

119TH CONGRESS
1ST SESSION

H. R. 891

To direct the Secretary of Housing and Urban Development and the Administrator of the General Services Administration to establish programs for the development of affordable housing, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 31, 2025

Mr. RYAN introduced the following bill; which was referred to the Committee on Financial Services, and in addition to the Committee on Transportation and Infrastructure, 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

A BILL

To direct the Secretary of Housing and Urban Development and the Administrator of the General Services Administration to establish programs for the development of affordable housing, 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 “Pro-Housing Act of
5 2025”.

1 **SEC. 2. LOCAL HOUSING POLICY GRANT AND LOAN PILOT**
2 **PROGRAM.**

3 (a) **PLANNING GRANTS.**—Beginning not later than
4 120 days after the date of the enactment of this section,
5 the Secretary shall award grants on a competitive basis
6 to eligible entities for the purpose of developing and evalu-
7 ating housing policy plans.

8 (b) **IMPLEMENTATION GRANTS.**—Beginning not later
9 than 120 days after the date of the enactment of this sec-
10 tion, the Secretary shall award grants on a competitive
11 basis to eligible entities for the purpose of implementing
12 housing policy plans.

13 (c) **DIRECT LOANS.**—

14 (1) **IN GENERAL.**—Beginning not later than
15 120 days after the date of the enactment of this sec-
16 tion, the Secretary shall provide direct loans to eligi-
17 ble entities for the purpose of implementing housing
18 policy plans.

19 (2) **TERMS AND LIMITATIONS.**—

20 (A) **IN GENERAL.**—A direct loan provided
21 under this section shall be subject to such
22 terms and conditions as the Secretary deter-
23 mines appropriate.

24 (B) **INTEREST RATE.**—The interest rate on
25 a direct loan provided under this section shall
26 be less than the yield on United States Treas-

1 ury obligations of a similar maturity to the ma-
2 turity of the direct loan on the date of execu-
3 tion of the loan agreement, at a rate deter-
4 mined by the Secretary, for the purpose of pro-
5 viding low-cost credit to eligible entities.

6 (d) RURAL AND EXURBAN AREA MINIMUM.—The
7 Secretary shall provide not less than 20 percent of the
8 amounts awarded or loaned under this section to eligible
9 entities that plan to use them to assist an area that is
10 rural or exurban, as determined by the Secretary in con-
11 sultation the Director of the United States Census Bu-
12 reau.

13 (e) APPLICATIONS.—

14 (1) IN GENERAL.—An eligible entity seeking a
15 planning grant, implementation grant, or direct loan
16 provided under this section shall submit to the Sec-
17 retary an application at such time, in such manner,
18 and containing such information as the Secretary
19 may require.

20 (2) PRIORITY.—In awarding a planning grant,
21 implementation grant, or direct loan provided under
22 this section, the Secretary shall give priority to eligi-
23 ble entities that—

24 (A) have developed or are likely to develop
25 a housing policy plan that will—

1 (i) improve housing supply, afford-
2 ability, and accessibility for all individuals
3 of every race and income level;

4 (ii) reduce barriers to affordable hous-
5 ing development; and

6 (iii) avoid the displacement of resi-
7 dents by new housing developments in the
8 area under the jurisdiction of the eligible
9 entity;

10 (B) in developing or implementing a hous-
11 ing policy plan, intend to leverage and effi-
12 ciently use amounts from—

13 (i) another Federal, State, or local as-
14 sistance program relating to housing; or

15 (ii) a private funding source;

16 (C) intend to—

17 (i) increase the supply and afford-
18 ability of housing that is located—

19 (I) near local transit options; and

20 (II) in areas in which a signifi-
21 cant or expanding supply of jobs or
22 demand for employment is con-
23 centrated;

24 (ii) coordinate with local transpor-
25 tation and workforce agencies in accom-

1 plishing the increase described in clause
2 (i);

3 (iii) leverage existing infrastructure by
4 rehabilitating or converting existing prop-
5 erties when developing or implementing a
6 housing policy plan; and

7 (iv) where appropriate, coordinate pol-
8 icy development for, and analysis and im-
9 plementation of, the housing policy plan of
10 the eligible entity at a regional scale to
11 achieve a more equitable distribution of af-
12 fordable housing across jurisdictional
13 boundaries; or

14 (D) are a coalition of States or political
15 subdivisions of States.

16 (3) SCORING.—The Secretary shall base the de-
17 gree of priority given to an eligible entity that satis-
18 fies 1 or more subparagraphs under paragraph (2)
19 on a scoring system established by the Secretary.

