

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 6644
OFFERED BY MS. WATERS OF CALIFORNIA**

Insert before section 1 the following:

1 **DIVISION I—HOUSING FOR THE**
2 **21ST CENTURY ACT**

Insert at the end the following:

3 **DIVISION II—OTHER MATTERS**
4 **TITLE I—ENDING HOMLESSNESS**

5 **SEC. 101. EXPANSION OF HOUSING CHOICE VOUCHER PRO-**
6 **GRAM.**

7 (a) FUNDING.—There is appropriated out of any
8 money in the Treasury not otherwise appropriated, for
9 providing incremental voucher assistance in accordance
10 with this section for each of fiscal years 2025 through
11 2028, the amount necessary to fund—

12 (1) the number of incremental vouchers re-
13 quired to be allocated under subsection (c);

14 (2) annual renewals of the vouchers allocated
15 under subsection (c); and

16 (3) administrative fees for vouchers allocated
17 under subsection (c).

1 (b) ELIGIBLE HOUSEHOLDS.—Amounts made avail-
2 able under subsection (a) may be used only for providing
3 rental housing assistance under section 8(o) of the United
4 States Housing Act of 1937 (42 U.S.C. 1437f(o)) for an
5 eligible family who initially—

6 (1) has an income that does not exceed 50 per-
7 cent of the maximum income limitation for ex-
8 tremely low-income families established by the Sec-
9 retary of Housing and Urban Development (in this
10 section referred to as the “Secretary”) pursuant to
11 section 3(b)(2)(C) of the United States Housing Act
12 of 1937; or

13 (2) is an extremely low-income family that in-
14 cludes an individual who is an individual who is a
15 recipient of supplemental security income benefits
16 under title XVI of the Social Security Act.

17 (c) ALLOCATION.—

18 (1) INCREMENTAL VOUCHERS.—The Secretary
19 of Housing and Urban Development shall allocate
20 500,000 incremental vouchers in fiscal year 2025
21 and 1,000,000 incremental vouchers in increments
22 of 500,000 in each calendar year from 2026 through
23 2028 under this section to public housing agencies
24 pursuant to section 213(d) of the Housing and Com-
25 munity Development Act of 1974 (42 U.S.C. 1439).

1 (2) SELECTION CRITERIA.—The Secretary
2 shall, by notice in the Federal Register, establish se-
3 lection criteria under such section 213(d) that
4 prioritizes housing needs among families targeted
5 under subsection (b) and severe housing hardship,
6 such as experiencing homelessness, overcrowding or
7 evictions.

8 (3) RENTAL ASSISTANCE.—Vouchers allocated
9 under this subsection shall be vouchers for rental as-
10 sistance under section 8(o) of the United States
11 Housing Act of 1937.

12 **SEC. 102. ENTITLEMENT PROGRAM FOR HOUSING CHOICE**
13 **VOUCHERS.**

14 (a) ENTITLEMENT.—During fiscal year 2029 and
15 each fiscal year thereafter, any family that is otherwise
16 eligible for tenant-based rental assistance under section
17 8(o) of the United States Housing Act of 1937 (42 U.S.C.
18 1437f(o)) shall be entitled to such rental assistance in ac-
19 cordance with this section during such period that such
20 family meets the requirements under subsection (c) or (d)
21 as a qualified family.

22 (b) FUNDING.—For fiscal year 2029 and each fiscal
23 year thereafter, there is appropriated out of any money
24 in the Treasury not otherwise appropriated the amount
25 necessary—

1 (1) to provide assistance under section 8(o) of
2 the United States Housing Act of 1937 in accord-
3 ance with the entitlement under subsection (a) of
4 this section for each qualified family in the amount
5 determined under such section 8(o); and

6 (2) to provide administrative fees under such
7 section 8(q), as modified pursuant to subsection (i)
8 of this section, in connection with each voucher for
9 assistance provided pursuant to paragraph (1) of
10 this subsection.

11 (c) QUALIFIED FAMILIES.—For purposes of this sec-
12 tion, the term “qualified family” means the following:

13 (1) FISCAL YEAR 2029.—For fiscal year 2029,
14 a family that meets the requirements under section
15 601(b) of this Act.

