
18 under any program administered by the Secretary.

19 “(e) APPLICATION.—

20 “(1) IN GENERAL.—An eligible entity seeking  
21 to participate in the pilot program shall submit to  
22 the Secretary an application—

23 “(A) at such time, in such manner, and  
24 containing such information as the Secretary  
25 may require by notice; and

1           “(B) that includes the number of covered  
2 families to which the eligible entity intends to  
3 provide escrow accounts under this subsection.

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

7           “(A) are located across various States and  
8 in both urban and rural areas; and

9           “(B) vary by size and type, including both  
10 public housing agencies and private owners of  
11 projects receiving project-based rental assist-  
12 ance under section 8.

13           “(f) NOTIFICATION AND OPT-OUT.—An eligible enti-  
14 ty participating in the pilot program shall—

15           “(1) notify each covered family of their enroll-  
16 ment in the pilot program;

17           “(2) provide each covered family with a detailed  
18 description of the pilot program, including how the  
19 pilot program will impact their rent and finances;

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

24           “(4) provide each covered family with the abil-  
25 ity to elect not to participate in the pilot program—

1           “(A) not less than 2 weeks before the date  
2           on which the escrow account is established  
3           under subsection (c); and

4           “(B) at any point during the duration of  
5           the pilot program.

6           “(g) MAXIMUM RENTS.—During the term of partici-  
7           pation by a covered family in the pilot program, the  
8           amount of rent paid by the covered family shall be cal-  
9           culated under the rental provisions of section 3 or 8(o),  
10          as applicable.

11          “(h) PILOT PROGRAM TIMELINE.—

12           “(1) AWARDS.—Not later than 18 months after  
13           the date of enactment of this subsection, the Sec-  
14           retary shall select the eligible entities to participate  
15           in the pilot program.

16           “(2) ESTABLISHMENT AND TERMS OF AC-  
17           COUNTS.—An eligible entity selected to participate  
18           in the pilot program shall—

19           “(A) not later than 6 months after selec-  
20           tion, establish escrow accounts under subsection  
21           (c) for covered families; and

22           “(B) maintain those escrow accounts for  
23           not less than 5 years, or until the date the fam-  
24           ily ceases to receive assistance under section 8  
25           or 9, and, at the discretion of the covered fam-

1           ily, not more than 7 years after the date on  
2           which the escrow account is established.

3           “(i) NONPARTICIPATION AND HOUSING ASSIST-  
4 ANCE.—

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

9           “(2) NO TERMINATION.—Housing assistance  
10          may not be terminated as a consequence of partici-  
11          pating, or not participating, in the pilot program  
12          under this subsection for any period of time.

13          “(j) STUDY.—Not later than 8 years after the date  
14          the Secretary selects eligible entities to participate in the  
15          pilot program under this subsection, the Secretary shall  
16          conduct a study and submit to the Committee on Banking,  
17          Housing, and Urban Affairs of the Senate and the Com-  
18          mittee on Financial Services of the House of Representa-  
19          tives a report on outcomes for covered families that par-  
20          ticipated in the pilot program, which shall evaluate the ef-  
21          fectiveness of the pilot program in assisting families to  
22          achieve economic independence and self-sufficiency, and  
23          the impact coaching and supportive services (this does not  
24          seem to be part of this pilot program), or the lack thereof,  
25          had on individual incomes.



1           “(i) consist of a review of the partici-  
2           pating agency’s compliance with all pro-  
3           gram requirements; and

4           “(ii) may take into account the agen-  
5           cy’s aggregate counselor performance  
6           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  
19               seq.); 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  
25          employed by an organization receiving assist-

1           ance under this section for pre-purchase hous-  
2           ing counseling, the Secretary may consider the  
3           performance of the counselor compared to the  
4           default rate of all counseled borrowers of a cov-  
5           ered mortgage loan in comparable markets and  
6           such other factors as the Secretary determines  
7           appropriate to further the purposes of this sec-  
8           tion.

9           “(8) CERTIFICATION.—If, based on the com-  
10          parison required under paragraph (7)(B), the Sec-  
11          retary determines that a counselor lacks competence  
12          to provide counseling in the areas described in sub-  
13          section (e)(2) and such action will not create a sig-  
14          nificant loss of capacity for housing counseling serv-  
15          ices in the service area, the Secretary may—

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

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

22                 “(C) permanently suspend an individual  
23                 certification if a counselor fails to demonstrate  
24                 competence after not fewer than 2 retesting op-  
25                 portunities under subparagraph (B).”;

1 (3) in subsection (i)—

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

4 (B) by inserting after paragraph (2) the  
5 following:

6 “(3) TERMINATION OF ASSISTANCE.—

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

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

16 “(ii) in accordance with regulations  
17 issued by the Secretary.