20 (f) MATCHING REQUIREMENT FOR GRANTS.—

21 (1) IN GENERAL.—An eligible entity that re-
22 ceives a planning grant or implementation grant
23 shall contribute non-Federal amounts for developing
24 or implementing a housing policy plan financed

1 using amounts provided in such grant in the fol-
2 lowing amounts:

3 (A) If the area under the jurisdiction of an
4 eligible entity has a population of 15,000 or
5 fewer, the eligible entity shall provide non-Fed-
6 eral contributions in an amount equal to 15
7 percent of the amount of the grant.

8 (B) If the area under the jurisdiction of an
9 eligible entity has a population between 15,001
10 and 30,000, the eligible entity shall provide
11 non-Federal contributions in an amount equal
12 to 25 percent of the amount of the grant.

13 (C) If the area under the jurisdiction of an
14 eligible entity has a population between 30,001
15 and 40,000, the eligible entity shall provide
16 non-Federal contributions in an amount equal
17 to 35 percent of the amount of the grant.

18 (D) If the area under the jurisdiction of an
19 eligible entity has a population between 40,001
20 and 70,000, the eligible entity shall provide
21 non-Federal contributions in an amount equal
22 to 45 percent of the amount of the grant.

23 (E) If the area under the jurisdiction of an
24 eligible entity has a population of 70,001 or
25 more, the eligible entity shall provide non-Fed-

1 eral contributions in an amount equal to 45
2 percent of the amount of the grant.

3 (2) ELIGIBLE MATCHING AMOUNTS.—If an eli-
4 gible entity uses amounts provided by the Federal
5 Government not under this section to develop or im-
6 plement a housing policy plan for which the eligible
7 entity also receives a grant under this section, any
8 non-Federal contribution made by the eligible entity
9 as part of that Federal assistance program shall be
10 counted towards the requirements under paragraph
11 (1).

12 (3) REDUCED MATCHING REQUIREMENT.—
13 Based on the available resources of an eligible enti-
14 ty, the Secretary may, at the discretion of the Sec-
15 retary, reduce the amount of non-Federal contribu-
16 tions required to be provided by the eligible entity
17 under paragraphs (1) and (2).

18 (g) USE OF FUNDS.—

19 (1) IN GENERAL.—An eligible entity that re-
20 ceives a planning grant, implementation grant, or di-
21 rect loan provided under this section shall use a por-
22 tion of the amounts from such grant or loan to sub-
23 mit the report required under subsection (j)(1).

24 (2) PLANNING GRANTS.—An eligible entity that
25 receives a planning grant shall use amounts from

1 such grant to finance activities to develop and evalu-
2 ate a housing policy plan for the area under the ju-
3 risdiction of the eligible entity, including—

4 (A) quantifying existing and projected
5 housing needs for households of every income
6 level, including extremely low-income families,
7 as defined in section 3(b) of the United States
8 Housing Act of 1937 (42 U.S.C. 1437a(b));

9 (B) documenting the characteristics of—

10 (i) the housing in the area;

11 (ii) the households of the area, includ-
12 ing cost-burdened households; and

13 (iii) housing underproduction in the
14 area;

15 (C) developing strategies to increase the
16 housing supply and the variety of housing types
17 in the area to satisfy the housing needs of the
18 population of the area;

19 (D) analyzing population and employment
20 trends in the area and documenting projections
21 of those trends;

22 (E) considering strategies to minimize dis-
23 placement of low-income families, as defined in
24 section 3(b) of the United States Housing Act

1 of 1937 (42 U.S.C. 1437a(b)), as a result of re-
2 development in the area;

3 (F) providing for participation and input
4 from community members, community groups,
5 local builders, local realtors, nonprofit housing
6 advocates, and local religious groups; and

7 (G) creating a schedule of programs and
8 actions to implement the recommendations of
9 the housing policy plan, including a plan for
10 adopting actions through a local implementing
11 ordinance or another regulatory process, such
12 as a land use plan or a comprehensive plan.

13 (h) HOUSING POLICY PLAN GUIDANCE.—

14 (1) IN GENERAL.—Not later than 90 days after
15 the date of the enactment of this section, the Sec-
16 retary shall issue guidance that includes rec-
17 ommended policies, strategies, and reforms for eligi-
18 ble entities to adopt in housing policy plans to—

19 (A) improve the elasticity of housing sup-
20 ply;

21 (B) expand the supply and affordability of
22 housing;

23 (C) reduce barriers to housing develop-
24 ment; and

1 (D) meaningfully reduce housing segrega-
2 tion by income and race.

