

119TH CONGRESS
1ST SESSION

S. 3169

To amend the Housing and Community Development Act of 1974 to expand new home construction, and for other purposes.

IN THE SENATE OF THE UNITED STATES

NOVEMBER 10, 2025

Mr. KIM (for himself and Mr. McCORMICK) introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

A BILL

To amend the Housing and Community Development Act of 1974 to expand new home construction, 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 “Unleashing Needed
5 Local Options to Construct and Keep Housing Act” or
6 the “UNLOCK Housing Act”.

1 **SEC. 2. AMENDMENTS TO THE HOUSING AND COMMUNITY**
 2 **DEVELOPMENT ACT OF 1974.**

3 Section 105(a) of the Housing and Community De-
 4 velopment Act of 1974 (42 U.S.C. 5305(a)) is amended—

5 (1) in paragraph (25)(D), by striking “and” at
 6 the end;

7 (2) in paragraph (26), by striking the period at
 8 the end and inserting “; and”; and

9 (3) by adding at the end the following:

10 “(27) in the case of any metropolitan city or
 11 urban county, State, unit of general local govern-
 12 ment, insular area, or Indian tribe that receives
 13 amounts under section 106, the construction of new
 14 residential housing for low- and moderate-income
 15 persons, with or without assistance from a neighbor-
 16 hood-based nonprofit organization or other private
 17 or public nonprofit organization.”.

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