

AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 6644
OFFERED BY MR. HILL OF ARKANSAS

Strike all after the enacting clause and insert the following:

1 SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

2 (a) SHORT TITLE.—This Act may be cited as the
3 “Housing for the 21st Century Act”.

4 (b) TABLE OF CONTENTS.—The table of contents for
5 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. Grants for planning and implementation associated with 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.

Sec. 303. Community investment and prosperity.

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. Improving public housing agency accountability.

TITLE I—BUILDING SMARTER FOR THE 21ST CENTURY

SEC. 101. HOUSING SUPPLY FRAMEWORKS.

(a) DEFINITIONS.—In this section:

(1) AFFORDABLE HOUSING.—The term “affordable housing” means housing for which the monthly payment is not more than 30-percent of the monthly income of the household.

(2) ASSISTANT SECRETARY.—The term “Assistant Secretary” means the Assistant Secretary for Policy Development and Research of the Department of Housing and Urban Development.

(3) LOCAL ZONING FRAMEWORK.—The term “local zoning framework” means the local zoning codes and other ordinances, procedures, and policies governing zoning and land-use at the local level.

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

1 (5) STATE ZONING FRAMEWORK.—The term
2 “State zoning framework” means the State legisla-
3 tion or State agency and department procedures, or
4 such legislation or procedures in an insular area of
5 the United States, enabling local planning and zon-
6 ing authorities and establishing and guiding related
7 policies and programs.

8 (b) GUIDELINES ON STATE AND LOCAL ZONING
9 FRAMEWORKS.—

10 (1) IN GENERAL.—Not later than 3 years after
11 the date of enactment of this Act, the Assistant Sec-
12 retary shall publish documents outlining guidelines
13 and best practices to support production of adequate
14 housing to meet the needs of communities and pro-
15 vide housing opportunities for individuals at every
16 income level across communities with respect to—

17 (A) State zoning frameworks; and

18 (B) local zoning frameworks.

19 (2) CONSULTATION; PUBLIC COMMENT.—Dur-
20 ing the 2-year period beginning on the date of enact-
21 ment of this Act, in developing the guidelines and
22 best practices required under paragraph (1), the As-
23 sistant Secretary shall—

1 (A) publish draft guidelines and best prac-
2 tices in the Federal Register for public com-
3 ment; and

4 (B) establish a task force for the purpose
5 of providing consultation to draft the guidelines
6 and best practices published under subpara-
7 graph (A), the members of which shall in-
8 clude—

9 (i) urban planners and architects;

10 (ii) housing developers, including af-
11 fordable and market-rate housing devel-
12 opers, manufactured housing developers,
13 cooperative housing developers, and other
14 business interests;

15 (iii) community engagement experts
16 and community members impacted by zon-
17 ing decisions;

18 (iv) public housing agencies and tran-
19 sit authorities;

20 (v) members of local zoning and plan-
21 ning boards and local and regional trans-
22 portation planning organizations;

23 (vi) State officials responsible for
24 housing or land use, including members of
25 State zoning boards of appeals;

1 (vii) academic researchers; and

2 (viii) home builders.

3 (3) CONTENTS.—The guidelines and best prac-
4 tices required under paragraph (1) shall—

5 (A) with respect to State zoning frame-
6 works, outline potential models for updated
7 State enabling legislation or State agency and
8 department procedures;

9 (B) include recommendations regarding—

10 (i) the reduction or elimination of
11 parking minimums;

12 (ii) the increase in maximum floor
13 area ratio requirements and maximum
14 building heights and the reduction in min-
15 imum lot sizes and set-back requirements;

16 (iii) the elimination of restrictions
17 against accessory dwelling units;

18 (iv) increasing by-right uses, including
19 duplex, triplex, or quadplex buildings,
20 across cities or metropolitan areas;

21 (v) mechanisms, including proximity
22 to transit, to determine the appropriate
23 scope for rezoning and ensure development
24 that does not disproportionately burden
25 residents of economically distressed areas;

- 1 (vi) provisions regarding review of by-
2 right development proposals to streamline
3 review and reduce uncertainty, including—
4 (I) nondiscretionary, ministerial
5 review; and
6 (II) entitlement and design re-
7 view processes;
8 (vii) the reduction of obstacles, regu-
9 latory or otherwise, to a range of housing
10 types at all levels of affordability, including
11 manufactured and modular housing;
12 (viii) State model zoning regulations
13 for directing local reforms, including mech-
14 anisms to encourage adoption;
15 (ix) provisions to encourage transit-
16 oriented development, including increased
17 permissible units per structure and re-
18 duced minimum lot sizes near existing or
19 planned public transit stations;
20 (x) potential reforms to strengthen
21 the public engagement process;
22 (xi) reforms to protest petition stat-
23 utes;
24 (xii) the standardization, reduction, or
25 elimination of impact fees;

1 (xiii) cost-effective and appropriate
2 building codes;

3 (xiv) models for community benefit
4 agreements;

5 (xv) mechanisms to preserve afford-
6 ability, limit disruption of low-income com-
7 munities, and prevent displacement of ex-
8 isting residents;

9 (xvi) with respect to State zoning
10 frameworks—

11 (I) State model codes for direct-
12 ing local reforms, including mecha-
13 nisms to encourage adoption;

14 (II) a model for a State zoning
15 appeals process, which would—

16 (aa) create a process for de-
17 velopers or builders requesting a
18 variance, conditional use, special
19 permit, zoning district change,
20 similar discretionary permit, or
21 otherwise petitioning a local zon-
22 ing or planning board for a
23 project including a State-defined
24 amount of affordable housing to
25 appeal a rejection to a State body

1 or regional body empowered by
2 the State; and

3 (bb) establish qualifications
4 for communities to be exempted
5 from the appeals process based
6 on their available stock of afford-
7 able housing; and

8 (III) streamlining of State envi-
9 ronmental review policies;
10 (xvii) with respect to local zoning
11 frameworks—

12 (I) the simplification and stand-
13 ardization of existing zoning codes;

14 (II) maximum review timelines;

15 (III) best practices for the dis-
16 position of land owned by local gov-
17 ernments for affordable housing devel-
18 opment;

19 (IV) differentiations between best
20 practices for rural, suburban, and
21 urban communities, and communities
22 with different levels of density or pop-
23 ulation distribution; and

24 (V) streamlining of local environ-
25 mental review policies; and

1 (xviii) other land use measures that
2 promote access to new housing opportuni-
3 ties identified by the Secretary; and

4 (C) consider—

5 (i) the effects of adopting any rec-
6 ommendation on eligibility for Federal dis-
7 cretionary grants and tax credits for the
8 purpose of housing or community develop-
9 ment;

10 (ii) coordination between infrastruc-
11 ture investments and housing planning;

12 (iii) local housing needs, including
13 ways to set and measure housing goals and
14 targets;

15 (iv) a range of affordability for rental
16 units, with a prioritization of units attain-
17 able to extremely low-, low-, and moderate-
18 income residents;

19 (v) a range of affordability for home-
20 ownership;

21 (vi) accountability measures;

22 (vii) the long-term cost to residents
23 and businesses if more housing is not con-
24 structed;

1 (viii) barriers to individuals seeking to
2 access affordable housing in growing com-
3 munities and communities with economic
4 opportunity;

5 (ix) with respect to State zoning
6 frameworks—

7 (I) distinctions between States
8 providing constitutional or statutory
9 home rule authority to municipalities
10 and States operating under the Dillon
11 Rule, as articulated in *Hunter v.*
12 *Pittsburgh*, 207 U.S. 161 (1907); and

13 (II) Statewide mechanisms to
14 preserve existing affordability over the
15 long term, including support for land
16 banks and community land trusts;

17 (x) public comments elicited under
18 paragraph (2)(A); and

19 (xi) other considerations, as identified
20 by the Assistant Secretary.

21 (c) ABOLISHMENT OF THE REGULATORY BARRIERS
22 CLEARINGHOUSE.—

23 (1) IN GENERAL.—The Regulatory Barriers
24 Clearinghouse established pursuant to section 1205

1 of the Housing and Community Development Act of
2 1992 (42 U.S.C. 12705d) is abolished.

3 (2) REPEAL.—Section 1205 of the Housing and
4 Community Development Act of 1992 (42 U.S.C.
5 12705d) is repealed.

6 (d) REPORTING.—Not later than 5 years after the
7 date on which the Assistant Secretary publishes the final
8 guidelines and best practices for State and local zoning
9 frameworks under this section, the Assistant Secretary
10 shall submit to the Congress a report describing—

11 (1) the States that have adopted recommenda-
12 tions from the guidelines and best practices, pursu-
13 ant to section 4 of this Act;

14 (2) a summary of the localities that have adopt-
15 ed recommendations from the guidelines and best
16 practices, pursuant to section 4 of this Act;

17 (3) a list of States that adopted a State zoning
18 framework;

19 (4) a summary of the modifications that each
20 State has made in their State zoning framework;

21 (5) a general summary of the types of updates
22 localities have made to their local zoning framework;

23 (6) with respect to the States that have adopted
24 a State zoning framework or recommendations from

1 the guidelines and best practices, the effect of such
2 adoptions; and

3 (7) a summary of any recommendations that
4 were routinely not adopted by States or by localities.

5 (e) RULE OF CONSTRUCTION.—Nothing in this sec-
6 tion may be construed to permit the Department of Hous-
7 ing and Urban Development to take an adverse action
8 against or fail to provide otherwise offered actions or serv-
9 ices for any State or locality if the State or locality de-
10 clines to adopt a guideline or best practice under sub-
11 section (c).

12 **SEC. 102. ACCELERATING HOME BUILDING GRANT PRO-**
13 **GRAM.**

14 (a) IN GENERAL.—The Secretary may award grants
15 to eligible entities to review designs of covered structures
16 of mixed-income housing and designate such reviewed de-
17 signs to be included in pattern books for use in the juris-
18 diction of the eligible entity.

19 (b) RESTRICTION.—Amounts awarded under this sec-
20 tion may not be used for construction, alteration, or repair
21 work.

22 (c) CONSIDERATIONS.—In reviewing applications
23 submitted by eligible entities for a grant under this sec-
24 tion, the Secretary shall consider—

1 (1) the need for affordable housing in the eligi-
2 ble entity;

3 (2) the presence of high opportunity areas in
4 the eligible entity;

5 (3) coordination between the eligible entity and
6 a State agency; and

7 (4) coordination between the eligible entity and
8 State, local, and regional transportation planning
9 authorities.

10 (d) SET-ASIDE FOR RURAL AREAS.—Of the amounts
11 made available in each fiscal year for grants under this
12 section, the Secretary shall ensure that not less than 10-
13 percent shall be used for grants to eligible entities that
14 are located in rural areas.

15 (e) REPORT REQUIREMENT.—Not later than 3 years
16 after being awarded a grant under this section, an eligible
17 entity shall submit to the Secretary a report that—

18 (1) describes the impacts of the activities car-
19 ried out using the amounts provided under this sec-
20 tion on improving the production and supply of af-
21 fordable housing;

22 (2) includes a list of any pattern books the eli-
23 gible entity has established using amounts provided
24 under this section, including a description of the de-
25 signs such pattern book includes;

1 (3) identifies the number of permits issued by
2 the eligible entity for housing development using de-
3 signs from such pattern book; and

4 (4) identifies the number of housing units pro-
5 duced in developments of the eligible entity using a
6 design from such pattern book.

7 (f) AVAILABILITY OF INFORMATION.—The Secretary
8 shall—

9 (1) to the extent possible, encourage eligible en-
10 tities awarded grants under this section to make any
11 pattern books established by such entity, and de-
12 signs in such pattern book, publicly available
13 through a website; and

14 (2) collect, identify, and disseminate best prac-
15 tices relating to pattern books and make such infor-
16 mation publicly available on a website of the Depart-
17 ment of Housing and Urban Development.

18 (g) REPAYMENT OF AWARDED AMOUNTS.—The Sec-
19 retary may require an eligible entity to return, to the Sec-
20 retary, grant amounts awarded under this section if the
21 Secretary determines that the eligible entity has not ap-
22 proved a sufficient number of building permits that use
23 designs included in a pattern book established by the eligi-
24 ble entity, during the 5-year period following receipt of

1 the grant by the eligible entity, unless such period is ex-
2 tended by the Secretary.

3 (h) DEFINITIONS.—In this section:

4 (1) AFFORDABLE HOUSING.—The term “afford-
5 able housing” means housing for which the total
6 monthly housing cost payment is not more than 30-
7 percent of the monthly household income for a
8 household earning not more than 80-percent of the
9 area-median income.

10 (2) COVERED STRUCTURE.—The term “covered
11 structure” means a low-rise or mid-rise structure
12 with not more than 25 dwelling units that may in-
13 clude—

14 (A) an accessory dwelling unit;

15 (B) infill development;

16 (C) a duplex;

17 (D) a triplex;

18 (E) a fourplex;

19 (F) a cottage court;

20 (G) a courtyard building;

21 (H) a townhouse;

22 (I) a multiplex; and

23 (J) any other structure with not less than
24 2 dwelling units that the Secretary has deter-
25 mined in advance to be appropriate.

1 (3) ELIGIBLE ENTITY.—The term “eligible enti-
2 ty” means—

3 (A) a unit of general local government, as
4 defined in section 102(a) of the Housing and
5 Community Development Act of 1974 (42
6 U.S.C. 5302(a)); and

7 (B) an Indian Tribe, as defined in section
8 102(a) of the Housing and Community Devel-
9 opment Act of 1974 (42 U.S.C. 5302(a)).

10 (4) HIGH OPPORTUNITY AREA.—The term
11 “high opportunity area” has the meaning given the
12 term in section 1282.1 of title 12, Code of Federal
13 Regulations, or any successor regulation.

14 (5) INFILL DEVELOPMENT.—The term “infill
15 development” means a residential housing develop-
16 ment on small parcels in previously established areas
17 for replacement by new or refurbished housing that
18 utilizes existing utilities and infrastructure.

19 (6) MIXED-INCOME HOUSING.—The term
20 “mixed-income housing” means a housing develop-
21 ment that is comprised of housing units that pro-
22 mote differing levels of affordability in the commu-
23 nity.