18 “(B) NOTICE.—The Secretary shall give  
19 an organization or entity receiving covered as-  
20 sistance not less than 60 days prior written no-  
21 tice of any denial of renewal under this para-  
22 graph, and the determination of renewal shall  
23 not be finalized until the end of that notice pe-  
24 riod.

1           “(C) INFORMAL CONFERENCE.—If re-  
2           requested in writing by the organization or entity  
3           within the notice period described in subpara-  
4           graph (B), the organization or entity shall be  
5           entitled to an informal conference with the Dep-  
6           uty Assistant Secretary of Housing Counseling  
7           on behalf of the Secretary at which the organi-  
8           zation or entity may present for consideration  
9           specific factors that the organization or entity  
10          believes were beyond the control of the organi-  
11          zation or entity and that caused the failure to  
12          comply with program requirements, such as a  
13          lack of lender or servicer coordination or com-  
14          munication with housing counseling agencies  
15          and individual counselors.”; and

16          (4) by adding at the end the following:

17          “(j) OFFERING FORECLOSURE MITIGATION COUN-  
18          SELING.—

19                 “(1) COVERED MORTGAGE LOAN DEFINED.—In  
20                 this subsection, the term ‘covered mortgage loan’  
21                 means any loan which is secured by a first or subor-  
22                 dinate lien on residential real property (including in-  
23                 dividual units of condominiums and housing co-  
24                 operatives) or stock or membership in a cooperative  
25                 ownership housing corporation designed principally

1 for the occupancy of between 1 and 4 families that  
2 is—

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

6 “(B) guaranteed under section 184 or  
7 184A of the Housing and Community Develop-  
8 ment Act of 1992 (12 U.S.C. 1715z–13a,  
9 1715z–13b);

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

12 “(D) made, guaranteed, or insured by the  
13 Department of Agriculture.

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

19 “(3) COST.—If the requirements of sections  
20 202(a)(3) and 205(f) of the National Housing Act  
21 (12 U.S.C. 1708(a)(3), 1711(f)) are met, the fair  
22 market rate cost of counseling for delinquent bor-  
23 rowers described in paragraph (2) with respect to a  
24 covered mortgage loan described in paragraph  
25 (1)(A) shall be paid for by the Mutual Mortgage In-

1       surance Fund, as authorized under section 203(r)(4)  
2       of the National Housing Act (12 U.S.C.  
3       1709(r)(4)).”.

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

5       (a) IN GENERAL.—The Secretary of Housing and  
6 Urban Development shall, not later than 1 year after the  
7 date of the enactment of this Act, establish a helpline to  
8 provide tenants of covered federally assisted rental dwell-  
9 ing units with counseling, resources, and referrals to avail-  
10 able assistance relating to eviction-related matters.

11       (b) DEFINITIONS.—In this section:

12           (1) ASSISTANCE.—The term “assistance”  
13 means any grant, loan, subsidy, contract, cooperative  
14 agreement, or other form of financial assistance, but  
15 such term does not include the insurance or guar-  
16 antee of a loan, mortgage, or pool of loans or mort-  
17 gages.

18           (2) COVERED FEDERALLY ASSISTED RENTAL  
19 DWELLING UNIT.—The term “covered federally as-  
20 sisted rental dwelling unit” means a residential  
21 dwelling unit that—

22                   (A) is made available for rental; and

23                   (B)(i) for which assistance is provided, or  
24                   that is part of a housing project for which as-  
25                   sistance is provided, under any program admin-

1           istered by the Secretary of Housing and Urban  
2           Development, including—

3                   (I) the public housing program under  
4                   the United States Housing Act of 1937 21  
5                   (42 U.S.C. 1437 et seq.);

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

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

13                  (IV) title IV of the McKinney-Vento  
14                  Homeless Assistance Act (42 U.S.C. 11360  
15                  et seq.);

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

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

23                  (VII) the program for supportive  
24                  housing for persons with disabilities under  
25                  section 811 of the Cranston-Gonzalez Na-

1 tional Affordable Housing Act (42 U.S.C.  
2 8013);

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

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

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

17 (ii) is a property, or is on or in a property,  
18 that has a federally backed mortgage loan or  
19 federally backed multifamily mortgage loan, as  
20 11 such terms are defined in section 4024(a) of  
21 the CARES Act (15 U.S.C. 9058(a)).

