

119TH CONGRESS
2D SESSION

S. 4241

To require interagency coordination to support housing industry businesses,
and for other purposes.

IN THE SENATE OF THE UNITED STATES

MARCH 26, 2026

Ms. ROSEN (for herself and Mr. YOUNG) introduced the following bill; which
was read twice and referred to the Committee on Small Business and En-
trepreneurship

A BILL

To require interagency coordination to support housing
industry businesses, 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 “Boosting Housing Sup-
5 ply through Small Businesses Act of 2026”.

6 **SEC. 2. DEFINITIONS.**

7 (a) DEFINITIONS.—In this Act:

8 (1) ADMINISTRATION; ADMINISTRATOR.—The
9 term “Administration” and “Administrator” mean

1 the Small Business Administration and the Adminis-
2 trator thereof, respectively.

3 (2) APPROPRIATE CONGRESSIONAL COMMIT-
4 TEES.—The term “appropriate congressional com-
5 mittees” means—

6 (A) the Committee on Small Business and
7 Entrepreneurship and the Committee on Bank-
8 ing, Housing, and Urban Affairs of the Senate;
9 and

10 (B) the Committee on Small Business and
11 the Committee on Financial Services of the
12 House of Representatives.

13 (3) DEPARTMENT.—The term “Department”
14 means the Department of Housing and Urban De-
15 velopment.

16 (4) HOUSING INDUSTRY SMALL BUSINESS.—
17 The term “housing industry small business” means
18 a small business concern in the housing industry
19 that contributes to housing supply and affordability,
20 including residential and multifamily homebuilders,
21 developers, general and specialty contractors, prop-
22 erty managers and owners, housing startups, and
23 home improvement and repair businesses.

24 (5) SECRETARY.—The term “Secretary” means
25 the Secretary of Housing and Urban Development.

1 (6) SMALL BUSINESS CONCERN; SMALL BUSI-
 2 NESS DEVELOPMENT CENTER.—The terms “small
 3 business concern” and “small business development
 4 center” have the meanings given those terms in sec-
 5 tion 3 of the Small Business Act (15 U.S.C. 632).

6 **SEC. 3. FINDINGS.**

7 Congress finds that—

8 (1) the Administration and the Department
 9 share a mutual interest in supporting housing indus-
 10 try small businesses;

11 (2) there is a severe shortage of affordable and
 12 quality housing in the United States;

13 (3) the majority of American homebuilders and
 14 specialty contractors are small business concerns;
 15 and

16 (4) homebuilders, contractors, and other hous-
 17 ing industry small businesses play a significant role
 18 in increasing housing supply.

19 **SEC. 4. INTERAGENCY COORDINATION TO SUPPORT HOUS-**
 20 **ING INDUSTRY BUSINESSES.**

21 (a) INTERAGENCY COORDINATION.—The Adminis-
 22 trator shall coordinate with the Secretary to—

23 (1) expand access to capital for housing indus-
 24 try small businesses, including rural and under-
 25 served businesses;

1 (2) streamline existing technical assistance, re-
2 sources, and counseling services provided by the Ad-
3 ministration and the Department that benefit hous-
4 ing industry small businesses;

5 (3) increase awareness and improve access for
6 housing industry small businesses to Administration
7 and Department financial and technical assistance
8 programs; and

9 (4) reduce barriers to starting and growing a
10 housing industry small business.

11 (b) INTERAGENCY PLAN.—

12 (1) IN GENERAL.—Not later than 180 days
13 after the date of enactment of this Act, the Adminis-
14 trator shall work in coordination with the Secretary
15 to develop and submit to the appropriate congres-
16 sional committees, and make publicly available on a
17 website of the Administration, an interagency plan
18 that includes—

19 (A) an examination of current gaps in fi-
20 nancial and technical assistance for housing in-
21 dustry small businesses at the Administration
22 and the Department;

23 (B) reforms to expand access to Adminis-
24 tration loans to housing industry small busi-
25 nesses, including the loan programs under sub-

1 sections (a) and (m) of section 7 of the Small
2 Business Act (15 U.S.C. 636) and section 502
3 of the Small Business Investment Act of 1958
4 (15 U.S.C. 696), or creating new loan products
5 for housing industry small businesses;

6 (C) new programming or resources to be
7 offered by the Administration or the Depart-
8 ment that are specifically tailored to the needs
9 of housing industry small businesses, including
10 opportunities to host joint trainings or work-
11 shops;

12 (D) processes for information sharing and
13 discussion of best practices between the Admin-
14 istration and the Department;

15 (E) opportunities for coordinated support
16 between resource partners, including small busi-
17 ness development centers, women's business
18 centers described in section 29 of the Small
19 Business Act (15 U.S.C. 656), Veteran Out-
20 reach Business Centers described in section 32
21 of such Act (15 U.S.C. 657b), and chapters of
22 the Service Corps of Retired Executives de-
23 scribed in section 8(b)(1)(B) of such Act (15
24 U.S.C. 637(b)(1)(B)); and

1 (F) opportunities to support startups de-
2 veloping innovative products related to the
3 housing industry, including by reducing barriers
4 to access the Small Business Innovation Re-
5 search and Small Business Technology Transfer
6 programs under section 9 of the Small Business
7 Act (15 U.S.C. 638) or creating new innovation
8 initiatives.

9 (2) COMMUNITY ENGAGEMENT.—The Adminis-
10 trator and the Secretary shall work in partnership
11 with State and local governments, housing industry
12 small businesses, resource partners described in
13 paragraph (1)(F), and community and nonprofit or-
14 ganizations to develop the interagency plan required
15 under paragraph (1).

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