24 (7) PATTERN BOOK.—The term “pattern book”
25 means a set of pre-reviewed, designated designs or

1 construction plans that are assessed and approved as
2 by-right development by localities for compliance
3 with local building and permitting standards to
4 streamline and expedite approval pathways for hous-
5 ing construction.

6 (8) RURAL AREA.—The term “rural area”
7 means any area other than a city or town that has
8 a population of less than 50,000 inhabitants.

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

11 **SEC. 103. FEDERAL GUIDELINES FOR POINT-ACCESS BLOCK**
12 **BUILDINGS.**

13 (a) IN GENERAL.—Not later than 18 months after
14 the date of enactment of this section, the Secretary of
15 Housing and Urban Development shall issue guidelines to
16 provide States, territories, Tribes, and localities with
17 model code language, best practices, and technical guid-
18 ance that could be used to facilitate the permitting of
19 point-access block residential buildings.

20 (b) CONTENTS.—When developing the guidelines
21 under subsection (a), the Secretary shall consider—

22 (1) fire safety considerations, including sprin-
23 kler coverage, smoke detection, ventilation, and
24 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) ELIGIBLE ENTITY.—The term “eligible enti-
13 ty” means a State, unit of local government, Tribal
14 Government, public housing agency, nonprofit hous-
15 ing organization, community development organiza-
16 tion, private developer, construction firm, qualified
17 design firm, engineering firm, academic institution,
18 research institution, or any partnership or consor-
19 tium comprised of 2 or more such types of entities.

20 (2) POINT-ACCESS BLOCK BUILDING.—The
21 term “point-access block building” means a Group
22 R–2 occupancy residential structure, as such term is
23 defined by the International Building Code, in which
24 a single internal stairway provides access and egress

1 for all dwelling units in a building that is not great-
2 er than 5 stories in height.

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, expand
10 and reclassify housing-related activities under the
11 necessary administrative regulations as follows:

12 (A) The following housing-related activities
13 shall be subject to regulations equivalent or
14 substantially similar to the regulations entitled
15 “exempt activities” as set forth in section 58.34
16 of title 24, Code of Federal Regulations, as in
17 effect on January 1, 2025:

18 (i) Tenant-based rental assistance, as
19 defined in section 8(o) of the United
20 States Housing Act of 1937 (42 U.S.C.
21 1437f(o)).

22 (ii) Supportive services, including
23 health care, housing services, permanent
24 housing placement, day care, nutritional
25 services, short-term payment for rent,

1 mortgage, or utility costs, and assistance
2 in gaining access to Federal Government
3 and State and local government benefits
4 and services.

5 (iii) Operating costs, including main-
6 tenance, security, operation, utilities, fur-
7 nishings, equipment, supplies, staff train-
8 ing, and recruitment and other incidental
9 costs.

10 (iv) Economic development activities,
11 including equipment purchases, inventory
12 financing, interest subsidies, operating ex-
13 penses, and similar costs not associated
14 with construction or expansion of existing
15 operations.

16 (v) Activities to assist homebuyers to
17 purchase existing dwelling units or dwell-
18 ing units under construction, including
19 closing costs and down payment assistance,
20 interest rate buydowns, and similar activi-
21 ties that result in the transfer of title.

22 (vi) Affordable housing
23 predevelopment costs related to obtaining
24 site options, project financing, administra-
25 tive costs and fees for loan commitment,

1 zoning approvals, and other related activi-
2 ties that do not have a physical impact.

3 (vii) Approval of supplemental assist-
4 ance, including insurance or guarantee, to
5 a project previously approved by the Sec-
6 retary.

7 (viii) Emergency homeowner or renter
8 assistance for HVAC, hot water heaters,
9 and other necessary uses of existing utili-
10 ties required under applicable law.

11 (B) The following housing-related activities
12 shall be subject to regulations equivalent or
13 substantially similar to the regulations enti-
14 tled—

15 (i) “categorical exclusions not subject
16 to section 58.5”; and

17 (ii) “categorical exclusions not subject
18 to the Federal laws and authorities cited in
19 sections 50.4” in section 58.35(b) and sec-
20 tion 50.19, respectively of title 24, Code of
21 Federal Regulations, as in effect on Janu-
22 ary 1, 2025, if such activities do not mate-
23 rially alter environmental conditions and
24 do not materially exceed the original scope
25 of the project:

1 (I) Acquisition, repair, improve-
2 ment, reconstruction, or rehabilitation
3 of public facilities and improvements
4 (other than buildings) if the facilities
5 and improvements are in place and
6 will be retained in the same use with-
7 out change in size or capacity of more
8 than 20-percent, including replace-
9 ment of water or sewer lines, recon-
10 struction of curbs and sidewalks, and
11 repaving of streets.

12 (II) Rehabilitation of 1-to-4 unit
13 residential buildings, and existing
14 housing-related infrastructure, such
15 as repairs or rehabilitation of existing
16 wells, septic, or utility lines that con-
17 nect to that housing.

18 (III) New construction, develop-
19 ment, demolition, acquisition, or dis-
20 position on up to 4 scattered site ex-
21 isting dwelling units where there is a
22 maximum of 4 units on any 1 site.

23 (IV) Acquisitions (including leas-
24 ing) or disposition of, or equity loans
25 on an existing structure, or acquisi-

1 tion (including leasing) of vacant land
2 if the structure or land acquired, fi-
3 nanced, or disposed of will be retained
4 for the same use.

5 (C) The following housing-related activities
6 shall be subject to regulations equivalent or
7 substantially similar to the regulations enti-
8 tled—

9 (i) “categorical exclusions subject to
10 section 58.5”; and

11 (ii) “categorical exclusions subject to
12 the Federal laws and authorities cited in
13 sections 50.4” in section 58.35(a) and sec-
14 tion 50.20, respectively, of title 24, Code of
15 Federal Regulations, as in effect on Janu-
16 ary 1, 2025, if such activities do not mate-
17 rially alter environmental conditions and
18 do not materially exceed the original scope
19 of the project:

20 (I) Acquisitions of open space or
21 residential property, where such prop-
22 erty will be retained for the same use
23 or will be converted to open space to
24 help residents relocate out of an area

1 designated as a high-risk area by the
2 Secretary.

3 (II) Conversion of existing office
4 buildings into residential development,
5 subject to—

6 (aa) a maximum number of
7 units to be determined by the
8 Secretary; and

9 (bb) a limitation on the
10 change in building size to not
11 more than 20-percent.

12 (III) New construction, develop-
13 ment, demolition, acquisition, or dis-
14 position on 5 to 15 dwelling units
15 where there is a maximum of fifteen
16 units on any 1 site. The units can be
17 15 1-unit buildings or 1 15-unit build-
18 ing, or any combination in between.

19 (IV) New construction, develop-
20 ment, demolition, acquisition, or dis-
21 position on 15 or more housing units
22 developed on scattered sites when
23 there are not more than 15 housing
24 units on any 1 site, and the sites are

1 more than a set number of feet apart
2 as determined by the Secretary.

3 (V) Rehabilitation of buildings
4 and improvements in the case of a
5 building for residential use with 5 to
6 15 units, if the density is not in-
7 creased beyond 15 units and the land
8 use is not changed.

9 (VI) Infill projects consisting of
10 new construction, rehabilitation, or
11 development of residential housing
12 units.

13 (VII) Buyouts, defined as the
14 voluntary acquisition of properties lo-
15 cated in a—

16 (aa) floodway;

17 (bb) floodplain; or

18 (cc) other area, clearly delin-
19 eated by the grantee, that has
20 been impacted by a predictable
21 environmental threat to the safe-
22 ty and wellbeing of program
23 beneficiaries caused or exacer-
24 bated by a federally declared dis-
25 aster.

1 (2) REPORT.—The Secretary shall submit to
2 the Committee on Banking, Housing, and Urban Af-
3 fairs of the Senate and the Committee on Financial
4 Services of the House of Representatives annual re-
5 ports during the 5-year period beginning on the date
6 that is 2 years after the date of enactment of this
7 Act that provide a summary of findings of reduc-
8 tions in review times and administrative cost reduc-
9 tion, with a particular focus on the affordable hous-
10 ing sector, as a result of the actions set forth in this
11 subsection, and any recommendations of the Sec-
12 retary for future congressional action with respect to
13 revising categorical exclusions or exemptions under
14 title 24, Code of Federal Regulations.

15 (b) BETTER USE OF INTERGOVERNMENTAL AND
16 LOCAL DEVELOPMENT FOR HOUSING.—

17 (1) DESIGNATION OF ENVIRONMENTAL REVIEW
18 PROCEDURE.—The Department of Housing and
19 Urban Development Act (42 U.S.C. 3531 et seq.) is
20 amended by inserting after section 12 (42 U.S.C.
21 3537a) the following:

22 **“SEC. 13. DESIGNATION OF ENVIRONMENTAL REVIEW PRO-**
23 **CEDURE.**

24 “(a) IN GENERAL.—Except as provided in subsection
25 (b), the Secretary may, for purposes of environmental re-

1 view, decision-making, and action pursuant to the Na-
2 tional Environmental Policy Act of 1969 (42 U.S.C. 4321
3 et seq.), and other provisions of law that further the pur-
4 poses of such Act, designate the treatment of assistance
5 administered by the Secretary as funds for a special
6 project for purposes of section 305(c) of the Multifamily
7 Housing Property Disposition Reform Act of 1994 (42
8 U.S.C. 3547).

9 “(b) EXCEPTION.—The designation described in sub-
10 section (a) shall not apply to assistance for which a proce-
11 dure for carrying out the responsibilities of the Secretary
12 under the National Environmental Policy Act of 1969 (42
13 U.S.C. 4321 et seq.), and other provisions of law that fur-
14 ther the purposes of such Act, is otherwise specified in
15 law.”.

16 (2) TRIBAL ASSUMPTION OF ENVIRONMENTAL
17 REVIEW OBLIGATIONS.—Section 305(c) of the Multi-
18 family Housing Property Disposition Reform Act of
19 1994 (42 U.S.C. 3547) is amended—

20 (A) by striking “State or unit of general
21 local government” each place it appears and in-
22 serting “State, Indian Tribe, or unit of general
23 local government”;

24 (B) in paragraph (1)(C), in the heading,
25 by striking “STATE OR UNIT OF GENERAL

1 LOCAL GOVERNMENT” and inserting “STATE,
2 INDIAN TRIBE, OR UNIT OF GENERAL LOCAL
3 GOVERNMENT”; and

4 (C) by adding at the end the following:

5 “(5) DEFINITION OF INDIAN TRIBE.—For pur-
6 poses of this subsection, the term ‘Indian Tribe’
7 means a federally recognized Tribe, as defined in
8 section 4(13)(B) of the Native American Housing
9 Assistance and Self-Determination Act of 1996 (25
10 U.S.C. 4103(13)(B)).”.

11 (c) INFILL PROJECT DEFINED.—In this section, the
12 term “infill project” means a project that—

13 (1) occurs within the geographic limits of a mu-
14 nicipality;

15 (2) is adequately served by existing utilities and
16 public services as required under applicable law;

17 (3) is located on a site of previously disturbed
18 land of not more than 5 acres and substantially sur-
19 rounded by residential or commercial development;

20 (4) will repurpose a vacant or underutilized
21 parcel of land, or a dilapidated or abandoned struc-
22 ture; and

23 (5) will serve a residential or commercial pur-
24 pose.

1 **SEC. 105. FEDERAL HOUSING AGENCY APPLICATION OF EN-**
2 **VIROMENTAL REVIEWS.**

3 (a) MEMORANDUM OF UNDERSTANDING.—

4 (1) IN GENERAL.—Not later than 180 days
5 after the date of enactment of this Act, the Sec-
6 retary of Housing and Urban Development and the
7 Secretary of Agriculture shall enter into a memo-
8 randum of understanding to—

9 (A) evaluate the use of categorical exclu-
10 sions (as defined in section 111 of the National
11 Environmental Policy Act of 1969 (42 U.S.C.
12 4336e)) for housing projects funded by
13 amounts from the Department of the Housing
14 and Urban Development and the Department of
15 Agriculture;

16 (B) develop a process to designate a lead
17 agency among the Department of Housing and
18 Urban Development and the Department of Ag-
19 riculture to streamline the adoption of environ-
20 mental impact statements and environmental
21 assessments approved by the other agency to
22 construct housing projects funded by amounts
23 from both agencies;

24 (C) maintain compliance with environ-
25 mental regulations under part 58 of title 24,

1 Code of Federal Regulations, as in effect on
2 January 1, 2025; and

3 (D) evaluate the feasibility of a joint phys-
4 ical inspection process for housing projects
5 funded by amounts from the Department of the
6 Housing and Urban Development and the De-
7 partment of Agriculture.

8 (2) ADVISORY WORKING GROUP.—

9 (A) IN GENERAL.—Not later than 180
10 days after the date of enactment of this Act,
11 the Secretary of Housing and Urban Develop-
12 ment and the Secretary of Agriculture shall es-
13 tablish an advisory working group for the pur-
14 pose of consulting on the implementation of the
15 memorandum of understanding entered into
16 under paragraph (1).

17 (B) MEMBERS.—The advisory working
18 group established under subparagraph (A) shall
19 consist of rural and nonrural stakeholders, in-
20 cluding—

21 (i) affordable housing nonprofit orga-
22 nizations;

23 (ii) State housing and housing finance
24 agencies;

- 1 (iii) nonprofit and for-profit home
2 builders and housing developers;
3 (iv) property management companies;
4 (v) owners of multifamily properties,
5 including nonprofit and for-profit owners
6 and operators;
7 (vi) public housing agencies;
8 (vii) residents in housing assisted by
9 the Department of Housing and Urban
10 Development or the Department of Agri-
11 culture and representatives of those resi-
12 dents; and
13 (viii) housing contract administrators.

