

119TH CONGRESS
2D SESSION

H. R. 9014

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

IN THE HOUSE OF REPRESENTATIVES

MAY 22, 2026

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

A BILL

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

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

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Affordable Housing
5 and Area Median Income Fairness Act of 2026”.

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

3 (a) HOME INVESTMENT PARTNERSHIPS PROGRAM.—

4 (1) AUTHORIZATION OF APPROPRIATIONS.—

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

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

15 (b) COMMUNITY DEVELOPMENT BLOCK GRANTS.—

16 (1) AUTHORIZATION OF APPROPRIATIONS.—

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

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

1 (c) HOUSING TRUST FUND.—

2 (1) AUTHORIZATION OF APPROPRIATIONS.—

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

13 **SEC. 4. DEFINITIONS.**

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

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

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

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

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