16 (2) FISCAL YEAR 2030.—For fiscal year 2030,
17 a family having an income that—

18 (A) meets the requirements under section
19 601(b) of this Act; or

20 (B) does not exceed 75 percent of the max-
21 imum income limitation for extremely low-in-
22 come families established by the Secretary pur-
23 suant to section 3(b)(2)(C) of the United States
24 Housing Act of 1937.

1 (3) FISCAL YEAR 2031.—For fiscal year 2031,
2 an extremely low-income family.

3 (4) FISCAL YEAR 2032.—For fiscal year 2032,
4 a very low-income family.

5 (5) FISCAL YEAR 2033 AND AFTER.—For fiscal
6 year 2033 and each fiscal year thereafter, a low-in-
7 come family.

8 (d) CONTINUING ELIGIBILITY.—A family shall meet
9 the requirements under this subsection as a qualifying
10 family if the family—

11 (1) does not meet the requirements under sub-
12 section (c); and

13 (2) was initially assisted under this section or
14 section 601 of this Act and continues to be assisted.

15 (e) REPEAL OF INCOME TARGETING REQUIRE-
16 MENT.—Effective October 1, 2030, section 16 of the
17 United States Housing Act of 1937 (42 U.S.C. 1437n)
18 is amended by striking subsection (b).

19 (f) ADMINISTERING AGENCIES.—

20 (1) REGIONAL CONSORTIA.—The Secretary
21 shall encourage and provide for public housing agen-
22 cies to form regional consortia to administer the pro-
23 gram for rental assistance under this section with
24 respect to geographical areas.

1 (2) PHA DESIGNATION.—The Secretary shall
2 designate a public housing agency to administer as-
3 sistance under this section in any area where no ex-
4 isting public housing agency has jurisdiction or
5 where no agency with jurisdiction is adequately ad-
6 ministering such assistance, subject to public com-
7 ment and after consultation with States, public
8 housing agencies, local governments, Indian tribes,
9 and tribally designated housing agencies.

10 (g) USE OF SMALL AREA FAIR MARKET RENTS.—
11 Paragraph (1) of section 8(o) of the United States Hous-
12 ing Act of 1937 (42 U.S.C. 1437f(o)(1)) is amended—

13 (1) in subparagraph (B), by striking “subpara-
14 graph (D)” and inserting “subparagraphs (D) and
15 (F)”;

16 (2) by adding at the end the following new sub-
17 paragraph:

18 “(F) USE OF SMALL AREA FAIR MARKET
19 RENTS.—Except with respect to any metropoli-
20 tan statistical area with a vacancy rate of 4
21 percent or less, effective for fiscal year 2025
22 and each fiscal year thereafter, the area fair
23 market rents used for purposes of subpara-
24 graph (B) shall be established by the Secretary
25 for ZIP Code areas.”.

1 (h) PROJECT-BASING.—

2 (1) IN GENERAL.—Notwithstanding subpara-
3 graph (A) of paragraph (13) of section 8(o) of the
4 United States Housing Act of 1937 (42 U.S.C.
5 1437f(o)(13)(A)), a public housing agency admin-
6 istering assistance under this section may enter into
7 agreements to attach such assistance to a project in
8 accordance with such paragraph, except that—

9 (A) a qualified family residing in a dwell-
10 ing unit so assisted may at any time opt to use
11 such assistance on a tenant-based basis for a
12 different dwelling unit and, upon such a move,
13 the public housing agency shall provide the
14 qualified family with tenant-based rental assist-
15 ance under this section; and

16 (B) subparagraph (B) of such section
17 8(o)(13) (relating to percentage limitation)
18 shall not apply with respect to assistance under
19 this section.

20 (2) PERCENTAGE LIMITATION.—For purposes
21 of section 8(o)(13)(B) of the United States Housing
22 Act of 1937, all families assisted by a public housing
23 agency under this section shall be counted as au-
24 thorized units for the agency.