14 (3) REPORT.—Not later than 1 year after the
15 date of enactment of this Act, the Secretary of
16 Housing and Urban Development and the Secretary
17 of Agriculture shall submit to the Committee on
18 Banking, Housing, and Urban Affairs of the Senate
19 and the Committee on Financial Services of the
20 House of Representatives a report that includes rec-
21 ommendations for legislative, regulatory, or adminis-
22 trative actions—

23 (A) to improve the efficiency and effective-
24 ness of housing projects funded by amounts
25 from the Department of the Housing and

1 Urban Development and the Department of Ag-
2 riculture; and

3 (B) that do not materially, with respect to
4 residents of housing projects described in sub-
5 paragraph (A)—

6 (i) reduce the safety of those resi-
7 dents;

8 (ii) shift long-term costs onto those
9 residents; or

10 (iii) undermine the environmental
11 standards of those residents.

12 (b) STUDY AND REVIEW.—

13 (1) EXEMPTION.—In providing assistance
14 under section 501, 502, 504, 515, 533, or 538 of
15 the Housing Act of 1949 (42 U.S.C. 1471, 1472,
16 1474, 1485, 1490m, or 1490p–2) for the construc-
17 tion or modification of residential housing located on
18 an infill site, the Secretary of Agriculture shall not
19 be required to carry out any study or report on the
20 environmental effects of such assistance.

21 (2) REPORT.—Not later than the date that is
22 5 years after the date of enactment of this section,
23 the Secretary of Agriculture shall submit, to the
24 Committee on Financial Services of the House of
25 Representatives and the Committee on Banking,

1 Housing, and Urban Affairs of the Senate, a report
2 that—

3 (A) determines whether the implementa-
4 tion of this section—

5 (i) reduced the amount of time it
6 takes to review an application for assist-
7 ance under the sections of the Housing Act
8 of 1949 identified in paragraph (1); and

9 (ii) reduced the administrative cost of
10 providing such assistance;

11 (B) describes how the implementation of
12 this section affects the affordable housing sec-
13 tor in rural America; and

14 (C) includes any legislative recommenda-
15 tions from the Secretary of Agriculture.

16 (2) DEFINITIONS.—In this section:

17 (A) GREENFIELD.—The term “greenfield”
18 means a site that has not been developed, in-
19 cluding a woodland, farmland, and an open
20 field.

21 (B) INFILL SITE.—The term “infill site”—

22 (i) means a site that is served by ex-
23 isting infrastructure, including water lines,
24 sewer lines, and roads; and

25 (ii) does not include—

1 (I) a site that is served by exist-
2 ing infrastructure that only consists
3 of a road;

4 (II) a site within a census tract
5 designated as very high or relatively
6 high risk for wildfire, coastal flooding,
7 and riverine flooding under the Na-
8 tional Risk Index of the Federal
9 Emergency Management Agency pur-
10 suant to section 206 of the Robert T.
11 Stafford Disaster Relief and Emer-
12 gency Assistance Act (42 U.S.C.
13 5136); and

14 (III) a greenfield.

15 **SEC. 106. MULTIFAMILY LOAN LIMITS.**

16 (a) IN GENERAL.—Title II of the National Housing
17 Act (12 U.S.C. 1707 et seq.) is amended—

18 (1) in section 206A (12 U.S.C. 1712a)—

19 (A) in subsection (a), in the matter fol-
20 lowing paragraph (7), by striking “(com-
21 mencing in 2004” and all that follows through
22 the period at the end and inserting the fol-
23 lowing: “, commencing on January 1, 2026.
24 The adjustment of the Dollar Amounts shall be
25 calculated by the Secretary using the percent-

1 age change in the Price Deflator Index of Mul-
2 tifamily Residential Units Under Construction
3 released by the Bureau of the Census from
4 March of the previous year to March of the
5 year in which the adjustment is made, or cal-
6 culated by the Secretary using an alternative
7 indicator after publishing information about
8 such alternative indicator in the Federal Reg-
9 ister for public comment if the Price Deflator
10 Index of Multifamily Residential Units Under
11 Construction is not available or published.”;
12 and

13 (B) by amending subsection (b) to read as
14 follows:

15 “(b) ROUNDING.—The dollar amount of any adjust-
16 ment described in subsection (a) shall be rounded to the
17 next lower dollar.

18 “(c) PUBLICATION.—The Secretary shall publish in
19 the Federal Register any adjustments made to the Dollar
20 Amounts.”;

21 (2) in section 207(c)(3)(A) (12 U.S.C.
22 1713(c)(3)(A))—

23 (A) by striking “\$38,025” and inserting
24 “\$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 to establish a clear and consistent Federal
12 definition for the term “workforce housing” for
13 use when describing the segment of housing
14 that could be made available to such middle-in-
15 come households in Federal housing programs
16 if funding commensurate with the additional eli-
17 gibility were to be made available; and

18 (E) analyzes how to modify or newly de-
19 velop new Federal housing programs and incen-
20 tives to include “workforce housing” if funding
21 commensurate with the additional eligibility
22 were to be made available.

23 (2) MIDDLE-INCOME HOUSEHOLD DEFINED.—
24 In this subsection, the term “middle income house-
25 hold” means a household with an income above 80-

1 percent but that does not exceed 120-percent of the
2 median family income of the area, as determined by
3 the Secretary with adjustments for smaller and larg-
4 er families.

5 (b) UNIFORM BUILDING CODE STUDY.—Not later
6 than 1 year after the date of the enactment of this section,
7 the Comptroller General of the United States shall con-
8 duct a study and submit a report to the Congress that
9 examines the costs and benefits that could be associated
10 with establishing a Federal uniform residential building
11 code, including whether such a code could—

12 (1) reduce the amount of time required for
13 units of local government to approve new construc-
14 tion;

15 (2) reduce the cost of residential construction in
16 the United States; or

17 (3) increase the quality of available and afford-
18 able residential housing in the United States.

19 **TITLE II—MODERNIZING LOCAL**
20 **DEVELOPMENT AND RURAL**
21 **HOUSING PROGRAMS**

22 **SEC. 201. HOME REFORM.**

23 (a) IN GENERAL.—Section 104 of the Cranston-Gon-
24 zalez National Affordable Housing Act (42 U.S.C. 12704)
25 is amended—

1 (1) in paragraph (6)(B), by striking “signifi-
2 cant”; and

3 (2) by adding at end the following new para-
4 graph:

5 “(26) The term ‘infill housing project’ means a
6 residential housing project that—

7 “(A) is located within the geographic limits
8 of a municipality;

9 “(B) is adequately served by existing utili-
10 ties and public services as required under appli-
11 cable law;

12 “(C) is located on a site of previously dis-
13 turbed land of not more than 5 acres; and

14 “(D) is substantially surrounded by resi-
15 dential or commercial development, as deter-
16 mined by the Secretary.”.

17 (b) ASSISTANCE FOR LOW-INCOME FAMILIES.—Title
18 II of the Cranston-Gonzalez National Affordable Housing
19 Act (42 U.S.C. 12721 et seq.) is amended—

20 (1) in section 214(2), by striking “households
21 that qualify as low-income families” and inserting
22 “families with a household income that does not ex-
23 ceed 100-percent of the median-family income of the
24 area, as determined by the Secretary”;

25 (2) in section 215—

1 (A) in subsection (b)(2), by striking
2 “whose family qualifies as a low-income family”
3 and inserting “with a family income that does
4 not exceed 100-percent of the median-family in-
5 come of the area as determined by the Sec-
6 retary with adjustments for smaller and larger
7 families”; and

8 (B) in subsection (b)(3)(A)(ii), by striking
9 “low-income homebuyers” and inserting “home-
10 buyers with a household income that does not
11 exceed 100-percent of the median-family income
12 of the area, as determined by the Secretary
13 with adjustments for smaller and larger fami-
14 lies”; and

15 (3) in section 271(c)—

16 (A) in paragraph (1)(B), by striking “low-
17 income” and inserting “families with a house-
18 hold income that does not exceed 100-percent of
19 the median-family income of the area as deter-
20 mined by the Secretary with adjustments for
21 smaller and larger families”; and

22 (B) in paragraph (2)(A), by striking “low-
23 income families” and inserting “families with a
24 household income that does not exceed 100-per-
25 cent of the median-family income of the area as

1 determined by the Secretary with adjustments
2 for smaller and larger families”.

3 (c) CHOICES MADE BY PARTICIPATING JURISDIC-
4 TIONS.—Section 212(a)(2) of the Cranston-Gonzalez Na-
5 tional Affordable Housing Act (42 U.S.C. 12742) is
6 amended to read as follows:

7 “(2) LIMITATION.—The Secretary may not re-
8 strict a participating jurisdiction’s choice of rehabili-
9 tation, substantial rehabilitation, new construction,
10 reconstruction, acquisition, or other eligible housing
11 uses authorized in paragraph (1) unless such restric-
12 tion is explicitly authorized under section 223(2).”.

13 (d) USE OF AMOUNTS BY CERTAIN JURISDICTIONS
14 FOR INFRASTRUCTURE IMPROVEMENTS.—

15 (1) IN GENERAL.—Section 212(a) of the Cran-
16 ston-Gonzalez National Affordable Housing Act (42
17 U.S.C. 12742(a)) is amended by inserting after
18 paragraph (3) the following:

19 “(4) INFRASTRUCTURE IMPROVEMENTS IN
20 NONENTITLEMENT AREAS.—

21 “(A) IN GENERAL.—A participating juris-
22 diction may use funds provided under this sub-
23 title for infrastructure improvements, including
24 the installation or repair of water and sewer

1 lines, sidewalks, roads, and utility connections
2 if—

3 “(i) such participating jurisdiction
4 does not receive assistance under title I of
5 the Housing and Community Development
6 Act of 1974; and

7 “(ii) such improvements are directly
8 related to, and located within or imme-
9 diately adjacent to—

10 “(I) housing assisted under this
11 subtitle; or

12 “(II) housing assisted under sec-
13 tion 42 of the Internal Revenue Code
14 of 1986.

15 “(B) APPLICATION OF LABOR STAND-
16 ARDS.—The labor standards and requirements
17 set forth in section 110 of the Housing and
18 Community Development Act of 1974 (42
19 U.S.C. 5310) shall apply to any infrastructure
20 improvement conducted using funds provided
21 under this subtitle.

22 “(C) RULE OF CONSTRUCTION.—Nothing
23 in this paragraph may be construed to impose
24 any requirements of the HOME Investment
25 Partnerships program on housing that benefits

1 from an infrastructure improvement conducted
2 using funds provided under this subtitle but
3 was not otherwise assisted under the HOME
4 Investment Partnerships program.”.

5 (2) RULEMAKING.—Not later than 1 year after
6 the date of the enactment of this section, the Sec-
7 retary shall issue rules to carry out the amendment
8 made by paragraph (1).

9 (e) PER UNIT INVESTMENT LIMITATIONS.—Section
10 212(e)(1) of the Cranston-Gonzalez National Affordable
11 Housing Act (42 U.S.C. 12742(e)(1)) is amended by strik-
12 ing the second sentence.

13 (f) AFFORDABLE RENTAL HOUSING QUALIFICA-
14 TIONS.—Section 215(a) of the Cranston-Gonzalez Na-
15 tional Affordable Housing Act (42 U.S.C. 12745(a)) is
16 amended by adding at the end the following:

17 “(7) QUALIFICATION EXCEPTION.—Notwith-
18 standing paragraph (1)(A), a rental unit shall be
19 considered to qualify as affordable housing under
20 this title if—

21 “(A) the unit is occupied by a tenant re-
22 ceiving tenant-based rental assistance under
23 section 8 of the United States Housing Act of
24 1937 (42 U.S.C. 1437f);

1 “(B) the tenant’s contribution toward rent
2 does not exceed the amount permitted under
3 such section 8 assistance; and

4 “(C) the total rent for the unit does not
5 exceed the amount approved by the public hous-
6 ing agency administering the assistance under
7 that program.”.

8 (g) AFFORDABLE HOMEOWNERSHIP HOUSING
9 QUALIFICATIONS.—Section 215 of the Cranston-Gonzalez
10 National Affordable Housing Act (42 U.S.C. 12745(b)) is
11 amended—

12 (1) in subsection (b)—

13 (A) in paragraph (1), by striking “95 per-
14 cent” and inserting “110 percent”;

15 (B) in paragraph (3)—

16 (i) in subparagraph (A)(ii), by strik-
17 ing “or” at the end;

18 (ii) in subparagraph (B), by striking
19 “and” at the end and inserting “or”; and

20 (iii) by adding at the end the fol-
21 lowing new subparagraph:

22 “(C) maintain long-term affordability
23 through a shared equity ownership model, a
24 community land trust, a limited equity coopera-
25 tive, a community development corporation, or

1 other mechanism approved by the Secretary,
2 that preserves affordability for future eligible
3 homebuyers and ensures compliance with the
4 purposes of this title, including through the use
5 of purchase options, rights of first refusal or
6 other preemptive rights to purchase housing;
7 and”;

8 (2) by adding at the end the following:

9 “(c) QUALIFICATION EXCEPTIONS FOR HOMEOWN-
10 ERSHIP.—

11 “(1) MILITARY MEMBERS.—A participating ju-
12 risdiction, in accordance with terms established by
13 the Secretary, may suspend or waive the income
14 qualifications described in subsection (b)(2) with re-
15 spect to housing that otherwise meets the criteria
16 described in subsection (b) if the owner of the hous-
17 ing—

18 “(A) is a member of a regular component
19 of the armed forces or a member of the Na-
20 tional Guard on full-time National Guard duty,
21 active Guard and Reserve duty, or inactive-duty
22 training (as those terms are defined in section
23 101(d) of title 10, United States Code); and

24 “(B) has received—

1 “(i) temporary duty orders to deploy
2 with a military unit or military orders to
3 deploy as an individual acting in support of
4 a military operation, to a location that is
5 not within a reasonable distance from the
6 housing, as determined by the Secretary,
7 for a period of not less than 90 days; or
8 “(ii) orders for a permanent change of
9 station.

10 “(2) HEIRS AND BENEFICIARIES OF DECEASED
11 OWNERS.—Housing that meets the criteria described
12 in subsection (b)(3) prior to the death of an owner
13 of such housing shall continue to qualify as afford-
14 able housing under this title if—

15 “(A) the housing is the principal residence
16 of an heir or beneficiary of the deceased owner,
17 as defined by the Secretary; and

18 “(B) the heir or beneficiary, in accordance
19 with terms established by the Secretary, as-
20 sumes the duties and obligations of the de-
21 ceased owner with respect to funds provided
22 under this title.”.

