

MEMORANDUM

TO: Members of the Committee on Financial Services

FROM: Committee Majority Staff

DATE: November 26, 2025

SUBJECT: December 3, 2025, Full Committee Hearing: “Building Capacity: Reducing Government Roadblocks to Housing Supply”

On Wednesday, December 3, 2025, at 10:00 a.m., the House Committee on Financial Services will hold a hearing in Room 2128 of the Rayburn House Office Building, titled “Building Capacity: Reducing Government Roadblocks to Housing Supply.” The following witnesses will testify:

- **Mr. Kevin Sears**, Immediate Past President, National Association of Realtors
- **Mrs. Julie Smith**, Chief Administrative Officer, Bozzuto, on behalf of the National Multifamily Housing Council, the National Apartment Association, and the Real Estate Technology and Transformation Center
- **Mr. Tobias Peter**, Senior Fellow and Codirector, American Enterprise Institute Housing Center
- **Ms. Nikitra Bailey**, Executive Vice President, National Fair Housing Alliance

This hearing will continue the Committee’s examination of the factors and policies that have led to the lack of housing supply in America. Over the past decade, housing affordability has become one of the most urgent challenges facing American families. The nation has simply not built enough homes to meet demand, leaving millions of families, especially those in the lower- and middle-income brackets, struggling to find affordable options for homeownership or rental housing. While estimates vary, experts estimate that the overall housing market is currently underbuilt by millions of units. This gap is especially pronounced in the moderate-income price range for single family purchase homes where, in many places, it no longer makes economic sense to build such houses despite available purchaser interest.

No single factor is responsible for the situation. Rising material and labor costs, fiscal and monetary policies that fueled inflation, and a complex network of government-imposed regulations have all contributed to record-high housing costs. Meanwhile, a maze of federal, state, and local rules has made new development costly, slow, and unpredictable. Builders face multiple layers of permitting, environmental review, and financing restrictions that discourage production and shrink private investment. The result is a market where too few homes are being built, and too many families are priced out. The Committee will hear testimony from experts to identify potential legislative tools that can help address the housing supply gap and the affordability challenges many face today.

Legislation Noticed

1. **H.R. 638, the *Housing Temperature Safety Act of 2025 (Torres)*:** This bill establishes a HUD pilot program to award grants to public housing agencies and owners of certain federally assisted rental housing to install temperature sensors in dwelling units (with the written permission of tenants) for purposes of ensuring that units comply with temperature-related requirements.
2. **H.R. 1078, the *Respect State Housing Laws Act (Loudermilk)*:** This bill repeals the expired *CARES Act* eviction mandate of a 30-day “pay or vacate” notice for landlords in federally assisted housing before they could initiate an eviction, reducing opportunities for frivolous lawsuits.
3. **H.R. 2362, the *VA Home Loan Awareness Act (De La Cruz)*:** This bill requires the Uniform Residential Loan Application used by most mortgage lenders to collect borrower information to include a military veteran disclosure that they might qualify for Department of Veterans Affairs (VA) Home Loan.
4. **H.R. 2840, the *Housing Supply Frameworks Act (Flood)*:** Similar to H.R. 10351 in the 118th Congress, this bill requires HUD to publish best practices guidelines to assist communities in maintaining modern local and state zoning frameworks that support the production of adequate housing options at every income level.
5. **H.R. 3774, the *HUD Accountability Act of 2025 (Lawler)*:** This bill requires the HUD Secretary to testify before Congress on an annual basis.
6. **H.R. 4385, the *Helping More Families Save Act (Torres)*:** This bill establishes a HUD-pilot program allowing up to 5,000 families assisted under Section 8 or Section 9 of the *U.S. Housing Act of 1937* to be enrolled in an opt-out escrow savings program under which increases in rent due to income growth are deposited into interest-bearing accounts on their behalf.
7. **H.R. 4568, the *Supporting Upgraded Property Projects and Lending for Yards (SUPPLY) Act (Liccardo)*:** This bill expands Federal Housing Administration (FHA) mortgage insurance to finance certain second-lien loans for accessory dwelling units (ADUs). It also requires the Federal Housing Finance Agency to allow Fannie Mae and Freddie Mac to purchase and securitize such FHA-insured ADU second-liens.
8. **H.R. 4646, the *Whistleblower Protection Act of 2025 (De La Cruz)*:** This bill expands the federal whistleblower protections to include contracts funded with HUD appropriations.
9. **H.R. 4659, the *Identifying Regulatory Barriers to Housing Supply Act (Flood)*:** Similar to H.R. 3507 in the 118th Congress, this bill requires communities that receive Community Development Block Grant (CDBG) program funds to submit to HUD information regarding their implementation of certain land-use policies, such as policies for expanding high-density single-family and multifamily zoning.