3 (2) POLICIES.—The guidance issued under
4 paragraph (1) shall include recommendations for
5 policies, strategies, and reforms to—

6 (A) encourage and support the repurposing
7 of land or structures for housing development;

8 (B) allow for a greater variety of housing
9 types;

10 (C) revise land use policies to allow for the
11 development of more housing;

12 (D) streamline approval processes for
13 housing development;

14 (E) provide financial incentives to support
15 affordable housing development; and

16 (F) support inclusive engagement with
17 community members relating to reforms to ex-
18 pand housing supply.

19 (3) AREAS.—The guidance issued under para-
20 graph (1) shall include recommendations for policies,
21 strategies, and reforms for urban, suburban,
22 exurban, and rural areas.

23 (i) LEARNING NETWORK.—

24 (1) IN GENERAL.—Not later than 1 year after
25 the date on which the Secretary awards the first

1 planning grant, implementation grant, or direct loan
2 provided under this section, the Secretary shall es-
3 tablish a learning network to—

4 (A) facilitate problem solving relating to
5 the development and implementation of housing
6 policy plans; and

7 (B) disseminate best practices and effec-
8 tive strategies and policies to improve local
9 housing supply and affordability.

10 (2) ACCESSIBILITY.—The learning network es-
11 tablished under paragraph (1) shall be accessible
12 to—

13 (A) eligible entities that receive a grant or
14 loan under this section; and

15 (B) eligible entities that submit an applica-
16 tion under subsection (e).

17 (j) REPORTS AND STUDY.—

18 (1) GRANT AND LOAN RECIPIENT REPORTS.—

19 Not later than 180 days after the date on which an
20 eligible entity receives a planning grant, implementa-
21 tion grant, or direct loan provided under this sec-
22 tion, and not less frequently than quarterly there-
23 after for a 3-year period, the eligible entity shall
24 submit to the Secretary a report that includes—

1 (A) a description of the expenditures the
2 eligible entity has made with amounts from
3 such grant or loan;

4 (B) for an eligible entity receiving a plan-
5 ning grant, a summary of the progress of the
6 eligibility entity towards finalizing a housing
7 policy plan; and

8 (C) for an eligible entity receiving an im-
9 plementation grant, data relating to the success
10 of the implementation of the housing policy
11 plan of the eligible entity.

12 (2) SECRETARY STUDY AND REPORT.—

13 (A) IN GENERAL.—Not later than 5 years
14 after the date of the enactment of this section,
15 the Secretary shall conduct a study with respect
16 to—

17 (i) the impact of implementation
18 grants, planning grants, and direct loans
19 provided under this section on the areas
20 under the jurisdiction of eligible entities re-
21 ceiving those grants or loans; and

22 (ii) successful strategies from housing
23 policy plans that were impactful in—

24 (I) expanding the housing supply;
25 and

1 (II) increasing the quantity of
2 quality and affordable housing while
3 avoiding the displacement of the resi-
4 dents of an area.

5 (B) REPORT.—Not later than 1 year after
6 the date on which the Secretary completes the
7 study required under subparagraph (A), the
8 Secretary shall submit to the appropriate com-
9 mittees of the Congress a report on the study.

10 (k) APPROPRIATIONS.—

11 (1) IN GENERAL.—There are authorized to be
12 appropriated to the Secretary \$200,000,000 for each
13 of fiscal years 2026 through 2031 to carry out this
14 section.

15 (2) COSTS OF DIRECT LOANS.—The Secretary
16 may use any amounts made available under para-
17 graph (1) to pay the costs of providing direct loans
18 under this section.

19 (l) DEFINITIONS.—In this section:

20 (1) COST-BURDENED HOUSEHOLD.—The term
21 “cost-burdened household” means a household that
22 spends not less than 30 percent of the income of the
23 household on housing.

1 (2) DEPARTMENT.—The term “Department”
2 means the Department of Housing and Urban De-
3 velopment.

4 (3) DIRECT LOAN.—The term “direct loan” has
5 the meaning given the term in section 502 of the
6 Federal Credit Reform Act (2 U.S.C. 661a).

7 (4) ELIGIBLE ENTITY.—The term “eligible enti-
8 ty” means a State, a political subdivision of a State,
9 a coalition of States or political subdivisions of
10 States, an Indian Tribe, or a Native Hawaiian orga-
11 nization that—

12 (A) demonstrates, with respect to the area
13 under the jurisdiction of the State, political
14 subdivision, coalition, Indian Tribe, or organiza-
15 tion—

16 (i) rising housing costs or a reason-
17 able expectation that housing costs will rise
18 in the area; and

19 (ii) a housing supply shortage;

20 (B) if applying for a planning grant—

21 (i) intends to develop, or is in the
22 process of developing, a housing policy
23 plan; and

24 (ii) demonstrates an intent to use a
25 portion of the planning grant to engage

1 with community stakeholders and housing
2 practitioners in developing a housing policy
3 plan; and

4 (C) if applying for an implementation
5 grant or direct loan under this section—

6 (i) has adopted and plans to imple-
7 ment, or is in the process of implementing,
8 a housing policy plan; and

9 (ii) demonstrates the engagement of
10 community stakeholders and housing prac-
11 titioners in developing the housing policy
12 plan.