23 (h) ELIMINATION OF EXPIRATION OF RIGHT TO
24 DRAW HOME INVESTMENT TRUST FUNDS.—Section 218

1 of the Cranston-Gonzalez National Affordable Housing
2 Act (42 U.S.C. 12748) is amended—

3 (1) by striking subsection (g); and

4 (2) by redesignating subsection (h) as sub-
5 section (g).

6 (i) ADJUSTED RECAPTURE AND REUSE OF SET-
7 ASIDE FOR COMMUNITY HOUSING DEVELOPMENTAL OR-
8 GANIZATIONS.—Section 231(b) of the Cranston-Gonzalez
9 National Affordable Housing Act (42 U.S.C. 12771(b)) is
10 amended to read as follows:

11 “(b) RECAPTURE AND REUSE.—If any funds re-
12 served under subsection (a) remain uninvested for a period
13 of 24 months, the Secretary shall make such funds avail-
14 able to the participating jurisdiction for any eligible activi-
15 ties under title II of this Act without regard to whether
16 a community housing development organization materially
17 participates in the use of such funds.”.

18 (j) ASSET RECYCLING INFORMATION DISSEMINATION
19 EXPANSION.—Section 245(b)(2) of the Cranston-Gonzalez
20 National Affordable Housing Act (42 U.S.C. 12785(b)(2))
21 is amended by striking “95 percent” and inserting “110
22 percent”.

23 (k) ENVIRONMENTAL REVIEW REQUIREMENTS.—

24 (1) IN GENERAL.—Section 288 of the Cran-
25 ston-Gonzalez National Affordable Housing Act (42

1 U.S.C. 12838) is amended by adding at the end the
2 following:

3 “(e) CATEGORICAL EXEMPTIONS.—The following
4 categories of activities carried out under this title shall
5 be statutorily exempt from environmental review under the
6 National Environmental Policy Act of 1969 (42 U.S.C.
7 4321 et seq.), and shall not require further review under
8 such Act—

9 “(1) new construction infill housing projects;

10 “(2) acquisition of real property for affordable
11 housing purposes;

12 “(3) rehabilitation projects carried out pursuant
13 to section 212(a)(1); and

14 “(4) new construction projects of 15 units or
15 less.

16 “(f) REMOVING DUPLICATIVE REVIEWS.—

17 “(1) IN GENERAL.—To the extent practicable
18 and permitted by law, the Secretary shall ensure
19 that a project that has undergone an environmental
20 review under this section shall not be subject to a
21 duplicative environmental review solely due to the
22 addition, substitution, or reallocation of other
23 sources of Federal assistance, if the scope, scale, and
24 location of the project remain substantially un-
25 changed.

1 “(2) COORDINATION OF ENVIRONMENTAL RE-
2 VIEW RESPONSIBILITIES.—The Secretary shall, by
3 regulation, provide for coordination of environmental
4 review responsibilities with other Federal agencies to
5 streamline inter-agency compliance and avoid unnec-
6 essary duplication of effort under the National Envi-
7 ronmental Policy Act of 1969 (42 U.S.C. 4321 et
8 seq.) and other applicable laws.

9 “(3) RECOGNITION OF PRIOR REVIEWS BY RE-
10 SPONSIBLE ENTITIES.—A project may not be subject
11 to an environmental review under this section if a
12 substantially similar review has already been com-
13 pleted by an entity designated under section
14 104(g)(1) of the Housing and Community Develop-
15 ment Act of 1974 (42 U.S.C. 5304(g)(1)) or by an-
16 other entity the Secretary determines to have equiv-
17 alent authority, if the scope, scale, and location of
18 the project remain substantially unchanged.”.

19 (2) RULEMAKING.—Not later than 1 year after
20 the date of the enactment of this Act, the Secretary
21 shall issue such rules as the Secretary determines
22 necessary to carry out the amendment made by this
23 subsection.

24 (1) APPLICATION OF OTHER SPECIFIED STATUTORY
25 REQUIREMENTS.—Title II of the Cranston-Gonzalez Na-

1 tional Affordable Housing Act (42 U.S.C. 12721 et seq.)
2 is amended by adding at the end the following new sec-
3 tions:

4 **“SEC. 291. APPLICATION OF BUILD AMERICA, BUY AMERICA**
5 **REQUIREMENTS.**

6 “With respect to activities assisted under this title,
7 requirements under the Build America, Buy America Act
8 (41 U.S.C. 8301 note) and any implementing regulations
9 or guidance, shall only apply to infrastructure improve-
10 ments conducted under section 212(a)(4) using funds pro-
11 vided under subtitle A.

12 **“SEC. 292. NONAPPLICABILITY OF CERTAIN REQUIRE-**
13 **MENTS FOR SMALL PROJECTS.**

14 “Notwithstanding any other provision of law, the re-
15 quirements of section 3 of the Housing and Urban Devel-
16 opment Act of 1968 (12 U.S.C. 1701u), and any imple-
17 menting regulations or guidance, shall not apply to an ac-
18 tivity assisted under this title that involves rehabilitation,
19 construction, or other development of housing if—

20 “(1) the recipient of assistance under this title
21 is—

22 “(A) a State recipient pursuant to section
23 216; or

24 “(B) a participating jurisdiction that re-
25 ceived a total allocation of less than \$3,000,000

1 in the most recent fiscal year pursuant to sec-
2 tion 216; and

3 “(2) the total number of dwelling units assisted
4 as a part of such activity is 50 or fewer.”.

5 (m) TECHNICAL AMENDMENTS.—The Cranston-Gon-
6 zalez National Affordable Housing Act (42 U.S.C. 12701
7 et seq.) is amended—

8 (1) by striking “Stewart B. McKinney Home-
9 less Assistance Act” each place it appears and in-
10 serting “McKinney-Vento Homeless Assistance Act”;
11 and

12 (2) by striking “Committee on Banking, Fi-
13 nance and Urban Affairs” each place it appears and
14 inserting “Committee on Financial Services”.

15 **SEC. 202. COMMUNITY DEVELOPMENT FUND AMENDMENTS.**

16 (a) IDENTIFYING REGULATORY BARRIERS TO HOUS-
17 ING SUPPLY.—Section 104 of the Housing and Commu-
18 nity Development Act of 1974 (42 U.S.C. 5304) is amend-
19 ed by adding at the end the following:

20 “(n) PLAN TO TRACK AND REDUCE OVERLY BUR-
21 DENSOME LAND USE POLICIES.—

22 “(1) IN GENERAL.—Beginning 1 year after the
23 date of the enactment of this subsection, prior to re-
24 ceipt in any fiscal year of a grant from the Secretary
25 under subsection (b), (d)(1), or (d)(2)(B) of section

1 106, each recipient shall have prepared and sub-
2 mitted, not less frequently than once during the pre-
3 ceding 5-year period, a description of—

4 “(A) whether the jurisdiction served by the
5 recipient has adopted any of the types of land
6 use policies described in paragraph (2) during
7 the preceding 5-year period;

8 “(B) the plans the jurisdiction served by
9 the recipient has to adopt and implement any
10 of the types of land use policies described in
11 paragraph (2); and

12 “(C) any ways in which the jurisdiction
13 served by the recipient expects the planned
14 adoption of any of the types of land use policies
15 described in paragraph (2) would benefit the ju-
16 risdiction.

17 “(2) TYPES OF LAND USE POLICIES.—The
18 types of policies to be considered for the purposes of
19 the submission of information required under para-
20 graph (1) include the following:

21 “(A) Expanding by-right multifamily zoned
22 areas.

23 “(B) Allowing duplexes, triplexes, or
24 fourplexes in areas zoned primarily for single-
25 family residential homes.

1 “(C) Allowing manufactured homes in
2 areas zoned primarily for single-family residen-
3 tial homes.

4 “(D) Allowing multifamily development in
5 retail, office, and light manufacturing zones.

6 “(E) Allowing single-room occupancy de-
7 velopment wherever multifamily housing is al-
8 lowed.

9 “(F) Reducing minimum lot size.

10 “(G) Ensuring historic preservation re-
11 quirements and other land use policies or re-
12 quirements are coordinated to encourage cre-
13 ation of housing in historic buildings and his-
14 toric districts.

15 “(H) Increasing the allowable floor area
16 ratio by allowing a higher ratio of total floor
17 area in a building in comparison to its lot size.

18 “(I) Creating transit-oriented development
19 zones.

20 “(J) Streamlining or shortening permitting
21 processes and timelines, including through one-
22 stop and parallel-process permitting.

23 “(K) Eliminating or reducing off-street
24 parking requirements.

1 “(L) Ensuring impact and utility invest-
2 ment fees accurately reflect required infrastruc-
3 ture needs and related impacts on housing af-
4 fordability are otherwise mitigated.

5 “(M) Allowing off-site construction, includ-
6 ing prefabricated construction.

7 “(N) Reducing or eliminating minimum
8 unit square footage requirements.

9 “(O) Allowing the conversion of office
10 units to apartments.

11 “(P) Allowing the subdivision of single-
12 family homes into duplexes.

13 “(Q) Allowing accessory dwelling units, in-
14 cluding detached accessory dwelling units, on all
15 lots with single-family homes.

16 “(R) Establishing density bonuses.

17 “(S) Eliminating or relaxing residential
18 property height limitations.

19 “(T) Using property tax abatements to en-
20 able higher density and mixed-income commu-
21 nities.

22 “(U) Donating vacant land for affordable
23 housing development.

1 “(V) Enacting other relevant high-density,
2 single-family, and multifamily zoning policies
3 that the recipient chooses to report.

4 “(3) EFFECT OF SUBMISSION.—A submission
5 under this subsection shall not be binding with re-
6 spect to the use or distribution of amounts received
7 under section 106.

8 “(4) ACCEPTANCE OR NONACCEPTANCE OF
9 PLAN.—The acceptance or nonacceptance of any
10 plan submitted under this subsection in which the
11 information required under this subsection is pro-
12 vided may not be considered an endorsement or ap-
13 proval of the plan, policies, or methodologies, or lack
14 thereof.

15 “(5) PROHIBITION ON USE OF INFORMATION
16 FOR ENFORCEMENT.—Information provided by a re-
17 cipient to the Secretary under this subsection may
18 not be used as the basis for any enforcement ac-
19 tion.”.

20 (b) ADDITION OF AFFORDABLE HOUSING CON-
21 STRUCTION AS AN ELIGIBLE ACTIVITY.—

22 (1) ELIGIBLE ACTIVITY.—Section 105(a) of the
23 Housing and Community Development Act of 1974
24 (42 U.S.C. 5305(a)) is amended—

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

3 (B) in paragraph (26), by striking the pe-
4 riod at the end and inserting “; and”; and

5 (C) by adding at the end the following new
6 paragraph:

7 “(27) the new construction of affordable hous-
8 ing, within the meaning given such term under sec-
9 tion 215 of the Cranston-Gonzalez National Afford-
10 able Housing Act (42 U.S.C. 12745), and which
11 shall not exceed 20-percent of the amounts allocated
12 to the recipient.”.

13 (2) LOW- AND MODERATE-INCOME REQUIRE-
14 MENT.—Section 105(c)(3) of the Housing and Com-
15 munity Development Act of 1974 (42 U.S.C.
16 5305(c)(3)) is amended by striking “or rehabilita-
17 tion” and inserting “, rehabilitation, or new con-
18 struction”.

19 (3) APPLICABILITY.—The amendments made
20 by this subsection shall apply with respect only to
21 amounts appropriated after the date of the enact-
22 ment of this Act.

23 (c) DATABASES OF PUBLICLY OWNED LAND.—

1 (1) IN GENERAL.—Section 104(b) of the Hous-
2 ing and Community Development Act of 1974 (42
3 U.S.C. 5304(b)) is amended—

4 (A) in paragraph (5), by striking “and” at
5 the end;

6 (B) in paragraph (6), by striking the pe-
7 riod at the end and inserting “; and”; and

8 (C) by adding at the end the following:

9 “(7) the grantee maintains, on a publicly acces-
10 sible website, a searchable database that identifies
11 all parcels of undeveloped land owned by the grant-
12 ee.”.

13 (2) EFFECTIVE DATE.—The amendments made
14 by this subsection shall take effect on October 1,
15 2026.

16 **SEC. 203. GRANTS FOR PLANNING AND IMPLEMENTATION**
17 **ASSOCIATED WITH AFFORDABLE HOUSING.**

18 (a) IN GENERAL.—The Secretary of Housing and
19 Urban Development shall, not later than 1 year after the
20 date of the enactment of this section, establish a program
21 to award grants on a competitive basis to eligible entities
22 to assist planning and implementation activities associated
23 with affordable housing.

24 (b) USE OF AMOUNTS.—

1 (1) BY REGIONAL PLANNING AGENCIES.—If an
2 eligible entity that receives amounts under this sec-
3 tion is a regional planning agency or consortia of re-
4 gional planning agencies, such eligible entity shall
5 use such amounts to assist planning activities with
6 respect to affordable housing, including—

7 (A) the development of housing plans;

8 (B) the substantial improvement of State
9 or local housing strategies;

10 (C) the development of new regulatory re-
11 quirements and processes;

12 (D) updating zoning codes;

13 (E) increasing the capacity to conduct
14 housing inspections;

15 (F) increasing the capacity to reduce bar-
16 riers to housing supply elasticity and housing
17 affordability;

18 (G) the development of local or regional
19 plans for community development; and

20 (H) the substantial improvement of com-
21 munity development strategies, including strate-
22 gies designed to—

23 (i) increase the availability of afford-
24 able housing and access to affordable hous-
25 ing;

1 (ii) increase access to public transpor-
2 tation; and

3 (iii) advance sustainable or location-
4 efficient community development goals.

