

119TH CONGRESS
1ST SESSION

H. R. 6644

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

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

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;

(xvii) with respect to local zoning frameworks—

(I) the simplification and standardization of existing zoning codes;

(II) maximum review timelines;

(III) best practices for the disposition of land owned by local governments for affordable housing development;

(IV) differentiations between best practices for rural, suburban, and urban communities, and communities with different levels of density or population distribution; and

(V) streamlining of local environmental review policies; and

(xviii) other land use measures that promote access to new housing opportunities identified by the Secretary; and

(C) consider—

(i) the effects of adopting any recommendation on eligibility for Federal discretionary grants and tax credits for the purpose of housing or community development;

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(c) 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

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

(2) by adding at the end the following:

“(c) QUALIFICATION EXCEPTIONS FOR HOMEOWNERSHIP.—

“(1) MILITARY MEMBERS.—A participating jurisdiction, in accordance with terms established by the Secretary, may suspend or waive the income qualifications described in subsection (b)(2) with respect to housing that otherwise meets the criteria described in subsection (b) if the owner of the housing—

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

“(B) has received—

“(i) temporary duty orders to deploy with a military unit or military orders to deploy as an individual acting in support of 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 unnec-

1 necessary 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 serting “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 of 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 (c) 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 “(k) WAIVERS.—To allow selected eligible entities to
 2 effectively administer the pilot program and make the re-
 3 quired escrow account deposits under this subsection, the
 4 Secretary may waive requirements under this section.

5 “(l) TERMINATION.—The pilot program established
 6 under this subsection shall terminate on the date that is
 7 10 years after the date of enactment of this section.”.

8 **SEC. 405. REFORMS TO HOUSING COUNSELING AND FINAN-**
 9 **CIAL LITERACY PROGRAMS.**

10 (a) IN GENERAL.—Section 106 of the Housing and
 11 Urban Development Act of 1968 (12 U.S.C. 1701x) is
 12 amended—

13 (1) in subsection (a)(4)(C), by striking “ade-
 14 quate distribution” and all that follows through
 15 “foreclosure rates” and inserting “that the recipi-
 16 ents are geographically diverse and include organiza-
 17 tions that serve urban or rural areas”;

18 (2) in subsection (e), by adding at the end the
 19 following:

20 “(6) PERFORMANCE REVIEW.—The Secretary—

21 “(A) may conduct periodic on-site reviews;

22 and

23 “(B) shall conduct performance reviews of

24 all participating agencies that—

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 7
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.”.

○