10. **H.R. 4660, the *Unlocking Housing Supply Through Streamlined and Modernized Reviews Act (Flood)***: This bill streamlines the review of certain housing-related activities under NEPA to expedite housing development by addressing inefficiencies in the approval process, aiming to reduce delays associated with environmental assessments.
11. **H.R. 4810, the *BUILD Housing Act (Liccardo)***: This bill allows HUD to designate certain federally-assisted projects as a “special project” for the purposes of NEPA environmental reviews and expands tribal eligibility to assume environmental-review obligations alongside states and local governments.
12. **H.R. 4989, the *Streamlining Rural Housing Act of 2025 (Stutzman)***: This bill synchronizes the housing standards between HUD and the U.S. Department of Agriculture (USDA) to reduce regulatory barriers in rural housing development, which increases the cost of housing.
13. **H.R. 5077, the *Strengthening Housing Supply Act of 2025 (Waters)***: This bill expands the set of allowable uses of funds under the CDBG Program to include the new construction of affordable housing.
14. **H.R. 5263, *To require approval from the Secretary of Housing and Urban Development for any Federal manufactured home and safety standards, and for other purposes (Flood)***: Establishes the HUD Secretary as the primary federal authority to establish manufactured home construction and safety standard regarding, the construction, design, energy efficiency, and performance of a manufactured home.
15. **H.R. 5429, the *HUD-USDA-VA Interagency Coordination Act (De La Cruz)***: This bill directs HUD, USDA, and the VA to enter into a memorandum of understanding (MOU) to improve interagency coordination. Under the MOU, the agencies must share housing-related research, data, and market information to better inform policy development and implementation.
16. **H.R. 5577, the *NFIP Continuation Act of 2026 (Garbarino)***: This bill extends the authorization of the National Flood Insurance Program (NFIP) through September 30, 2026.
17. **H.R. 5878, the *HOME Reform Act of 2025 (Flood)***: This bill modernizes the program for our housing needs of today. It excludes HOME Program projects from federal *National Environmental Policy Act* (NEPA) and Build America, Buy America mandates, as well as creates a “small project” exemption from Section 3 of the *Housing and Urban Development (HUD) Act of 1968*. It also increases the program’s individual income participation limits to up to 100 percent of the area median income. The bill also increases the amount of time communities have to commit HOME Program funds before they expire, as well as modernizes the definitions of what types of single and multifamily housing projects qualify under the program as affordable. Additionally, the discussion draft allows communities to use funds for necessary infrastructure purposes that are directly related to constructing new housing units, such as sidewalks, sewers, and utility connections.

18. **H.R. 5907, *To authorize the Secretary of Housing and Urban Development to award grants to eligible entities to select pre-reviewed designs of covered structures of mixed-income housing for use in the jurisdiction of the eligible entity* (Bynum):** This bill creates a new HUD grant program to help communities establish pre-approved housing designs, or pattern books, to help streamline and expedite local construction processes and build more homes.
19. **H.R. 5913, the *Community Investment and Prosperity Act* (Lawler):** This bill amends federal banking laws to increase the public welfare investment limits for national banks and Federal Reserve member banks from 15 percent to 20 percent.
20. **H.R. 6132, *To modify the multifamily loan limits under title II of the National Housing Act* (De La Cruz):** This bill updates the statutory limits for FHA mortgage insurance for resident multifamily construction, as well as provides for a more accurate inflation adjustment formula for setting those limits going forward.
21. **H.R. 6269, *To require the Secretary of Housing and Urban Development to conduct a review of Federal Housing Administration construction financing programs to identify barriers to the use of modular home methods, and for other purposes* (Lynch):** This bill requires HUD to review FHA’s construction financing programs to identify barriers to the use of modular home methods, and publish a report that describes the results of the review with recommendations to eliminate identified barriers followed by a rulemaking to implement those changes.
22. **H.R. 6293, the *Housing Supply Expansion Act of 2025* (Rose):** Similar to H.R. 5198 in the 118th Congress, this bill amends the definition of “manufactured home” in the *National Manufactured Housing Construction and Safety Standards Act of 1974* by striking a requirement that it be built on a permanent chassis.
23. **H.R. ____, the *Housing for America’s Middle-Class Act* (Lawler):** This discussion draft requires GAO to issue a report on the efficacy of federal housing affordability programs, including identifying any gaps that exclude middle-income households. It also calls for GAO to set forth recommendations for a definition of “workforce housing” based on income parameters to better target federal affordability efforts for middle-income households.
24. **H.R. ____, *To direct the Comptroller General of the United States to conduct a study that identifies options to remove barriers and improve housing for persons who are elderly or disabled* (Lawler):** This discussion draft directs GAO to study options to remove barriers and improve housing for elderly and disabled residents, including assessing the impacts of providing capital advances under HUD’s Section 202 and Section 811 supportive housing programs.
25. **H.R. ____, *To direct the Comptroller General of the United States to conduct a study that identifies how many residential dwelling units, and how many dwelling units in public***

housing, are located within 1 mile of a superfund site (Lawler): This discussion draft directs GAO to identify the number of residential and public housing units located within one mile of Environmental Protection Agency-designated Superfund sites and report those findings to Congress.