5 (2) BY STATES, INSULAR AREAS, METROPOLI-
6 TAN CITIES, AND URBAN COUNTIES.—If an eligible
7 entity that receives amounts under this section is a
8 State, insular area, metropolitan city, or urban
9 county, such eligible entity shall use such amounts
10 to—

11 (A) implement and administer housing
12 strategies and housing plans;

13 (B) implement and administer any plans to
14 increase housing choice, address disparities in
15 housing needs, and provide greater access to
16 opportunity;

17 (C) fund any community investments that
18 support goals identified in a housing strategy or
19 housing plan;

20 (D) implement and administer regulatory
21 requirements and processes with respect to re-
22 formed zoning codes;

23 (E) increase the capacity to conduct hous-
24 ing inspections;

1 (F) increase the capacity to reduce bar-
2 riers to housing supply elasticity and housing
3 affordability;

4 (G) implement and administer local or re-
5 gional plans for community development; and

6 (H) fund any planning to increase—

7 (i) the availability of affordable hous-
8 ing and access to affordable housing;

9 (ii) access to public transportation;
10 and

11 (iii) any location-efficient community
12 development goals.

13 (3) USE FOR ADMINISTRATIVE COSTS.—A eligi-
14 ble entity that receives amounts under this section
15 may not use more than 10-percent of such amounts
16 for administrative costs.

17 (c) COORDINATION.—To the extent practicable, the
18 Secretary shall coordinate with the Federal Transit Ad-
19 ministrator in carrying out this section.

20 (d) ADDITIONAL USES OF AMOUNTS.—

21 (1) HOUSING CONSTRUCTION.—Expenditures
22 on new construction of housing shall be an eligible
23 expense under this section.

24 (2) BUILDINGS FOR GENERAL CONDUCT OF
25 GOVERNMENT.—Expenditures on building for the

1 general conduct of government, other than the Fed-
2 eral Government, shall be eligible under this section
3 when necessary and appropriate as a part of a nat-
4 ural hazard mitigation project.

5 (e) DEFINITIONS.—In this subsection:

6 (1) ELIGIBLE ENTITY.—The term “eligible enti-
7 ty” means—

8 (A) a State, insular area, metropolitan
9 city, or urban county, as such terms are defined
10 in section 102 of the Housing and Community
11 Development Act of 1974; or

12 (B) a regional planning agencies or con-
13 sortia of regional planning agencies.

14 (2) HOUSING PLAN.—The term “housing plan”
15 means a plan to, with respect to an area within the
16 jurisdiction of an eligible entity—

17 (A) increase the amount of available hous-
18 ing to meet the demand for such housing and
19 any projected increase in the demand for such
20 housing;

21 (B) increase the affordability of housing;

22 (C) increase the accessibility of housing for
23 people with disabilities, including location-effi-
24 cient housing;

1 (D) preserve or improve the quality of
2 housing;

3 (E) reduce barriers to housing develop-
4 ment; and

5 (F) coordinate with transportation-related
6 agencies.

7 (3) HOUSING STRATEGY.—The term “housing
8 strategy” means a housing strategy required under
9 section 105 of the Cranston-Gonzalez National Af-
10 fordable Housing Act.

11 **SEC. 204. RURAL HOUSING SERVICE PROGRAM IMPROVE-**
12 **MENTS.**

13 (a) IN GENERAL.—Section 504(a) of the Housing
14 Act of 1949 (42 U.S.C. 1474(a)) is amended—

15 (1) in the first sentence, by inserting “and may
16 make a loan to an eligible low-income applicant”
17 after “applicant”; and

18 (2) by striking “\$7,500” and inserting
19 “\$15,000”.

20 (b) ANNUAL REPORT ON RURAL HOUSING PRO-
21 GRAMS.—Title V of the Housing Act of 1949 (42 U.S.C.
22 1471 et seq.), as amended by this section, is amended by
23 adding at the end the following:

1 **“SEC. 545. ANNUAL REPORT.**

2 “(a) IN GENERAL.—The Secretary shall submit to
3 the Committee on Financial Services of the House of Rep-
4 resentatives and the Committee on Banking, Housing, and
5 Urban Affairs of the Senate and publish on a website of
6 the Department of Agriculture an annual report on the
7 rural housing programs carried out under this title.

8 “(b) CONTENTS.—The report required under sub-
9 section (a) shall include significant details on the informa-
10 tion about the health of the programs carried out by the
11 Rural Housing Service, including—

12 “(1) raw data about loan performance that can
13 be sorted by program and region;

14 “(2) a description of the housing stock of such
15 programs;

16 “(3) information about why properties end par-
17 ticipation in such programs, including maturation
18 prepayment, foreclosure, or other servicing issues;
19 and

20 “(4) risk ratings for properties assisted under
21 such programs.

22 “(c) PROTECTION OF INFORMATION.—Data included
23 in a report required under subsection (a) may be aggre-
24 gated or anonymized to protect the financial information
25 and personal information of program participants.”.

26 (c) APPLICATION REVIEW.—

1 (1) SENSE OF CONGRESS.—It is the sense of
2 the Congress, not later than 90 days after the date
3 on which the Secretary of Agriculture receives an
4 application for a loan, grant or combined loan and
5 grant under section 502 or 504 of the Housing Act
6 of 1949 (42 U.S.C. 1472, 1474), the Secretary of
7 Agriculture should—

8 (A) review the application;

9 (B) complete the underwriting;

10 (C) make a determination of eligibility with
11 respect to the application; and

12 (D) notify the applicant of determination.

13 (2) REPORT.—

14 (A) IN GENERAL.—Not later than 90 days
15 after the date of enactment of this Act, and an-
16 nually thereafter until the date described in
17 subparagraph (B), the Secretary of Agriculture
18 shall submit to the Committee on Banking,
19 Housing, and Urban Affairs of the Senate and
20 the Committee on Financial Services of the
21 House of Representatives a report that—

22 (i) details the timeliness of eligibility
23 determinations and final determinations
24 with respect to applications under section
25 502 and 504 of the Housing Act of 1949

1 (42 U.S.C. 1472, 1474), including jus-
2 tifications for any eligibility determinations
3 taking longer than 90 days; and

4 (ii) includes recommendations to
5 shorten the timeline for notifications of eli-
6 gibility determinations described in sub-
7 paragraph (A) to not more than 90 days.

8 (B) DATE DESCRIBED.—The date de-
9 scribed in this paragraph is the date on which,
10 during the preceding 5-year period, the Sec-
11 retary of Agriculture provides each eligibility
12 determination described in subparagraph (A)
13 during the 90-day period beginning on the date
14 on which each application is received.

15 (d) GAO REPORT ON RURAL HOUSING SERVICE
16 TECHNOLOGY.—Not later than 1 year after the date of
17 enactment of this Act, the Comptroller General of the
18 United States shall submit to the Congress a report that
19 includes—

20 (1) an analysis of how the outdated technology
21 used by the Rural Housing Service impacts partici-
22 pants in the programs of the Rural Housing Service;
23 (2) an estimate of the amount of funding that
24 is needed to modernize the technology used by the
25 Rural Housing Service; and

1 (3) an estimate of the number and type of new
2 employees the Rural Housing Service needs to mod-
3 ernize the technology used by the Rural Housing
4 Service.

5 **SEC. 205. CHOICE IN AFFORDABLE HOUSING.**

6 (a) PREAPPROVAL OF UNITS.—Section 8(o)(8)(A) of
7 the United States Housing Act of 1937 (42 U.S.C.
8 1437f(o)(8)(A)) is amended by adding at the end the fol-
9 lowing:

10 “(iv) INITIAL INSPECTION PRIOR TO
11 LEASE AGREEMENT.—

12 “(I) DEFINITION.—In this
13 clause, the term ‘new landlord’ means
14 an owner of a dwelling unit who has
15 not previously entered into a housing
16 assistance payment contract with a
17 public housing agency under this sub-
18 section for any dwelling unit.

19 “(II) EARLY INSPECTION.—Upon
20 the request of a new landlord, a public
21 housing agency may inspect the dwell-
22 ing unit owned by the new landlord to
23 determine whether the unit meets the
24 housing quality standards under sub-
25 paragraph (B) before the unit is se-

1 lected by a family assisted under this
2 subsection.

3 “(III) EFFECT.—An inspection
4 conducted under subclause (II) that
5 determines that the dwelling unit
6 meets the housing quality standards
7 under subparagraph (B) shall satisfy
8 the requirements in this subparagraph
9 and subparagraph (C) if the new
10 landlord enters into a lease agreement
11 with a family assisted under this sub-
12 section not later than 60 days after
13 the date of the inspection.

14 “(IV) INFORMATION WHEN FAM-
15 ILY IS SELECTED.—When a public
16 housing agency selects a family to
17 participate in the tenant-based assist-
18 ance program under this subsection,
19 the public housing agency shall in-
20 clude in the information provided to
21 the family a list of dwelling units that
22 have been inspected under subclause
23 (II) and determined to meet the hous-
24 ing quality standards under subpara-
25 graph (B).”.

1 (b) SATISFACTION OF INSPECTION REQUIREMENTS
2 THROUGH PARTICIPATION IN OTHER HOUSING PRO-
3 GRAMS.—Section 8(o)(8) of the United States Housing
4 Act of 1937 (42 U.S.C. 1437f(o)(8)) is amended by add-
5 ing at the end the following:

6 “(I) SATISFACTION OF INSPECTION RE-
7 QUIREMENTS THROUGH PARTICIPATION IN
8 OTHER HOUSING PROGRAMS.—

9 “(i) LOW-INCOME HOUSING TAX
10 CREDIT-FINANCED BUILDINGS.—A dwell-
11 ing unit shall be deemed to meet the in-
12 spection requirements under this para-
13 graph if—

14 “(I) the dwelling unit is in a
15 building, the acquisition, rehabilita-
16 tion, or construction of which was fi-
17 nanced by a person who received a
18 low-income housing tax credit under
19 section 42 of the Internal Revenue
20 Code of 1986 in exchange for that fi-
21 nancing;

22 “(II) the dwelling unit was phys-
23 ically inspected and passed inspection
24 as part of the low-income housing tax
25 credit program described in subclause

1 (I) during the preceding 12-month pe-
2 riod; and

3 “(III) the applicable public hous-
4 ing agency is able to obtain the re-
5 sults of the inspection described in
6 subclause (II).

7 “(ii) HOME INVESTMENT PARTNER-
8 SHIPS PROGRAM.—A dwelling shall be
9 deemed to meet the inspection require-
10 ments under this paragraph if—

11 “(I) the dwelling unit is assisted
12 under the HOME Investment Part-
13 nerships Program under title II of the
14 Cranston-Gonzalez National Afford-
15 able Housing Act;

16 “(II) the dwelling unit was phys-
17 ically inspected and passed inspection
18 as part of the program described in
19 subclause (I) during the preceding 12-
20 month period; and

21 “(III) the applicable public hous-
22 ing agency is able to obtain the re-
23 sults of the inspection described in
24 subclause (II).

1 “(iii) RURAL HOUSING SERVICE.—A
2 dwelling unit shall be deemed to meet the
3 inspection requirements under this para-
4 graph if—

5 “(I) the dwelling unit is assisted
6 by the Rural Housing Service of the
7 Department of Agriculture;

8 “(II) the dwelling unit was phys-
9 ically inspected and passed inspection
10 in connection with the assistance de-
11 scribed in subclause (I) during the
12 preceding 12-month period; and

13 “(III) the applicable public hous-
14 ing agency is able to obtain the re-
15 sults of the inspection described in
16 subclause (II).

17 “(iv) REMOTE OR VIDEO INSPEC-
18 TIONS.—When complying with inspection
19 requirements for a housing unit located in
20 a rural or small area using assistance
21 under this subtitle, the Secretary may
22 allow a grantee to conduct a remote or
23 video inspection of a unit provided that the
24 remote or video inspection—

1 “(I) covers a substantially similar
2 review of the relevant aspects of the
3 unit compared to an in-person inspec-
4 tion;

5 “(II) does not misrepresent the
6 condition of the unit; and

7 “(III) provides the information
8 necessary to fully and accurately
9 evaluate the conditions of the unit to
10 ensure that the unit meets the appli-
11 cable standards.

12 “(v) RULE OF CONSTRUCTION.—
13 Nothing in clause (i), (ii), (iii), or (iv) may
14 be construed to affect the operation of a
15 housing program described in, or author-
16 ized under a provision of law described in,
17 that clause.”.

18 **TITLE III—EXPANDING MANU-**
19 **FACTURED AND AFFORDABLE**
20 **HOUSING FINANCE OPPORTU-**
21 **NITIES**

22 **SEC. 301. MANUFACTURED HOUSING INNOVATIONS.**

23 (a) IN GENERAL.—Section 603(6) of the National
24 Manufactured Housing Construction and Safety Stand-
25 ards Act of 1974 (42 U.S.C. 5402(6)) is amended by

1 striking “on a permanent chassis” and inserting “with or
2 without a permanent chassis”.

3 (b) STANDARDS FOR MANUFACTURED HOMES BUILT
4 WITHOUT A PERMANENT CHASSIS.—Section 604(a) of
5 the National Manufactured Housing Construction and
6 Safety Standards Act of 1974 (42 U.S.C. 5403) is amend-
7 ed by adding at the end the following:

8 “(7) STANDARDS FOR MANUFACTURED HOMES
9 BUILT WITHOUT A PERMANENT CHASSIS.—

10 “(A) IN GENERAL.—The Secretary shall
11 issue revised standards for manufactured homes
12 built without a permanent chassis and shall
13 consult with the consensus committee in the de-
14 velopment of such revised standards, using the
15 process described in paragraph (4).

16 “(B) CREATING FINAL STANDARDS.—The
17 Secretary shall, after consulting and conferring
18 with the consensus committee, establish stand-
19 ards to ensure manufactured homes without a
20 permanent chassis have—

21 “(i) a distinct label to be issued by
22 the Secretary distinguishing manufactured
23 homes built without a permanent chassis
24 from manufactured homes built on a per-
25 manent chassis;

1 “(ii) a data plate, as described in sec-
2 tion 3280.5 of title 24, Code of Federal
3 Regulations, distinguishing manufactured
4 homes built without a permanent chassis
5 from manufactured homes built on a per-
6 manent chassis; and

7 “(iii) a notation on any invoice pro-
8 duced by the manufacturer of a manufac-
9 tured home that is distinguishable from
10 the invoice for a manufactured home con-
11 structed with a permanent chassis.”.