25 (i) SECURITY DEPOSITS.—

1 (1) AUTHORITY.—An agency administering as-
2 sistance under this section may authorize a qualified
3 family assisted under this section to use such assist-
4 ance for security deposits and broker and application
5 fees relating to obtaining a dwelling unit, except that
6 the Secretary may establish a limitation on the
7 amount of such assistance used pursuant to this
8 subsection and for each authorized purpose under
9 this subsection.

10 (2) RECAPTURE.—The Secretary shall require
11 the return to the Secretary of any amounts used for
12 a security deposit with respect to a dwelling unit
13 upon the termination of the residence in such unit
14 by an assisted family.

15 (j) ADMINISTRATIVE FEES.—Notwithstanding the
16 administrative fee with respect to tenant-based assistance
17 in effect on October 1, 2023, pursuant to section 8(q) of
18 the United States Housing Act of 1937 (42 U.S.C.
19 1437f(q)), the Secretary shall, by regulation, establish a
20 new administrative fee for such assistance, applicable to
21 fiscal year 2025 and thereafter, that reflects local vari-
22 ation in the cost of administering a well-run housing
23 choice voucher program and which encourages public
24 housing agencies to expand housing choice for assisted

1 families and increase the rate at which families issued
2 vouchers use them successfully to lease housing.

3 (k) PROHIBITION OF USE UNDER MOVING TO WORK
4 PROGRAM.—None of the amounts made available by sub-
5 section (b) of this section or by section 601 of this Act
6 may be used under, to carry out, or otherwise in connec-
7 tion with the Moving to Work demonstration program au-
8 thorized by section 204 of the Departments of Veterans
9 Affairs and Housing and Urban Development and Inde-
10 pendent Agencies Appropriations Act, 1996 (Public Law
11 104–134; 110 Stat. 1321), as expanded by section 239
12 of the Transportation, Housing and Urban Development,
13 and Related Agencies Appropriations Act, 2016 (division
14 L of Public Law 114–113; 129 Stat. 2897) or any other
15 provision of law.

16 (l) DEFINITIONS.—For purposes of this section, the
17 following definitions shall apply:

18 (1) INDIAN TRIBE; TRIBALLY DESIGNATED
19 HOUSING AGENCY.—The terms “Indian tribe” and
20 “tribally designated housing agency” have the mean-
21 ings given such terms in section 4 of the Native
22 American Housing Assistance and Self-Determina-
23 tion Act of 1996 (25 U.S.C. 4103).

24 (2) LOW-INCOME FAMILY; VERY LOW-INCOME
25 FAMILY; EXTREMELY LOW-INCOME FAMILY.—The

1 terms “low-income family”, “very low-income fam-
2 ily”, and “extremely low-income family” have the
3 meanings given such terms in section 3(b) of the
4 United States Housing Act of 1937 (42 U.S.C.
5 1437a(b)).

6 (3) PUBLIC HOUSING AGENCY.—The term
7 “public housing agency” has the meaning given such
8 term in section 3(b) of the United States Housing
9 Act of 1937 (42 U.S.C. 1437a(b)).

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

12 (5) STATE.—The term “State” has the mean-
13 ing given such term in section 3(b) of the United
14 States Housing Act of 1937 (42 U.S.C. 1437a(b)).

15 **SEC. 103. REPEAL OF INELIGIBILITY CRITERIA.**

16 (a) UNITED STATES HOUSING ACT OF 1937.—Effec-
17 tive October 1, 2027, section 6 of the United States Hous-
18 ing Act of 1937 (42 U.S.C. 1437d) is amended—

19 (1) in subsection (q)(1), by adding at the end
20 the following new subparagraph:

21 “(D) INAPPLICABILITY.—This subsection
22 shall not apply to applicants for, or families as-
23 sisted under, the entitlement program for hous-
24 ing choice vouchers under section 3 of the
25 **【Ending Homelessness Act of 2025】**.”; and

1 (2) in subsection (s), by striking “or assisted
2 housing program”.