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

23 (a) IN GENERAL.—The Secretary of Housing and  
24 Urban Development shall establish a temperature sensor  
25 3-year pilot program to provide grants to public housing

1 agencies and owners of covered federally assisted rental  
2 dwelling units to install and test the efficacy of tempera-  
3 ture sensors in residential dwelling units to ensure such  
4 units remain in compliance with temperature require-  
5 ments.

6 (b) ELIGIBILITY.—

7 (1) IN GENERAL.—The Secretary shall, not  
8 later than 180 days after the date of the enactment  
9 of this Act, establish eligibility criteria for participa-  
10 tion in the pilot program established pursuant to  
11 subsection (a).

12 (2) CRITERIA.—In establishing the eligibility  
13 criteria described in paragraph (a), the Secretary  
14 shall ensure—

15 (A) the pilot program includes a diverse  
16 range of participants that represent different  
17 geographic regions, climate regions, unit sizes  
18 and types of housing; and

19 (B) that the functionality of the tempera-  
20 ture sensors that will be installed and tested  
21 using amounts awarded under this section, in-  
22 cluding internet connectivity requirements.

23 (c) INSTALLATION.—Each public housing agency or  
24 owner of a covered federally assisted rental dwelling unit  
25 that receives 1 or more temperature sensors under this

1 section shall, after receiving written permission from the  
2 resident of a dwelling unit, install such temperature sensor  
3 and monitor the data from such temperature sensor.

4 (d) COLLECTION OF COMPLAINT RECORDS.—

5 (1) IN GENERAL.—Each public housing agency  
6 or owner of a covered federally assisted rental dwell-  
7 ing unit that receives 1 or more temperature sensors  
8 under this section shall collect and retain informa-  
9 tion about temperature-related complaints and viola-  
10 tions.

11 (2) DEFINITIONS.—The Secretary shall, not  
12 later than 180 days after the date of the enactment  
13 of this Act, define the terms temperature-related  
14 complaints and temperature-related violations for  
15 the purposes of this section.

16 (e) DATA COLLECTION.—

17 (1) IN GENERAL.—Data collected from tem-  
18 perature sensors provided to public housing agencies  
19 and owners of covered federally assisted rental dwell-  
20 ing units under this section shall be retained until  
21 the Secretary notifies the public housing agency or  
22 owner that the pilot program and the evaluation of  
23 the pilot program are complete.

24 (2) PERSONALLY IDENTIFIABLE INFORMA-  
25 TION.—The Secretary shall, not later than 180 days

1 after the date of the enactment of this Act, establish  
2 standards for the protection of personally identifi-  
3 ably information collected during the pilot program  
4 by public housing agencies, owners of federally as-  
5 sisted rental dwelling units, and the Secretary.

6 (f) PILOT PROGRAM EVALUATION.—

7 (1) INTERIM EVALUATION.—Not later than 12  
8 months after the establishment of the pilot program  
9 under this section, the Secretary shall publicly pub-  
10 lish and submit to the Congress a report that—

11 (A) examines the number of temperature-  
12 related complaints and violations in Federally  
13 assisted rental dwelling units with temperature  
14 sensors, disaggregated by temperature sensor  
15 technology and climate region—

16 (i) that occurred before the installa-  
17 tion of such sensor, if known; and

18 (ii) that occurred after the installation  
19 of such sensor; and

20 (B) identifies any barriers to full utility of  
21 temperature sensor capabilities, including  
22 broadband internet access and tenant participa-  
23 tion.

24 (2) FINAL EVALUATION.—Not later than 36  
25 months after the conclusion of the pilot program es-

1        tablished by the Secretary under this section, the  
2        Secretary shall publicly publish and submit to the  
3        Congress a report that—

4                (A) examines the number of temperature-  
5                related complaints and violations in federally  
6                assisted rental dwelling units with temperature  
7                sensors, disaggregated by temperature sensor  
8                technology and climate region—

9                        (i) that occurred before the installa-  
10                        tion of such sensor; and

11                        (ii) that occurred after the installation  
12                        of such sensor;

13                (B) identifies any barriers to full utility of  
14                temperature sensor capabilities, including  
15                broadband internet access and tenant participa-  
16                tion; and

17                (C) compare the utility of various tempera-  
18                ture sensor technologies based on—

19                        (i) climate zones;

20                        (ii) cost;

21                        (iii) features; and

22                        (iv) any other factors identified by the

23                Secretary.

24        (g) DEFINITIONS.—For the purposes of this section:

1           (1) TEMPERATURE SENSOR.—The term “tem-  
2           perature sensor” means an internet capable tem-  
3           perature reporting device able to measure ambient  
4           air temperature to the tenth degree Fahrenheit and  
5           Celsius.