12 (c) MANUFACTURED HOME STANDARDS AND CER-
13 TIFICATIONS.—Section 604 of the National Manufactured
14 Housing Construction and Safety Standards Act of 1974
15 (42 U.S.C. 5403) is amended by adding at the end the
16 following:

17 “(i) MANUFACTURED HOME STANDARDS AND CER-
18 TIFICATIONS.—

19 “(1) IN GENERAL.—

20 “(A) INITIAL CERTIFICATION.—Subject to
21 subparagraph (B), not later than 1 year after
22 the date of enactment of this subsection, a
23 State shall submit to the Secretary an initial
24 certification that the laws and regulations of
25 the State—

1 “(i) treat a manufactured home with-
2 out a chassis in parity with a manufac-
3 tured home (as defined and regulated by
4 the State); and

5 “(ii) subject a manufactured home
6 without a permanent chassis to the same
7 laws and regulations of the State as a
8 manufactured home built on a permanent
9 chassis with respect to financing, title, in-
10 surance, manufacture, sale, taxes, trans-
11 portation, installation, and other areas as
12 the Secretary determines, after consulta-
13 tion with and approval by the consensus
14 committee, are necessary to give effect to
15 the purpose of this section.

16 “(B) STATE PLAN SUBMISSION.—Any
17 State plan submitted under section 623(c) of
18 the National Manufactured Housing Construc-
19 tion and Safety Standards Act of 1974 (42
20 U.S.C. 5422(c)) shall contain the required
21 State certification under subparagraph (A) or
22 paragraph (3) and, if contained therein, no ad-
23 ditional or State certification under subpara-
24 graph (A) or paragraph (3).

1 “(C) EXTENDED DEADLINE.—With respect
2 to a State with a legislature that meets bienni-
3 ally, the deadline for the submission of the ini-
4 tial certification required under subparagraph
5 (A) shall be 2 years after the date of enactment
6 of this subsection.

7 “(D) LATE CERTIFICATION.—

8 “(i) NO WAIVER.—The Secretary may
9 not waive the prohibition described in
10 paragraph (5)(B) with respect to a certifi-
11 cation submitted after the deadline under
12 subparagraph (A) or paragraph (3) unless
13 the Secretary approves the late certifi-
14 cation.

15 “(ii) RULE OF CONSTRUCTION.—
16 Nothing in this subsection shall be con-
17 strued to prevent a State from submitting
18 the initial certification required under sub-
19 paragraph (A) after the required deadline
20 under that subparagraph.

21 “(2) FORM OF STATE CERTIFICATION NOT PRE-
22 SENTED IN A STATE PLAN.—The initial certification
23 required under paragraph (1)(A), if not submitted
24 with a State plan under paragraph (1)(B), shall con-
25 tain, in a form prescribed by the Secretary, an attes-

1 tation by an official that the State has taken the
2 steps necessary to ensure the veracity of the certifi-
3 cation required under paragraph (1)(A), including,
4 as necessary, by—

5 “(A) amending the definition of ‘manufac-
6 tured home’ in the laws and regulations of the
7 State; and

8 “(B) directing State agencies to amend the
9 definition of ‘manufactured home’ in regula-
10 tions.

11 “(3) ANNUAL RECERTIFICATION.—Not later
12 than a date to be determined by the Secretary each
13 year, a State shall submit to the Secretary an addi-
14 tional certification that—

15 “(A) confirms the accuracy of the initial
16 certification submitted under subparagraph (A)
17 or (B) of paragraph (1); and

18 “(B) certifies that any new laws or regula-
19 tions enacted or adopted by the State since the
20 date of the previous certification do not change
21 the veracity of the initial certification submitted
22 under paragraph (1)(A).

23 “(4) LIST.—The Secretary shall publish and
24 maintain in the Federal Register and on the website
25 of the Department of Housing and Urban Develop-

1 ment a list of States that are up-to-date with the
2 submission of initial and subsequent certifications
3 required under this subsection.

4 “(5) PROHIBITION.—

5 “(A) DEFINITION.—In this paragraph, the
6 term ‘covered manufactured home’ means a
7 home that is—

8 “(i) not considered a manufactured
9 home under the laws and regulations of a
10 State because the home is constructed
11 without a permanent chassis;

12 “(ii) considered a manufactured home
13 under the definition of the term in section
14 603; and

15 “(iii) constructed after the date of en-
16 actment of this subsection.

17 “(B) BUILDING, INSTALLATION, AND
18 SALE.—If a State does not submit a certifi-
19 cation under paragraph (1)(A) or paragraph (3)
20 by the date on which those certifications are re-
21 quired to be submitted—

22 “(i) with respect to a State in which
23 the State administers the installation of
24 manufactured homes, the State shall pro-
25 hibit the manufacture, installation, or sale

1 of a covered manufactured home within the
2 State; and

3 “(ii) with respect to a State in which
4 the Secretary administers the installation
5 of manufactured homes, the State and the
6 Secretary shall prohibit the manufacture,
7 installation, or sale of a covered manufac-
8 tured home within the State.”.

9 (d) OTHER FEDERAL LAWS REGULATING MANUFAC-
10 TURED HOMES.—The Secretary of Housing and Urban
11 Development may coordinate with the heads of other Fed-
12 eral agencies to ensure that Federal agencies treat a man-
13 ufactured home (that is defined in Federal laws and regu-
14 lations other than section 603 of the National Manufac-
15 tured Housing Construction and Safety Standards Act of
16 1974 (42 U.S.C. 5402) in the same manner as a manufac-
17 tured home (that is defined in section 603 of the National
18 Manufactured Housing Construction and Safety Stand-
19 ards Act of 1974 (42 U.S.C. 5402), as amended by this
20 Act.

21 (e) ASSISTANCE TO STATES.—Section 609 of the Na-
22 tional Manufactured Housing Construction and Safety
23 Standards Act of 1974 (42 U.S.C. 5408) is amended—
24 (1) in paragraph (1), by striking “and” at the
25 end;

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

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

4 “(3) model guidance to support the submission
5 of the certification required under section 604(i).”.

6 (f) PREEMPTION.—Nothing in this section or the
7 amendments made by this section may be construed as
8 limiting the scope of Federal preemption under section
9 604(d) of the National Manufactured Housing Construc-
10 tion and Safety Standards Act of 1974 (42 U.S.C.
11 5403(d)).

12 (g) PRIMARY AUTHORITY TO ESTABLISH MANUFAC-
13 TURED HOME CONSTRUCTION AND SAFETY STAND-
14 ARDS.—The National Manufactured Housing Construc-
15 tion and Safety Standards Act of 1974 (42 U.S.C. 5401
16 et seq.) is further amended—

17 (1) in section 603(7), by inserting “energy effi-
18 ciency,” after “design,”; and

19 (2) in section 604, by adding at the end the fol-
20 lowing:

21 “(j) PRIMARY AUTHORITY TO ESTABLISH STAND-
22 ARDS.—

23 “(1) IN GENERAL.—The Secretary shall have
24 the primary authority to establish Federal manufac-
25 tured home construction and safety standards.

1 “(2) APPROVAL FROM SECRETARY.—

2 “(A) IN GENERAL.—The head of any Fed-
3 eral agency that seeks to establish a manufac-
4 tured home construction and safety standard on
5 or after the date of the enactment of this sub-
6 section—

7 “(i) shall submit to the Secretary a
8 proposal describing such standard; and

9 “(ii) may not establish such standard
10 without approval from the Secretary.

11 “(B) REJECTION OF STANDARDS.—The
12 Secretary shall reject a standard submitted to
13 the Secretary for approval under subparagraph
14 (A)—

15 “(i) if the standard would signifi-
16 cantly increase the cost of producing man-
17 ufactured homes, as determined by the
18 Secretary;

19 “(ii) if the standard would conflict
20 with existing manufactured home construc-
21 tion and safety standards established by
22 the Secretary; or

23 “(iii) for any other reason as deter-
24 mined appropriate by the Secretary.

1 “(C) RULE OF CONSTRUCTION.—Nothing
2 in this subsection may be construed to require
3 the Secretary to establish new or revised Fed-
4 eral manufactured home construction and safe-
5 ty standards.”.

6 **SEC. 302. FHA SMALL-DOLLAR MORTGAGES.**

7 (a) IN GENERAL.—Not later than 1 year after the
8 date of the enactment of this section, the Secretary of
9 Housing and Urban Development, acting through the
10 Federal Housing Commissioner, may establish a pilot pro-
11 gram to increase access to small-dollar mortgages for
12 mortgagors which may include—

13 (1) authorizing direct payments to mortgagees
14 to incentivize the origination of small-dollar mort-
15 gages;

16 (2) adjusting terms and costs imposed by the
17 Federal Housing Administration with respect to
18 small-dollar mortgages;

19 (3) providing direct grants for mortgagors who
20 obtain small-dollar mortgages to cover costs associ-
21 ated with—

22 (A) down payments;

23 (B) closing costs;

24 (C) appraisals; and

25 (D) title insurance;

1 (4) conducting outreach to potential mortgagors
2 about the availability of small-dollar mortgages; and

3 (5) providing technical assistance for mortga-
4 gees that originate small-dollar mortgages.

5 (b) REPORT.—Beginning not later than 1 year after
6 the establishment of the pilot program under subsection
7 (a) and ending 1 year after the sunset of the pilot pro-
8 gram, the Federal Housing Commissioner shall submit to
9 the Congress an annual report that—

10 (1) tracks and evaluates the outcomes of small-
11 dollar mortgages originated by mortgagees as a re-
12 sult of support provided under subsection (a);

13 (2) analyzes risks of the pilot program to the
14 solvency of the Mutual Mortgage Insurance Fund;

15 (3) includes data with respect to—

16 (A) the number of small-dollar mortgages
17 originated in the 10-year period preceding the
18 date of the enactment of this section, including
19 small-dollar mortgages insured or guaranteed
20 by the Federal Government and small-dollar
21 mortgages not insured by the Federal Govern-
22 ment;

23 (B) the original principal balance of each
24 small-dollar mortgage identified under subpara-
25 graph (A);

1 (C) demographic information about the
2 mortgagors associated with each such small-dol-
3 lar mortgages;

4 (D) the number and type of mortgagees
5 that offer small-dollar mortgages;

6 (4) provides a description of the fixed costs that
7 are associated with mortgages and the impact of
8 such costs on the ability of lenders to earn a market
9 rate return on small-dollar mortgages; and

10 (5) includes analysis, by regions of the United
11 States, including rural regions, that identifies re-
12 gions with the greatest need for, and the highest
13 likelihood of, the origination of small-dollar mort-
14 gages and regions that could benefit the most from
15 increased availability of small-dollar mortgages.

16 (c) SUNSET.—The pilot program established under
17 subsection (a) shall terminate on the date that is 4 years
18 after the date on which the pilot program is established
19 under subsection (a).

20 (d) EXPIRATION OF AUTHORITY.—After the expira-
21 tion of the 3-year period beginning on the date of enact-
22 ment of this section, neither the Federal Housing Commis-
23 sioner nor the Secretary of Housing and Urban Develop-
24 ment may newly establish a pilot program to increase ac-
25 cess to small-dollar mortgages for mortgagors.

1 (e) SMALL-DOLLAR MORTGAGE DEFINED.—The
2 term “small-dollar mortgage” means a mortgage that—
3 (1) has an original principal balance of
4 \$100,000 or less; and
5 (2) is secured by a 1- to 4-unit property that
6 is the principal residence of the mortgagor.

7 **SEC. 303. COMMUNITY INVESTMENT AND PROSPERITY.**

8 (a) REVISED STATUTES.—The paragraph designated
9 as the “Eleventh” of section 5136 of the Revised Statutes
10 of the United States (12 U.S.C. 24) is amended, in the
11 fifth sentence, by striking “15” each place it appears and
12 inserting “20”.

13 (b) FEDERAL RESERVE ACT.—Section 9(23) of the
14 Federal Reserve Act (12 U.S.C. 338a) is amended, in the
15 fifth sentence, by striking “15” each place it appears and
16 inserting “20”.

17 (c) STUDY.—Not later than 2 years after the date
18 of the enactment of this section, and every 2 years there-
19 after, the Comptroller of the Currency and the Board of
20 Governors of the Federal Reserve System shall each sub-
21 mit to the Committee on Financial Services of the House
22 of Representatives and the Committee on Banking, Hous-
23 ing, and Urban Affairs of the Senate, a report, after con-
24 sulting with the other agency in the development of such
25 report, about public welfare investments that were made

1 by associations under section 5136 of the Revised Statutes
2 of the United States and State member banks under sec-
3 tion 9(23) of the Federal Reserve Act in the 2 previous
4 calendar years, that—

5 (1) identifies the number of such investments,
6 broken down by—

7 (A) purpose;

8 (B) type;

9 (C) amount of assets of the association or
10 State member bank that made the investment,
11 using not less than 4 categories to describe the
12 amount of assets of the associations and banks;
13 and

14 (D) State, or other location;

15 (2) identifies the dollar amounts of such invest-
16 ments, broken down by—

17 (A) purpose;

18 (B) type;

19 (C) amount of assets of the association or
20 State member bank that made the investment,
21 using not less than 4 categories to describe the
22 amount of assets of the associations and banks;
23 and

24 (D) State or other location; and

1 (3) for each type of public welfare investment
2 identified under paragraphs (1) and (2), a descrip-
3 tion of the substantive and procedural requirements
4 that apply to each type of investment made under—

5 (A) in the case of a report by the Comp-
6 troller of the Currency, section 5136 of the Re-
7 vised Statutes of the United States; or

8 (B) in the case of a report by the Board
9 of Governors, section 9(23) of the Federal Re-
10 serve Act.

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 underserved
5 communities.

6 (e) DEFINITIONS.—In this section:

7 (1) DEPARTMENT PROPERTY.—The term “De-
8 partment property” has the meaning given the term
9 in section 901 of title 38, United States Code.

