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119TH CONGRESS
1ST SESSION

H. R. 6270

To conduct a review of Federal Housing Administration construction financing programs, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 21, 2025

Mrs. MCCLAIN (for herself and Mr. LYNCH) introduced the following bill; which was referred to the Committee on Financial Services

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A BILL

To conduct a review of Federal Housing Administration construction financing programs, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Modular Housing Production Act''.

SEC. 2. DEFINITIONS.

In this Act:

(1) MANUFACTURED HOME.—The term ''manufactured home'' has the meaning given the term in section 603 of the National Manufactured Housing

Construction and Safety Standards Act of 1974 (42 U.S.C. 5402).

(2) MODULAR HOME.—The term "modular home" means a home that is constructed in a factory in 1 or more modules, each of which meet applicable State and local building codes of the area in which the home will be located, and that are transported to the home building site, installed on foundations, and completed.

(3) SECRETARY.—The term "Secretary" means the Secretary of Housing and Urban Development.

SEC. 3. FHA CONSTRUCTION FINANCING PROGRAMS.

(a) IN GENERAL.—The Secretary shall conduct a review of Federal Housing Administration construction financing programs to identify barriers to the use of modular home methods.

(b) REQUIREMENTS.—In conducting the review under subsection (a), the Secretary shall—

(1) identify and evaluate regulatory and programmatic features that restrict participation in construction financing programs by modular home developers, including construction draw schedules; and

(2) identify administrative measures authorized under section 525 of the National Housing Act (12

U.S.C. 1735f–3) to facilitate program utilization by modular home developers.

(c) REPORT.—Not later than 1 year after the date of enactment of this Act, the Secretary shall publish a report that describes the results of the review conducted under subsection (a), which shall include a description of programmatic and policy changes that the Secretary recommends to reduce or eliminate identified barriers to the use of modular home methods in Federal Housing Administration construction financing programs.

(d) RULEMAKING.—

(1) IN GENERAL.—Not later than 120 days after the date on which the Secretary publishes the report under subsection (c), the Secretary shall initiate a rulemaking to examine an alternative draw schedule for construction financing loans provided to modular and manufactured home developers, which shall include the ability for interested stakeholders to provide robust public comment.

(2) DETERMINATION.—Following the period for public comment under paragraph (1), the Secretary shall—

(A) issue a final rule regarding an alternative draw schedule described in paragraph (1); or

(B) provide an explanation as to why the rule shall not become final.

SEC. 4. STANDARDIZED UNIFORM COMMERCIAL CODE FOR MODULAR HOMES.

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

(1) the utility of a standardized coding system for serializing and securing modules, streamlining design and construction, and improving modular home innovation; and

(2) a means to coordinate a standardized code with financing incentives.

(b) AUTHORIZATION OF APPROPRIATIONS.—There is authorized to be appropriated such funds as may be necessary to carry out subsection (a).

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