3 (b) QUALITY HOUSING AND WORK RESPONSIBILITY
4 ACT OF 1998.—The Quality Housing and Work Responsi-
5 bility Act of 1998 is amended—

6 (1) in section 576 (42 U.S.C. 13661)—

7 (A) by inserting “covered” before “feder-
8 ally assisted housing” each place such term ap-
9 pears; and

10 (B) by adding at the end the following new
11 subsection:

12 “(f) DEFINITION OF COVERED FEDERALLY AS-
13 SISTED HOUSING.—The term ‘covered federally assisted
14 housing’ has the meaning given the term ‘federally as-
15 sisted housing’ in section 579, except that the former term
16 shall not include housing specified in subsection (a)(2)(B)
17 of such section.”; and

18 (2) in section 577(a) (42 U.S.C. 13662(a)), by
19 adding after and below paragraph (2) the following
20 new flush material:

21 “This subsection shall not apply to applicants for, or fami-
22 lies assisted under, the entitlement program for housing
23 choice vouchers under title VI of the Housing for the 21st
24 Century Act.”.

1 **SEC. 104. PROHIBITING HOUSING DISCRIMINATION BASED**
2 **ON SOURCE OF INCOME.**

3 (a) IN GENERAL.—The Fair Housing Act (42 U.S.C.
4 3601 et seq.) is amended—

5 (1) in section 802 (42 U.S.C. 3602), by adding
6 at the end the following:

7 “(p) ‘Source of income’ includes—

8 “(1) current and future use of a tenant- or
9 project-based housing voucher under section 8 of the
10 United States Housing Act of 1937 (42 U.S.C.
11 1437f) and any form of Federal, State, or local
12 housing assistance provided to a person or family or
13 provided to a housing owner on behalf of a person
14 or family, including rental vouchers, rental assist-
15 ance, down payment assistance, other homeowner-
16 ship assistance, assistance to cover housing costs,
17 and other rental and homeownership subsidies, or
18 guarantees or financial assistance provided through
19 government and nongovernment organizations, in-
20 cluding both receipt of such assistance and compli-
21 ance with its terms thereof;

22 “(2) income received as a monthly benefit
23 under title II of the Social Security Act (42 U.S.C.
24 401 et seq.), as a supplemental security income ben-
25 efit under title XVI of the Social Security Act (42
26 U.S.C. 1381 et seq.), or as a benefit under the Rail-

1 road Retirement Act of 1974 (45 U.S.C. 231 et
2 seq.) or income provided through Federal, State, or
3 local governments or nongovernment organizations,
4 or through any public or State-supported general or
5 disability income assistance program or the terms of
6 such income;

7 “(3) income received by court order, including
8 spousal support and child support;

9 “(4) any payment from a trust, guardian, con-
10 servator, co-signer, or relative; and

11 “(5) any other source of income or funds, in-
12 cluding savings accounts and investments.”;

13 (2) in section 804 (42 U.S.C. 3604)—

14 (A) by inserting “source of income,” after
15 “familial status,” each place that term appears;

16 (3) in section 805 (42 U.S.C. 3605)—

17 (A) in subsection (a), by inserting “source
18 of income,” after “familial status,”; and

19 (B) in subsection (c), by inserting “source
20 of income,” after “handicap,”;

21 (4) in section 806 (42 U.S.C. 3606), by insert-
22 ing “source of income,” after “familial status,”;

23 (5) in section 807 (42 U.S.C. 3607), by adding
24 at the end the following new subsection:

1 “(c) Nothing under this title shall be construed to
2 prohibit any entity from providing a preference for vet-
3 erans or based on veteran status in the sale or rental of
4 a dwelling or in the provision of services or facilities in
5 connection therewith.”;

6 (6) in section 808(e)(6) (42 U.S.C. 3608(e)(6)),
7 by inserting “source of income,” after “handicap,”;
8 and

9 (7) in section 810(f) (42 U.S.C. 3610(f)), by
10 striking paragraph (4) and inserting the following:

11 “(4) During the period beginning on the date of en-
12 actment of the Housing for the 21st Century Act and end-
13 ing on the date that is 40 months after such date of enact-
14 ment, each agency certified for purposes of this title on
15 the day before such date of enactment shall, for purposes
16 of this subsection, be considered certified under this sub-
17 section with respect to those matters for which the agency
18 was certified on that date. If the Secretary determines in
19 an individual case that an agency has not been able to
20 meet the certification requirements within this 40-month
21 period due to exceptional circumstances, such as the infre-
22 quency of legislative sessions in that jurisdiction, the Sec-
23 retary may extend such period by not more than 6
24 months.”.