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

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-
5 percent of lenders using the Uniform Residential Loan
6 Application have included on that form the disclaimer re-
7 quired under section 1329 of the Federal Housing Enter-
8 prises Financial Safety and Soundness Act of 1992, as
9 added 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 United States Housing Act of 1937 (42
18 U.S.C. 1437 et seq.) is amended by adding at the end
19 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 a total of 5,000 covered families, in accordance with
21 this 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 family during the
8 participation of such covered family in the pilot
9 program; and

10 “(B) notwithstanding any other provision
11 of law, may use existing funds made available
12 to such entity at any time under section 8 or
13 9 for the purposes of making the escrow deposit
14 for a covered family assisted under, or residing
15 in a unit assisted under, section 8 or 9 provided
16 that such amounts are offset by the increase in
17 the amount of rent paid by 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 for good
21 cause as determined by the Secretary.

22 “(3) INTERIM RECERTIFICATION.—For the pur-
23 poses of the pilot program established under this
24 section, a covered family shall recertify the income
25 of such family not less than once each year.

1 “(4) CONTRACT OR PLAN.—An eligible entity
2 may not require a covered family to—

3 “(A) complete a contract that requires the
4 participation of the covered family in the pilot
5 program established under this section; or

6 “(B) participate in any individual training
7 or services plan as a condition for participating
8 in the pilot program.

9 “(d) EFFECT OF INCREASES IN FAMILY INCOME.—
10 The amount equal to any increase in the earned income
11 of a covered family from the date of enrollment of the cov-
12 ered family in the pilot program established under this
13 section through the date all funds are withdrawn from the
14 escrow account established for such family under this sec-
15 tion may not be considered as income or a resource for
16 purposes of eligibility of the covered family for other bene-
17 fits, or amount of benefits payable to the family, under
18 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 section.

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 section 3 or 8(o), as applicable.

10 “(h) PILOT PROGRAM TIMELINE.—

11 “(1) AWARDS.—Not later than 18 months after
12 the date of enactment of this section, the Secretary
13 shall select the eligible entities to participate in the
14 pilot program.

15 “(2) ESTABLISHMENT AND TERMS OF AC-
16 COUNTS.—An eligible entity selected to participate
17 in the pilot program shall—

18 “(A) not later than 6 months after selec-
19 tion, establish escrow accounts under subsection
20 (c) for covered families; and

21 “(B) maintain those escrow accounts for
22 not less than 5 years, or until the date the fam-
23 ily ceases to receive assistance under section 8
24 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 section 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 section, the Secretary shall con-
16 duct 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, or the lack
24 thereof, had on individual incomes.

1 “(k) WAIVERS.—The Secretary may, upon the writ-
2 ten request of an eligible entity receiving amounts under
3 this section, waive requirements under this section that
4 relate to the administration of the pilot program for the
5 eligible entity that submitted the request if such waiver
6 would allow such eligible entity to effectively administer
7 the pilot program and make the required escrow account
8 deposits under this section.

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

12 **SEC. 405. REFORMS TO HOUSING COUNSELING AND FINAN-**
13 **CIAL LITERACY PROGRAMS.**

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

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

22 (2) in subsection (e), by adding at the end the
23 following:

24 “(6) PERFORMANCE REVIEW.—The Secretary—
25 “(A) may conduct periodic reviews; and

1 “(B) shall conduct performance reviews of
2 all organizations receiving assistance under this
3 section that—

4 “(i) consist of a review of the organi-
5 zation’s compliance with all program re-
6 quirements; and

7 “(ii) may take into account the orga-
8 nization’s aggregate counselor performance
9 under paragraph (7)(B).

10 “(7) CONSIDERATIONS.—

11 “(A) COVERED MORTGAGE LOAN DE-
12 FINED.—In this paragraph, the term ‘covered
13 mortgage loan’ means any loan which is secured
14 by a first or subordinate lien on residential real
15 property (including individual units of con-
16 dominiums and cooperatives) designed prin-
17 cipally for the occupancy of between 1 and 4
18 families that is—

19 “(i) insured by the Federal Housing
20 Administration under title II of the Na-
21 tional Housing Act (12 U.S.C. 1707 et
22 seq.); or

23 “(ii) guaranteed under section 184 or
24 184A of the Housing and Community De-

1 velopment Act of 1992 (12 U.S.C. 1715z–
2 13a, 1715z–13b).

3 “(B) COMPARISON.—For each counselor
4 employed by an organization receiving assist-
5 ance under this section for pre-purchase hous-
6 ing counseling, the Secretary may consider the
7 performance of the counselor compared to the
8 default rate of all counseled borrowers of a cov-
9 ered mortgage loan in comparable markets and
10 such other factors as the Secretary determines
11 appropriate to further the purposes of this sec-
12 tion.

13 “(8) CERTIFICATION.—If, based on the com-
14 parison required under paragraph (7)(B), the Sec-
15 retary determines that a counselor lacks competence
16 to provide counseling in the areas described in sub-
17 section (e)(2) and such action will not create a sig-
18 nificant loss of capacity for housing counseling serv-
19 ices in the service area, the Secretary may—

20 “(A) require continued education coupled
21 with successful completion of a probationary pe-
22 riod;

23 “(B) require retesting if the counselor con-
24 tinues to demonstrate a lack of competence
25 under paragraph (7)(B); and

1 “(C) suspend an individual certification if
2 a counselor fails to demonstrate competence
3 after not fewer than 2 retesting opportunities
4 under subparagraph (B).”;
5 (3) in subsection (i)—

6 (A) by redesignating paragraph (3) as
7 paragraph (4); and

8 (B) by inserting after paragraph (2) the
9 following:

10 “(3) TERMINATION OF ASSISTANCE.—

11 “(A) IN GENERAL.—The Secretary may
12 deny renewal of covered assistance to an organi-
13 zation or entity receiving covered assistance if
14 the Secretary determines that the organization
15 or entity, or the individual through which the
16 organization or entity provides counseling, is
17 not in compliance with program requirements—

18 “(i) based on the performance review
19 described in subsection (e)(6); and

20 “(ii) in accordance with existing regu-
21 lations issued by the Secretary.

22 “(B) NOTICE.—The Secretary shall give
23 an organization or entity receiving covered as-
24 sistance not less than 60 days prior written no-
25 tice of any denial of renewal under this para-

1 graph, and the determination of renewal shall
2 not be finalized until the end of that notice pe-
3 riod.

4 “(C) INFORMAL CONFERENCE.—If re-
5 quested in writing by the organization or entity
6 within the notice period described in subpara-
7 graph (B), the organization or entity shall be
8 entitled to an informal conference with the Dep-
9 uty Assistant Secretary of Housing Counseling
10 on behalf of the Secretary at which the organi-
11 zation or entity may present for consideration
12 specific factors that the organization or entity
13 believes were beyond the control of the organi-
14 zation or entity and that caused the failure to
15 comply with program requirements, such as a
16 lack of lender or servicer coordination or com-
17 munication with housing counseling agencies
18 and individual counselors.”; and

19 (4) by adding at the end the following:

20 “(j) OFFERING FORECLOSURE MITIGATION COUN-
21 SELING.—

22 “(1) COVERED MORTGAGE LOAN DEFINED.—In
23 this subsection, the term ‘covered mortgage loan’
24 means any loan which is secured by a first or subor-
25 dinate lien on residential real property (including in-

1 dividual units of condominiums and housing co-
2 operatives) or stock or membership in a cooperative
3 ownership housing corporation designed principally
4 for the occupancy of between 1 and 4 families that
5 is—

6 “(A) insured by the Federal Housing Ad-
7 ministration under title II of the National
8 Housing Act (12 U.S.C. 1707 et seq.);

9 “(B) guaranteed under section 184 or
10 184A of the Housing and Community Develop-
11 ment Act of 1992 (12 U.S.C. 1715z–13a,
12 1715z–13b);

13 “(C) made, guaranteed, or insured by the
14 Department of Veterans Affairs; or

15 “(D) made, guaranteed, or insured by the
16 Department of Agriculture.

17 “(2) OPPORTUNITY FOR BORROWERS.—A bor-
18 rower with respect to a covered mortgage loan who
19 is 30 days or more delinquent on payments for the
20 covered mortgage loan shall be given an opportunity
21 to participate in available housing counseling.

22 “(3) COST.—If the requirements of sections
23 202(a)(3) and 205(f) of the National Housing Act
24 (12 U.S.C. 1708(a)(3), 1711(f)) are met, the fair
25 market rate cost of counseling for delinquent bor-

1 rows described in paragraph (2) with respect to a
2 covered mortgage loan described in paragraph
3 (1)(A) shall be paid for by the Mutual Mortgage In-
4 surance Fund, as authorized under section 203(r)(4)
5 of the National Housing Act (12 U.S.C.
6 1709(r)(4)).”.

7 **SEC. 406. ESTABLISHMENT OF EVICTION HELPLINE.**

8 (a) IN GENERAL.—The Secretary of Housing and
9 Urban Development shall, not later than 1 year after the
10 date of the enactment of this Act—

11 (1) establish a hotline to provide tenants of cov-
12 ered federally assisted rental dwelling units with
13 counseling, resources, and referrals to available as-
14 sistance relating to eviction-related matters; and

15 (2) provide information about such hotline to
16 tenants of covered federally assisted rental dwelling
17 units by publishing information about such hotline
18 in common areas of each federally assisted rental
19 dwellings and through other means determined ap-
20 propriate by the Secretary.

21 (b) DEFINITIONS.—In this section:

22 (1) ASSISTANCE.—The term “assistance”
23 means any grant, loan, subsidy, contract, cooperative
24 agreement, or other form of financial assistance, but
25 such term does not include the insurance or guar-

1 antee of a loan, mortgage, or pool of loans or mort-
2 gages.

3 (2) COVERED FEDERALLY ASSISTED RENTAL
4 DWELLING UNIT.—The term “covered federally as-
5 sisted rental dwelling unit” means a residential
6 dwelling unit—

7 (A) that is made available for rental; and

8 (B)(i) for which assistance is provided, or
9 that is part of a housing project for which as-
10 sistance is provided, under any program admin-
11 istered by the Secretary of Housing and Urban
12 Development, including—

13 (I) the public housing program under
14 the United States Housing Act of 1937
15 (42 U.S.C. 1437 et seq.);

16 (II) the program for rental assistance
17 under section 8 of the United States Hous-
18 ing Act of 1937 (42 U.S.C. 1437f);

19 (III) the HOME Investment Partner-
20 ships program under title II of the Cran-
21 ston-Gonzalez National Affordable Housing
22 Act (42 U.S.C. 12721 et seq.);

23 (IV) title IV of the McKinney-Vento
24 Homeless Assistance Act (42 U.S.C. 11360
25 et seq.);

1 (V) the Housing Trust Fund program
2 under section 1338 of the Housing and
3 Community Development Act of 1992 (12
4 U.S.C. 4568);

5 (VI) the program for supportive hous-
6 ing for the elderly under section 202 of the
7 Housing Act of 1959 (12 U.S.C. 1701q);

8 (VII) the program for supportive
9 housing for persons with disabilities under
10 section 811 of the Cranston-Gonzalez Na-
11 tional Affordable Housing Act (42 U.S.C.
12 8013);

13 (VIII) the AIDS Housing Opportuni-
14 ties program under subtitle D of title VIII
15 of the Cranston-Gonzalez National Afford-
16 able Housing Act (42 U.S.C. 12901 et
17 seq.);

18 (IX) the program for Native American
19 housing under the Native American Hous-
20 ing Assistance and Self-Determination Act
21 of 1996 (25 U.S.C. 4101 et seq.); and

22 (X) the program for housing assist-
23 ance for Native Hawaiians under title VIII
24 of the Native American Housing Assist-

1 ance and Self-Determination Act of 1996
2 (25 U.S.C. 4221 et seq.); or
3 (ii) that is a property, or is on or in a
4 property, that has a federally backed mortgage
5 loan or federally backed multifamily mortgage
6 loan, as such terms are defined in section
7 4024(a) of the CARES Act (15 U.S.C.
8 9058(a)).

9 **SEC. 407. TEMPERATURE SENSOR PILOT PROGRAM.**

10 (a) IN GENERAL.—The Secretary of Housing and
11 Urban Development shall establish a temperature sensor
12 3-year pilot program to provide grants to public housing
13 agencies and owners of covered federally assisted rental
14 dwelling units to acquire, install, and test the efficacy of
15 approved temperature sensors in residential dwelling units
16 to ensure such units remain in compliance with tempera-
17 ture requirements.

18 (b) ELIGIBILITY.—

19 (1) IN GENERAL.—The Secretary shall, not
20 later than 180 days after the date of the enactment
21 of this Act, establish eligibility criteria for public
22 housing agencies and owners of covered federally as-
23 sisted rental dwelling units to participate in the pilot
24 program established pursuant to subsection (a).

1 (2) CRITERIA.—In establishing the eligibility
2 criteria described in paragraph (1), the Secretary
3 shall ensure—

4 (A) the pilot program includes a diverse
5 range of participants that represent different
6 geographic regions, climate regions, unit sizes,
7 and types of housing; and

8 (B) that the functionality of an approved
9 temperature sensor will be installed and tested
10 using amounts awarded under this section, in-
11 cluding internet connectivity requirements.

12 (c) INSTALLATION.—Each public housing agency or
13 owner of a covered federally assisted rental dwelling unit
14 that acquires 1 or more approved temperature sensors
15 under this section shall, after receiving written permission
16 from the resident of a dwelling unit, install such tempera-
17 ture sensor and monitor the data from such temperature
18 sensor.

19 (d) COLLECTION OF COMPLAINT RECORDS.—

20 (1) IN GENERAL.—Each public housing agency
21 or owner of a covered federally assisted rental dwell-
22 ing unit that installs 1 or more approved tempera-
23 ture sensors under this section shall collect and re-
24 tain information about temperature-related com-
25 plaints and violations.

1 (2) DEFINITIONS.—The Secretary shall, not
2 later than 180 days after the date of the enactment
3 of this Act, define the terms temperature-related
4 complaints and temperature-related violations for
5 the purposes of this section.

6 (e) DATA COLLECTION.—

7 (1) IN GENERAL.—Data collected from tem-
8 perature sensors acquired and installed by public
9 housing agencies and owners of covered federally as-
10 sisted rental dwelling units under this section shall
11 be retained until the Secretary notifies the public
12 housing agency or owner that the pilot program and
13 the evaluation of the pilot program are complete.