6           (2) COVERED FEDERALLY ASSISTED HOUS-  
7           ING.—The term “covered federally assisted rental  
8           dwelling unit” means a residential dwelling unit that  
9           is made available for rental and for which assistance  
10          is provided, or that is part of a housing project for  
11          which assistance is provided, under—

12                   (A) the program for project-based rental  
13                   assistance under section 8 of the United States  
14                   Housing Act of 1937 (42 U.S.C. 1437f);

15                   (B) the public housing program under the  
16                   United States Housing Act of 1937 (42 U.S.C.  
17                   1437 et seq.);

18                   (C) the program for supportive housing for  
19                   the elderly under section 202 of the Housing  
20                   Act of 1959 (12 U.S.C. 1701q); or

21                   (D) the program for supportive housing for  
22                   persons with disabilities under section 811 of  
23                   the Cranston-Gonzalez National Affordable  
24                   Housing Act (42 U.S.C. 8013).

25          (3) OWNER.—The term “owner” means—

1 (A) with respect to the program for  
2 project-based rental assistance under section 8  
3 of the United States Housing Act of 1937 (42  
4 U.S.C. 1437f), any private person or entity, in-  
5 cluding a cooperative, an agency of the Federal  
6 Government, or a public housing agency, having  
7 the legal right to lease or sublease dwelling  
8 units;

9 (B) with respect to public housing program  
10 under the United States Housing Act of 1937  
11 (42 U.S.C. 1437 et seq.), a public housing  
12 agency or an owner entity of public housing  
13 units as defined in section 905.108 of title 24,  
14 Code of Federal Regulations;

15 (C) with respect to the program for sup-  
16 portive housing for the elderly under section  
17 202 of the Housing Act of 1959 (12 U.S.C.  
18 1701q), a private nonprofit organization as de-  
19 fined under section 202(k)(4) of the Housing  
20 Act of 1959; and

21 (D) with respect to the program for sup-  
22 portive housing for persons with disabilities  
23 under section 811 of the Cranston-Gonzalez  
24 National Affordable Housing Act (42 U.S.C.  
25 8013), a private nonprofit organization as de-

1            fined under section 811(k)(5) of section 811 of  
2            the Cranston-Gonzalez National Affordable  
3            Housing Act.

4 **SEC. 408. GAO STUDIES.**

5            (a) REPORT TO CONGRESS.—Not later than 1 year  
6 after the date of the enactment of this act, the Comptroller  
7 General of the United States carry out a study and submit  
8 to the Congress a report that identifies options to remove  
9 barriers and improve housing for persons who are elderly  
10 or disabled, including any potential impacts of providing  
11 capital advances for—

12            (1) the program for supportive housing for the  
13 elderly under section 202 of the Housing Act of  
14 1959; and

15            (2) the program for supportive housing for per-  
16 sons with disabilities under section 811 of the Cran-  
17 ston-Gonzalez National Affordable Housing Act.

18            (b) GAO STUDY TO DETERMINE PROXIMITY OF  
19 HOUSING TO SUPERFUND SITES.—Not later than 1 year  
20 after the date of the enactment of this section, the Comp-  
21 troller General of the United States shall carry out a study  
22 and submit to the Congress a report that identifies how  
23 many residential dwelling units, and how many dwelling  
24 units that are a part of public housing (as such term is  
25 defined in section 3(b) of the United States Housing Act

1 of 1937 (42 U.S.C. 1437a(B))), are located less than one  
2 mile from a site that is included on the National Priorities  
3 List established pursuant to section 105 of the Com-  
4 prehensive Environmental Response, Compensation, and  
5 Liability Act of 1980 (42 U.S.C. 9605).

