

119<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. R. 9014

To increase the supply of, and lower rents for, affordable housing and to assess calculations of area median income for purposes of Federal low-income housing assistance, and for other purposes.

---

## IN THE HOUSE OF REPRESENTATIVES

MAY 22, 2026

Ms. CLARKE of New York (for herself, Ms. TLAIB, Mrs. MCIVER, Ms. KELLY of Illinois, Mr. GARCÍA of Illinois, Ms. SCHAKOWSKY, Mrs. RAMIREZ, Ms. NORTON, Mr. NEGUSE, Mr. JOHNSON of Georgia, Ms. PRESSLEY, Mr. NADLER, Mr. LIEU, Mrs. WATSON COLEMAN, and Mr. GOLDMAN of New York) introduced the following bill; which was referred to the Committee on Financial Services

---

## A BILL

To increase the supply of, and lower rents for, affordable housing and to assess calculations of area median income for purposes of Federal low-income housing assistance, 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 “Affordable Housing  
5 and Area Median Income Fairness Act of 2026”.

1 **SEC. 2. URGENT SUPPORT FOR AFFORDABLE HOUSING IN-**  
2 **FRAStructure.**

3 (a) HOME INVESTMENT PARTNERSHIPS PROGRAM.—

4 (1) AUTHORIZATION OF APPROPRIATIONS.—

5 There is authorized to be appropriated to carry out  
6 title II of the Cranston-Gonzalez National Afford-  
7 able Housing Act (42 U.S.C. 1721 et seq.)  
8 \$5,000,000,000 for each of fiscal years 2026  
9 through 2035.

10 (2) LIMITATION.—Any amounts appropriated  
11 pursuant to paragraph (1) shall be used only for as-  
12 sistance for any area within a jurisdiction for which  
13 the Secretary has applied a high housing cost ad-  
14 justment.

15 (b) COMMUNITY DEVELOPMENT BLOCK GRANTS.—

16 (1) AUTHORIZATION OF APPROPRIATIONS.—

17 There is authorized to be appropriated for commu-  
18 nity development block grant assistance under sec-  
19 tion 106 of the Housing and Community Develop-  
20 ment Act of 1974 (42 U.S.C. 5306) \$5,000,000,000  
21 for each of fiscal years 2026 through 2035.

22 (2) LIMITATION.—Any amounts appropriated  
23 pursuant to paragraph (1) shall be used only for as-  
24 sistance for any area within a jurisdiction for which  
25 the Secretary has applied a high housing cost ad-  
26 justment.

1 (c) HOUSING TRUST FUND.—

2 (1) AUTHORIZATION OF APPROPRIATIONS.—

3 There is authorized to be appropriated to the Hous-  
4 ing Trust Fund established under section 1338(a) of  
5 the Federal Housing Enterprises Financial Safety  
6 and Soundness Act of 1992 (12 U.S.C. 4568(a))  
7 \$5,000,000,000 for each of fiscal years 2026  
8 through 2035.

9 (2) LIMITATION.—Any amounts appropriated  
10 pursuant to paragraph (1) shall be used only for as-  
11 sistance for any area within a jurisdiction for which  
12 the Secretary has applied a high housing cost ad-  
13 justment.

14 **SEC. 3. ASSESSMENT REGARDING OPTIMIZING USE OF**  
15 **AREA MEDIAN INCOME TO SUPPORT AFFORD-**  
16 **ABLE HOUSING IN URBAN AREAS.**

17 (a) ASSESSMENT OF ALTERNATIVE CALCULATION  
18 METHODS.—Not later than 180 days after the date of the  
19 enactment of this Act, the Secretary shall commence an  
20 assessment of alternative methods for calculating area me-  
21 dian income, and the use of alternative metrics, for pro-  
22 grams administered by the Secretary that would make  
23 housing more affordable for low-income families residing  
24 in urban areas nationwide, which shall include analysis of  
25 the topics identified in subsection (b).

1 (b) REPORT.—Not later than two years after the date  
2 of the enactment of this Act, the Secretary shall submit  
3 to the Committee on Financial Services of the House of  
4 Representatives and the Committee on Banking, Housing,  
5 and Urban Affairs of the Senate, and make publicly avail-  
6 able, a report setting forth the results of the assessment  
7 conducted pursuant to subsection (a), which shall in-  
8 clude—

9 (1) a review and summarization of significant  
10 findings and recommendations from any related pre-  
11 vious reports regarding area median income;

12 (2) an assessment of the extent and impacts of  
13 the affordable housing crisis in urban areas nation-  
14 wide, particularly within jurisdictions for which the  
15 Secretary has applied a high housing cost adjust-  
16 ment, including a comparison of rent burdens for  
17 very low-income households in jurisdictions with and  
18 without high housing cost adjustments;

19 (3) an analysis and assessment of the effects  
20 that high housing cost adjustments have had on in-  
21 come limits and rent prices in jurisdictions for which  
22 the Secretary has applied such an adjustment, in-  
23 cluding any effects on maximum rents allowed under  
24 sections 42 and 142 of the Internal Revenue Code  
25 of 1986 for tax-subsidized units;

1           (4) an updated assessment of the potential im-  
2           pacts to affordable housing, particularly on income  
3           limits and rent prices, of calculating area median in-  
4           come on a ZIP Code level basis and using other lo-  
5           calized methodologies;

6           (5) a process through which State housing au-  
7           thorities may designate area median income jurisdic-  
8           tions within that State;

9           (6) an assessment of alternative metrics to area  
10          median income for the purposes of setting income  
11          levels and related thresholds for affordable housing  
12          programs administered by the Secretary;

13          (7) recommendations for how the Secretary  
14          could reform or eliminate use of area median income  
15          for the purposes of making housing more affordable  
16          for low-income and middle class families in urban  
17          areas;

18          (8) any further recommendations for how the  
19          Secretary could use existing authorities to make  
20          housing more affordable for low-income and middle  
21          class families in urban areas, particularly for such  
22          families for which the Secretary has applied a high  
23          housing cost adjustment; and

24          (9) an assessment of the impacts that West-  
25          chester and Rockland Counties in New York State

1 have on the City of New York’s area median income,  
2 related metrics, and affordable housing supply, in-  
3 cluding on income limits and maximum rent prices  
4 for affordable housing units within the jurisdiction  
5 of the City of New York.

6 (c) **METHODOLOGY.**—Not later than 45 days after  
7 the date of the enactment of this Act, the Secretary shall  
8 submit a report to the Committee on Financial Services  
9 of the House of Representatives and the Committee on  
10 Banking, Housing, and Urban Affairs of the Senate de-  
11 scribing the methodology that will be used to conduct the  
12 assessment under this section.

13 **SEC. 4. DEFINITIONS.**

14 For purposes of this Act, the following definitions  
15 shall apply:

16 (1) **AREA MEDIAN INCOME.**—The term “area  
17 median income” means median income for an area,  
18 as such term is used in section 3(b) of the United  
19 States Housing Act of 1937 (42 U.S.C. 1437a(b)),  
20 median family income, and any other substantively  
21 similar metric that the Secretary uses to refer to the  
22 median income level for a given area or jurisdiction  
23 for purposes of any program administered by the  
24 Secretary.

1           (2) HIGH HOUSING COST ADJUSTMENT.—The  
2           term “high housing cost adjustment” means an ad-  
3           justment for high housing costs or high construction  
4           costs, or any substantively similar adjustment that  
5           the Secretary may use to increase income limits for  
6           areas where the cost of housing is abnormally high  
7           compared to the median income for such area, for  
8           purposes of any program administered by the Sec-  
9           retary.

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

○