26. **H.R. _____, the *Accountability for NYCHA Act of 2025* (Lawler):** This discussion draft requires the HUD Inspector General to conduct an investigation of and issue a report regarding the New York City Housing Authority (NYCHA) to evaluate its compliance with the terms of its ongoing federal monitorship as well as the physical condition of housing it operates.
27. **H.R. _____, *To amend the Housing Act of 1949 to make modifications to loans and grants for minor improvements to farm housing and buildings, and to make modifications to income eligibility for such loans and grants* (Nunn):** This discussion draft expands eligibility for the Rural Housing Service's Section 504 program regarding loans and grants for minor improvements to farm housing to low-income applicants.
28. **H.R. _____, *To amend the Housing Act of 1949 to require an annual report on rural housing programs* (Nunn):** This discussion draft requires the USDA Secretary to submit an annual report regarding the health of all Rural Housing Service programs authorized under Title V of the Housing Act of 1949.
29. **H.R. _____, *To require the Comptroller General of the United States to submit to the Congress a report on the use of technology by the Rural Housing Service* (Nunn):** This discussion draft requires GAO to submit a report on the status of the technology that Rural Housing Service uses to operate its programs and the potential cost of modernizing that technology.
30. **H.R. _____, *To amend the Housing Act of 1949 to clarify that accessory dwelling units which are leased qualify for certain loan guarantees under section 502 of such Act, and for other purposes* (Nunn):** This discussion draft expands eligibility for loans guaranteed under the Rural Housing Service's Section 502 program to include ADUs.
31. **H.R. _____, *To require the Secretary of Agriculture to submit to the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Financial Services of the House of Representatives a report with respect to the application process under section 502 and 504 of the Housing Act of 1949, and for other purposes* (Nunn):** This discussion draft expresses the sense of Congress that the USDA should fully process any application for a loan or grant under the Rural Housing Service's Section 502 or Section 504 programs within 90 days. It also requires the USDA Secretary to produce a report to Congress on the timeliness of eligibility determinations and final determinations of applications under those programs as well as any recommendations on how to shorten the completion of that process to no more than 90 days.
32. **H.R. _____, *To require the Secretary of Housing and Urban Development to require public housing agencies to disclose contracts entered into, and for other purposes* (Torres):** This

discussion draft requires the HUD Secretary to mandate Public Housing Agencies to disclose information publicly regarding each contract they enter, as well as to ensure that these agreements are made available for public viewing online.

33. **H.R. _____, *To require the Secretary of Housing and Urban Development to establish Federal guidelines for point-access block buildings, and for other purposes* (Torres):** This discussion draft requires HUD to issue best practices and technical guidance to communities to allow for the greater use of permitting of point-access block residential buildings (i.e., single staircase apartments with 3 or more stories). It also allows HUD to award competitive grants for pilot programs to assess the feasibility of such buildings.
34. **H.R. _____, *To require Federal monitors and receivers of public housing agencies to testify before the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate* (Velazquez):** This discussion draft requires annual testimony before Congress by any federal monitor or receiver appointed to oversee a public housing agency during the prior year.
35. **H.R. _____, *To exempt from the requirements of NEPA the provision of certain assistance for the construction or modification of residential housing on infill sites, and for other purposes* (Vindman):** This discussion draft creates an exception to NEPA environmental reviews for the construction or modification of residential housing located on an infill site that is funded through a Rural Housing Service loan or grant program.
36. **H.R. _____, *To amend the National Housing Act to require that certain mortgagors be provided with a deed assurance document* (Waters):** This discussion draft requires the FHA ensure that a deed assurance document is annually provided to mortgagees that describes the status of the title of the property secured by the mortgage.
37. **H.R. _____, *To require the Comptroller General of the United States to conduct a study that examines the cost and benefits of a Federal uniform residential building code* (Waters):** This discussion draft requires the Government Accountability Office (GAO) to conduct a study regarding the establishment of a federal uniform residential building code.
38. **H.R. _____, *To require the Secretary of Housing and Urban Development to submit to the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Financial Services of the House of Representatives a report with respect to incentivizing small dollar mortgages, and for other purposes* (Waters):** This discussion draft requires FHA issue a report on small-dollar mortgages with original principal balances of \$100,000 or less.
39. **H.R. _____, *To amend the Housing and Community Development Act of 1976 to require grantees under such Act to maintain a database of land* (Waters):** This discussion draft requires communities receiving CDBG funding to maintain a publicly available searchable database that identifies all parcels of undeveloped land owned by the recipient.

40. **H.R. _____, *To require the Secretary of Housing and Urban Development to establish a grant program to assist in housing planning activities, and for other purposes (Waters):***
This discussion draft creates a new competitive HUD grant program for regional planning agencies to improve the design and implementation of local and regional housing strategies, zoning, and plans.