6 **TITLE V—ENHANCING OVER-**  
7 **SIGHT OF HOUSING PRO-**  
8 **VIDERS**

9 **SEC. 501. REQUIREMENT TO TESTIFY.**

10 Section 7 of the Department of Housing and Urban  
11 Development Act (42 U.S.C. 3535) is amended by adding  
12 at the end the following new subsection:

13 “(u) ANNUAL TESTIMONY.—The Secretary shall ap-  
14 pear before the Committee on Financial Services of the  
15 House of Representatives and the Committee on Banking,  
16 Housing, and Urban Affairs of the Senate at an annual  
17 hearing and present testimony regarding the operations  
18 of the Department during the preceding year, including—

19 “(1) the current programs and operations of  
20 the Department;

21 “(2) the physical condition of all public housing  
22 and other housing assisted by the Department;

23 “(3) the financial health of the mortgage insur-  
24 ance funds of the Federal Housing Agency;

1           “(4) oversight by the Department of grantees  
2           and sub-grantees for purposes of preventing waste,  
3           fraud, and abuse;

4           “(5) the progress made by the Federal Govern-  
5           ment in ending the affordable housing and homeless-  
6           ness crises;

7           “(6) the capacity of the Department to deliver  
8           on its statutory mission; and

9           “(7) other ongoing activities of the Department,  
10          as appropriate.”.

11 **SEC. 502. DISCLOSURE REQUIRED.**

12          The Secretary of Housing and Urban Development  
13 shall, not later than 1 year after the date of the enactment  
14 of this section, require each public housing agency (as  
15 such term is defined in section 3(b) of the United States  
16 Housing Act of 1937 (42 U.S.C. 1437a(b))) to publicly  
17 disclose, on the website of the public housing agency, with  
18 respect to each contract entered into by such public hous-  
19 ing agency in the preceding year the following:

20           (1) All material information about the contract,  
21           including the goods and service provided.

22           (2) The vendor selected to receive the contract.

23           (3) The date of the solicitation of the contract.

24           (4) The bids and quotes solicited.

1           (5) The name of official who solicited the con-  
2       tract.

3 **SEC. 503. INVESTIGATION AND REPORT TO CONGRESS.**

4       (a) INVESTIGATION.—The Inspector General of the  
5 Department of Housing and Urban Development shall  
6 conduct an investigation of the New York City Housing  
7 Authority, which shall include—

8           (1) the status of the New York City Housing  
9       Authority’s compliance with the agreement entered  
10      into between the New York City Housing Authority,  
11      the Department of Housing and Urban Develop-  
12      ment, and the City of New York on January 31,  
13      2019, including specific areas of deficiency and  
14      progress towards compliance;

15          (2) a review of actions taken by the monitor of  
16      the New York City Housing Authority pursuant to  
17      such Agreement, including any gaps in oversight by  
18      the Monitor;

19          (3) a survey of the physical conditions of hous-  
20      ing provided by the New York City Housing Author-  
21      ity for residents of the City of New York;

22          (4) an examination of any waste, fraud, abuse  
23      and violations of Federal law committed by employ-  
24      ees or contractors of the New York City Housing  
25      Authority; and

1           (5) information on other issues and areas, as  
2           deemed necessary and appropriate by the Inspector  
3           General of the Department of Housing and Urban  
4           Development.

5           (b) REPORT.—Not later than 180 days after the date  
6           of the enactment of this Act, the Inspector General of the  
7           Department of Housing and Urban Development shall  
8           provide to the Committee on Financial Services of the  
9           House of Representatives and the Committee on Banking,  
10          Housing, and Urban Affairs of the Senate a report that  
11          includes—

12           (1) the results of the investigation conducted  
13          under subsection (a);

14           (2) a summary of actions that the Department  
15          of Housing and Urban Development may take to  
16          compel the New York City Housing Authority to  
17          remedy any deficiencies; and

18           (3) any other recommendations of the Inspector  
19          General of the Department of Housing and Urban  
20          Development.

21 **SEC. 504. FEDERAL MONITOR AND RECEIVER TESTIMONY.**

22          Not later than October 1 of each year, any Federal  
23          monitor or receiver that has provided oversight of a public  
24          housing agency (as such term is defined in section 3(b)  
25          of the United States Housing Act of 1937 (42 U.S.C.

1 1437a(b))) in the previous year shall appear before the  
2 Committee on Financial Services of the House of Rep-  
3 resentatives and the Committee on Banking, Housing, and  
4 Urban Affairs of the Senate and present testimony on the  
5 ongoing management and oversight activities of the public  
6 housing agency by the Federal monitor or receiver.

7 **SEC. 505. ANNUAL TESTIMONY.**

8 Section 203(a) of the McKinney-Vento Homeless As-  
9 sistance Act (42 U.S.C. 11313(a)) is amended—

10 (1) in paragraph (12) by striking “and” at the  
11 end;

12 (2) in paragraph (13) striking the period at the  
13 end and inserting “; and”; and

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

15 “(14) testify annually before the Committee on  
16 Banking, Housing, and Urban Affairs of the Sen-  
17 ate.”.

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