

119TH CONGRESS
2^D SESSION

H. R. 7282

To incentivize States not to enact costly, burdensome, and unreasonable energy code housing policies, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 30, 2026

Mr. CRANK introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To incentivize States not to enact costly, burdensome, and unreasonable energy code housing policies, and for other purposes.

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

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Freeing Residential
5 Affordable Markets from Excess Regulation Act” or the
6 “FRAMER Act”.

7 **SEC. 2. ENERGY CODES IN OPPORTUNITY ZONES.**

8 (a) IN GENERAL.—Section 104 of the Housing and
9 Community Development Act of 1974 (42 U.S.C. 5304)
10 is amended by adding at the end the following:

1 “(n) ENERGY CODES IN OPPORTUNITY ZONES.—

2 “(1) IN GENERAL.—To be eligible to receive
3 amounts under this title on or after the date that is
4 90 days after the date of the enactment of this sub-
5 section, a State shall provide to each person who
6 built a covered dwelling unit in an opportunity zone
7 that is located in the jurisdiction of such entity, not
8 later than 30 days after such dwelling unit has been
9 inspected and certified for occupancy, a payment in
10 the amount equal to the difference, determined by
11 the Secretary of Housing and Urban Development,
12 between—

13 “(A) the cost of implementing the energy
14 housing code of the State with respect to such
15 covered dwelling unit, including costs associated
16 with labor, supplies, wages of employees, inspec-
17 tion costs, or any other cost realized by the per-
18 son who built a covered dwelling unit; and

19 “(B) the cost of implementing the Depart-
20 ment of Housing and Urban Development’s
21 Minimum Energy Standard with respect to
22 such covered dwelling unit, regardless of wheth-
23 er such covered dwelling is subject to such
24 standard.

1 “(2) EXCEPTION.—Paragraph (1) shall not
2 apply if the energy housing code of the State has a
3 lower cost than the Department of Housing and
4 Urban Development’s Minimum Energy Standard.

5 “(3) DISCLOSURE REQUIREMENT.—A person
6 who built a covered dwelling unit in an opportunity
7 zone and who has received or may in the future re-
8 ceive a reimbursement for building costs incurred
9 shall provide to the person who first buys the cov-
10 ered dwelling unit, using a procedure and form es-
11 tablished by the Secretary, a disclosure document
12 that, based on information reasonably available at
13 the time such disclosure is made,—

14 “(A) identifies the difference between the
15 cost of implementing the energy housing code of
16 the State with respect to such covered dwelling
17 unit and the cost of implementing the Depart-
18 ment of Housing and Urban Development’s
19 Minimum Energy Standard with respect to
20 such covered dwelling unit;

21 “(B) identifies any amount that such per-
22 son who built a covered dwelling unit has re-
23 ceived or expects to receive from the a State
24 under this section and any portion of such

1 amount that was used by such person to reduce
2 the price of the covered dwelling unit.

3 “(4) DEFINITIONS.—In this subsection:

4 “(A) COVERED DWELLING UNIT.—The
5 term ‘covered dwelling unit’ means a ‘residen-
6 tial building’ such as term is defined in section
7 6832 of title 42, Code of Federal Regulations.

8 “(B) OPPORTUNITY ZONE.—The term ‘op-
9 portunity zone’ has the meaning given the term
10 in section 1400Z–2 of title 26, United States
11 Code.”.

12 (b) REPORT.—The Comptroller General of the
13 United States shall, each year until the date described in
14 subsection (c), submit a report to the Congress that, to
15 the degree practicable—

16 (1) lists the States that were required under
17 Section 104(n) of the Housing and Community De-
18 velopment Act of 1974 to provide payments to per-
19 sons who built dwelling units;

20 (2) the amount of each such payment, broken
21 out by metropolitan city, urban county, State, unit
22 of general local government, and insular area;

23 (3) the total amount of all such payments, bro-
24 ken out by metropolitan city, urban county, State,

1 unit of general local government, and insular area;
2 and

3 (4) the amount of the difference between the
4 State codes and Department of Housing and Urban
5 Development's Minimum Energy Standard by metro-
6 politan city, urban county, State, unit of general
7 local government, and insular area.

8 (c) SUNSET.—Section 104(n) of the Housing and
9 Community Development Act of 1974, as added by this
10 section, shall be repealed on the date that is 7 years after
11 the date of the enactment of this section.

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