13 (5) HOUSING POLICY PLAN.—The term “hous-
14 ing policy plan” means a comprehensive plan of an
15 eligible entity to, with respect to the area under the
16 jurisdiction of the eligible entity—

17 (A) increase the housing supply in the
18 area, while avoiding the displacement of the
19 residents of the area;

20 (B) increase the affordability of housing in
21 the area; and

22 (C) reduce barriers to housing development
23 in the area.

1 (6) IMPLEMENTATION GRANT.—The term “im-
2 plementation grant” means a grant awarded under
3 subsection (b).

4 (7) INDIAN TRIBE.—The term “Indian Tribe”
5 has the meaning given the term in section 4 of the
6 Indian Self-Determination and Education Assistance
7 Act (25 U.S.C. 5304).

8 (8) NATIVE HAWAIIAN ORGANIZATION.—The
9 term “Native Hawaiian organization” has the mean-
10 ing given the term in section 2 of the Native Amer-
11 ican Graves Protection and Repatriation Act (25
12 U.S.C. 3001).

13 (9) PLANNING GRANT.—The term “planning
14 grant” means a grant awarded under subsection (a).

15 (10) SECRETARY.—The term “Secretary”
16 means the Secretary of Housing and Urban Develop-
17 ment, acting through the Assistant Secretary for
18 Community Planning and Development, in coordina-
19 tion with—

20 (A) the Office of Economic Resilience of
21 the Office of Community Planning and Develop-
22 ment of the Department;

23 (B) the Office of Policy Development and
24 Research of the Department;

1 (C) the Office of Fair Housing and Equal
2 Opportunity of the Department;

3 (D) the Office of Housing of the Depart-
4 ment; and

5 (E) the Office of Public and Indian Hous-
6 ing of the Department.

7 (11) STATE.—The term “State” means any
8 State of the United States, the District of Columbia,
9 the Commonwealth of Puerto Rico, the Virgin Is-
10 lands, Guam, American Samoa, the Commonwealth
11 of the Northern Mariana Islands, and any possession
12 of the United States.

13 **SEC. 3. TRANSFER OF UNUSED FEDERAL REAL PROPERTY**
14 **TO STATE AND LOCAL AUTHORITIES FOR DE-**
15 **VELOPMENT.**

16 (a) IN GENERAL.—Not later than 120 days after the
17 date of the enactment of this section, the Administrator
18 of General Services shall establish a pilot program under
19 which unused Federal real property is transferred in ac-
20 cordance with subsection (b)(2) to eligible entities for the
21 development of mixed-use neighborhoods or affordable
22 housing.

23 (b) TRANSFER OF PROPERTY.—

1 (1) IN GENERAL.—Any unused Federal real
2 property shall be transferred by the head of the
3 agency concerned to the Administrator.

4 (2) TRANSFER TO ELIGIBLE ENTITY.—The Ad-
5 ministrator shall transfer to eligible entities any un-
6 used Federal real property transferred to the Ad-
7 ministrator under paragraph (1).

8 (c) SUNSET.—Any transfers of property described in
9 subsection (b) shall terminate on the date that is 5 years
10 after the date of the enactment of this section.

11 (d) DEFINITIONS.—In this section:

12 (1) ADMINISTRATOR.—The term “Adminis-
13 trator” means the Administrator of the General
14 Services.

15 (2) AFFORDABLE HOUSING.—The term “afford-
16 able housing” means housing that qualifies as af-
17 fordable housing under section 215 of the Cranston-
18 Gonzalez National Affordable Housing Act (42
19 U.S.C. 12745).

20 (3) AGENCY.—The term “agency” has the
21 meaning given the term “Executive agency” in sec-
22 tion 105 of title 5, United States Code.

23 (4) ELIGIBLE ENTITY.—The term “eligible enti-
24 ty” means an entity established under State or local

1 law as responsible for housing and urban develop-
2 ment planning.

3 (5) UNUSED FEDERAL REAL PROPERTY.—The
4 term “unused Federal real property” means land or
5 a building—

6 (A) owned by the Federal Government;
7 and

8 (B) declared unused by the head of an
9 agency.

○