14 (2) PERSONALLY IDENTIFIABLE INFORMA-
15 TION.—The Secretary shall, not later than 180 days
16 after the date of the enactment of this Act, establish
17 standards for the protection of personally identifi-
18 ably information collected during the pilot program
19 by public housing agencies, owners of federally as-
20 sisted rental dwelling units, and the Secretary.

21 (f) PILOT PROGRAM EVALUATION.—

22 (1) INTERIM EVALUATION.—Not later than 12
23 months after the establishment of the pilot program
24 under this section, the Secretary shall publicly pub-
25 lish and submit to the Congress a report that—

1 (A) examines the number of temperature-
2 related complaints and violations in federally
3 assisted rental dwelling units with temperature
4 sensors, disaggregated by temperature sensor
5 technology and climate region—

6 (i) that occurred before the installa-
7 tion of such sensor, if known; and

8 (ii) that occurred after the installation
9 of such sensor; and

10 (B) identifies any barriers to full utility of
11 temperature sensor capabilities, including
12 broadband internet access and tenant participa-
13 tion.

14 (2) FINAL EVALUATION.—Not later than 36
15 months after the conclusion of the pilot program es-
16 tablished by the Secretary under this section, the
17 Secretary shall publicly publish and submit to the
18 Congress a report that—

19 (A) examines the number of temperature-
20 related complaints and violations in federally
21 assisted rental dwelling units with temperature
22 sensors, disaggregated by temperature sensor
23 technology and climate region—

24 (i) that occurred before the installa-
25 tion of such sensor; and

1 (ii) that occurred after the installation
2 of such sensor;

3 (B) identifies any barriers to full utility of
4 temperature sensor capabilities, including
5 broadband internet access and tenant participa-
6 tion; and

7 (C) compares the utility of various tem-
8 perature sensor technologies based on—

9 (i) climate zones;

10 (ii) cost;

11 (iii) features; and

12 (iv) any other factors identified by the

13 Secretary.

14 (g) DEFINITIONS.—For the purposes of this section:

15 (1) APPROVED TEMPERATURE SENSOR.—The
16 term “approved temperature sensor” means an
17 internet capable temperature reporting device able to
18 measure ambient air temperature to the tenth de-
19 gree Fahrenheit and Celsius selected from a list of
20 such devices approved in advance by the Secretary.

21 (2) ASSISTANCE.—The term “assistance”
22 means any grant, loan, subsidy, contract, cooperative
23 agreement, or other form of financial assistance, but
24 such term does not include the insurance or guar-

1 antee of a loan, mortgage, or pool of loans or mort-
2 gages.

3 (3) COVERED FEDERALLY ASSISTED RENTAL
4 DWELLING UNIT.—The term “covered federally as-
5 sisted rental dwelling unit” means a residential
6 dwelling unit that is made available for rental and
7 for which assistance is provided, or that is part of
8 a housing project for which assistance is provided,
9 under—

10 (A) the program for project-based rental
11 assistance under section 8 of the United States
12 Housing Act of 1937 (42 U.S.C. 1437f);

13 (B) the public housing program under the
14 United States Housing Act of 1937 (42 U.S.C.
15 1437 et seq.);

16 (C) the program for supportive housing for
17 the elderly under section 202 of the Housing
18 Act of 1959 (12 U.S.C. 1701q); or

19 (D) the program for supportive housing for
20 persons with disabilities under section 811 of
21 the Cranston-Gonzalez National Affordable
22 Housing Act (42 U.S.C. 8013).

23 (4) OWNER.—The term “owner” means—

24 (A) with respect to the program for
25 project-based rental assistance under section 8

1 of the United States Housing Act of 1937 (42
2 U.S.C. 1437f), any private person or entity, in-
3 cluding a cooperative, an agency of the Federal
4 Government, or a public housing agency, having
5 the legal right to lease or sublease dwelling
6 units;

7 (B) with respect to the public housing pro-
8 gram under the United States Housing Act of
9 1937 (42 U.S.C. 1437 et seq.), a public housing
10 agency or an owner entity of public housing
11 units as defined in section 905.108 of title 24,
12 Code of Federal Regulations;

13 (C) with respect to the program for sup-
14 portive housing for the elderly under section
15 202 of the Housing Act of 1959 (12 U.S.C.
16 1701q), a private nonprofit organization as de-
17 fined under section 202(k)(4) of the Housing
18 Act of 1959; and

19 (D) with respect to the program for sup-
20 portive housing for persons with disabilities
21 under section 811 of the Cranston-Gonzalez
22 National Affordable Housing Act (42 U.S.C.
23 8013), a private nonprofit organization as de-
24 fined under section 811(k)(5) of the Cranston-
25 Gonzalez National Affordable Housing Act.

1 **SEC. 408. GAO STUDIES.**

2 (a) REPORT TO CONGRESS.—Not later than 1 year
3 after the date of the enactment of this Act, the Comp-
4 troller General of the United States shall carry out a study
5 and submit to the Congress a report that identifies options
6 to remove barriers and improve housing for persons who
7 are elderly or disabled, including any potential impacts of
8 providing capital advances for—

9 (1) the program for supportive housing for the
10 elderly under section 202 of the Housing Act of
11 1959 (12 U.S.C. 1701q); and

12 (2) the program for supportive housing for per-
13 sons with disabilities under section 811 of the Cran-
14 ston-Gonzalez National Affordable Housing Act (42
15 U.S.C. 8013).

16 (b) GAO STUDY TO DETERMINE PROXIMITY OF
17 HOUSING TO SUPERFUND SITES.—Not later than 1 year
18 after the date of the enactment of this section, the Comp-
19 troller General of the United States shall carry out a study
20 and submit to the Congress a report that identifies how
21 many residential dwelling units, and how many dwelling
22 units that are a part of public housing (as such term is
23 defined in section 3(b) of the United States Housing Act
24 of 1937 (42 U.S.C. 1437a(b))), are located less than 1
25 mile from a site that is included on the National Priorities
26 List established pursuant to section 105 of the Com-

1 prehensive Environmental Response, Compensation, and
2 Liability Act of 1980 (42 U.S.C. 9605).

3 (c) REPORT TO CONGRESS.—Not later than 1 year
4 after the date of the enactment of this Act, the Comp-
5 troller General of the United States shall carry out a study
6 and submit to the Committee on Financial Services of the
7 House of Representatives and the Committee on Banking,
8 Housing, and Urban Affairs of the Senate a report that—

9 (1) establishes a comprehensive definition of
10 residential heirs property, or family land inherited
11 without a will or legal documentation of ownership;

12 (2) examines the occurrence of and con-
13 sequences to owners of residential heirs property,
14 and provides an estimate regarding the number of
15 current residential heirs properties;

16 (3) describes the objectives and requirements of
17 the Uniform Partition of Heirs Property Act as ap-
18 proved by the National Conference of Commissioners
19 on Uniform State Laws in 2010;

20 (4) details the various resources that may be
21 available to the owners of residential heirs prop-
22 erties, including housing counseling, legal services,
23 and financial assistance to resolve residential heirs
24 property title issues from the federal government,
25 nonprofits, and institutes of higher education; and

1 (5) makes recommendations with respect to how
2 to reduce the number of residential heirs properties,
3 including—

4 (A) by incentivizing States and other juris-
5 dictions which enact or adopt the Uniform Par-
6 tition of Heirs Property Act or similar such re-
7 forms;

8 (B) by awarding grants to States and
9 other jurisdictions to assist residents of such
10 States and jurisdictions to establish and docu-
11 ment property ownership rights or settle a dece-
12 dent's estate;

13 (C) by awarding grants to entities which
14 provide housing counseling, legal assistance,
15 and financial assistance to homeowners and
16 their heirs relating to title clearing and home
17 retention efforts of heirs' property and which
18 target services to low- and moderate-income
19 persons or provide services in neighborhoods
20 that have a high concentration of low- and mod-
21 erate-income persons; and

22 (D) by conducting other activities that as-
23 sist individuals to clear title with respect to
24 heirs' property and with general estate plan-
25 ning.

1 **TITLE V—ENHANCING OVER-**
2 **SIGHT OF HOUSING PRO-**
3 **VIDERS**

4 **SEC. 501. REQUIREMENT TO TESTIFY.**

5 Section 7 of the Department of Housing and Urban
6 Development Act (42 U.S.C. 3535) is amended by adding
7 at the end the following new subsection:

8 “(u) ANNUAL TESTIMONY.—The Secretary shall ap-
9 pear before the Committee on Financial Services of the
10 House of Representatives and the Committee on Banking,
11 Housing, and Urban Affairs of the Senate at an annual
12 hearing and present testimony regarding the operations
13 of the Department during the preceding year, including—

14 “(1) the current programs and operations of
15 the Department;

16 “(2) the physical condition of all public housing
17 and other housing assisted by the Department;

18 “(3) the financial health of the mortgage insur-
19 ance funds of the Federal Housing Agency;

20 “(4) oversight by the Department of grantees
21 and subgrantees for purposes of preventing waste,
22 fraud, and abuse;

23 “(5) the progress made by the Federal Govern-
24 ment in ending the affordable housing and homeless-
25 ness crises;

1 “(6) the capacity of the Department to deliver
2 on its statutory mission; and

3 “(7) other ongoing activities of the Department,
4 as appropriate.”.

5 **SEC. 502. IMPROVING PUBLIC HOUSING AGENCY ACCOUNT-**
6 **ABILITY.**

7 (a) IN GENERAL.—The Secretary shall require each
8 covered public housing agency to provide a notice each
9 year to the Secretary that—

10 (1) indicates that if a receiver or Federal mon-
11 itor remains appointed for the covered public hous-
12 ing agency as of October 1 of the calendar year to
13 which such notice relates;

14 (2) provides the date on which the receiver or
15 Federal monitor was first appointed and the pro-
16 jected date, if known, the appointment of the re-
17 ceiver or Federal monitor will be terminated; and

18 (3) identifies the current receiver or Federal
19 monitor appointed to oversee the public housing
20 agency.

21 (b) FEDERAL MONITOR AND RECEIVER TRANS-
22 PARENCY.—

23 (1) Notwithstanding any other provision of law,
24 not later than October 1 of each year, each receiver
25 or Federal monitor that is currently appointed to

1 oversee a covered public housing agency shall pro-
2 vide to the Committee on Financial Services of the
3 House of Representatives and the Committee on
4 Banking, Housing, and Urban Affairs of the Senate
5 a written assessment that—

6 (A) describes the management and over-
7 sight activities of the receiver or Federal mon-
8 itor for the covered public housing agency;

9 (B) identifies the significant factors that
10 led to the appointment of the receiver or Fed-
11 eral monitor for the covered public housing
12 agency;

13 (C) identifies the factors that remain unre-
14 solved at the covered public housing agency that
15 have led to the continued oversight of the re-
16 ceiver or Federal monitor; and

17 (D) includes a timeline developed by the
18 receiver or Federal monitor that projects when
19 the factors identified under subparagraphs (B)
20 and (C) will be resolved.

21 (2) In addition to the written assessment re-
22 quired in paragraph (1), upon written request by the
23 Committee on Financial Services of the House of
24 Representatives or the Committee on Banking,
25 Housing, and Urban Affairs of the Senate, each re-

1 ceiver or Federal monitor appointed to oversee a
2 covered public housing agency shall promptly furnish
3 additional or supplemental information requested by
4 the Committee on Financial Services of the House of
5 Representatives or the Committee on Banking,
6 Housing, and Urban Affairs of the Senate with re-
7 spect to the covered public housing agency which
8 such receiver or Federal monitor is appointed to
9 oversee, including presenting testimony upon re-
10 request.

11 (c) DISCLOSURE REQUIRED.—The Secretary shall,
12 not later than 1 year after the date of the enactment of
13 this section, require each covered public housing agency
14 to publicly disclose, on the website of the covered public
15 housing agency, with respect to each contract entered into
16 by such covered public housing agency in the preceding
17 year, the following information:

- 18 (1) all material information about the contract,
19 including the goods and service provided;
20 (2) the identity of the vendor selected to receive
21 the contract;
22 (3) the date of the solicitation of the contract;
23 (4) the relevant information pertaining to the
24 bids and quotes solicited for the contract; and

1 (5) the name of the official who solicited the
2 contract.

3 (d) INSPECTOR GENERAL REVIEW.—Not later than
4 180 days after receiving a written request from the Com-
5 mittee on Financial Services of the House of Representa-
6 tives or the Committee on Banking, Housing, and Urban
7 Affairs of the Senate, the inspector general shall provide
8 to the requesting committee an analysis of—

9 (1) the status of any covered public housing
10 agency's compliance with any agreements entered
11 into between the covered public housing agency and
12 the Department of Housing and Urban Develop-
13 ment, including specific areas of deficiency and
14 progress toward compliance;

15 (2) a review of actions taken by the receiver or
16 Federal monitor appointed to oversee a covered pub-
17 lic housing agency and any private sector housing
18 development partners pursuant to such agreement,
19 including any gaps in oversight by the receiver or
20 Federal monitor;

21 (3) an assessment of the physical conditions of
22 housing provided by the covered public housing
23 agency, including the status of the covered public
24 housing agency's compliance with relevant health
25 and safety requirements;

1 (4) an examination of any allegations of waste,
2 fraud, abuse or violations of Federal law committed
3 by employees or contractors of the covered public
4 housing agency;

5 (5) any additional pertinent information, as de-
6 termined necessary and appropriate by the inspector
7 general; and

8 (6) any recommendations of the inspector gen-
9 eral that relate to how to improve the compliance of
10 the covered public housing agency with any agree-
11 ments entered into with the Department of Housing
12 and Urban Development or enhance the oversight of
13 the receiver or Federal monitor over such covered
14 public housing agency.

15 (e) DEFINITIONS.—

16 (1) COVERED PUBLIC HOUSING AGENCY.—The
17 term “covered public housing agency” means a pub-
18 lic housing agency (as such term is defined in sec-
19 tion 3(b) of the United States Housing Act of 1937
20 (42 U.S.C. 1437a(b))) for which an administrative
21 or judicial receiver or Federal monitor was ap-
22 pointed.

23 (2) INSPECTOR GENERAL.—The term “inspec-
24 tor general” means the inspector general of the De-
25 partment of Housing and Urban Development.

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