1 (b) PREVENTION OF INTIMIDATION IN FAIR HOUS-
2 ING CASES.—Section 901 of the Civil Rights Act of 1968
3 (42 U.S.C. 3631) is amended by inserting “source of in-
4 come (as defined in section 802),” before “or national ori-
5 gin” each place that term appears.

6 (c) AUTHORIZATION OF APPROPRIATIONS FOR EN-
7 FORCEMENT.—There is authorized to be appropriated for
8 contracts, grants, and other assistance—

9 (1) \$90,000,000 for each of fiscal years 2025
10 through 2034 for the Fair Housing Initiatives Pro-
11 gram under section 561 of the Housing and Com-
12 munity Development Act of 1987 (42 U.S.C.
13 3616a);

14 (2) \$47,000,000 for each of fiscal years 2025
15 through 2034 for the Fair Housing Assistance Pro-
16 gram under the Fair Housing Act (42 U.S.C. 3601
17 et seq.); and

18 (3) \$3,000,000 for each of fiscal years 2025
19 through 2027 to the Secretary of Housing and
20 Urban Development for a carrying out national
21 media campaign to raise public awareness to help in-
22 dividuals understand their expanded rights under
23 the Fair Housing Act and learn how to report inci-
24 dents of housing discrimination.

1 **SEC. 105. FUNDING TO ADDRESS UNMET NEED.**

2 Title IV of the McKinney-Vento Homeless Assistance
3 Act (42 U.S.C. 11360 et seq.) is amended—

4 (1) by redesignating section 491 (42 U.S.C.
5 11408; relating to rural housing stability grant pro-
6 gram) as section 441;

7 (2) by redesignating section 592 (42 U.S.C.
8 11408a; relating to use of FMHA inventory for
9 transitional housing for homeless persons and for
10 turnkey housing) as section 442; and

11 (3) by adding at the end the following new sub-
12 title:

13 **“Subtitle E—Emergency Funding**
14 **To Address Unmet Need**

15 **“SEC. 451. FUNDING TO ADDRESS UNMET NEEDS.**

16 “(a) DIRECT APPROPRIATIONS.—There is appro-
17 priated out of any money in the Treasury not otherwise
18 appropriated for each of fiscal years 2025 through 2029,
19 \$1,000,000,000, to remain available until expended, for
20 emergency relief grants under this section to address the
21 unmet needs of homeless populations in jurisdictions with
22 the highest need.

23 “(b) FORMULA GRANTS.—

24 “(1) ALLOCATION.—Amounts appropriated
25 under subsection (a) for a fiscal year shall be allo-
26 cated among collaborative applicants that comply

1 with section 402, in accordance with the funding for-
2 mula established under paragraph (2) of this sub-
3 section.

4 “(2) FORMULA.—The Secretary shall, in con-
5 sultation with the United States Interagency Council
6 on Homeless, establish a formula for allocating
7 grant amounts under this section to address the
8 unmet needs of homeless populations in jurisdictions
9 with the highest need, using the best currently avail-
10 able data that targets need based on key structural
11 determinants of homelessness in the geographic area
12 represented by a collaborative applicant, which shall
13 include data providing accurate counts of—

14 “(A) the poverty rate in the geographic
15 area represented by the collaborative applicant;

16 “(B) shortages of affordable housing for
17 low-, very low-, and extremely low-income
18 households in the geographic area represented
19 by the collaborative applicant;

20 “(C) the number of overcrowded housing
21 units in the geographic area represented by the
22 collaborative applicant;

23 “(D) the number of unsheltered homeless
24 individuals and the number of chronically home-
25 less individuals; and

1 “(E) any other factors that the Secretary
2 considers appropriate.

3 The formula shall provide priority to (i) collaborative
4 applicants for which the local governments, within
5 the area served by the applicant, have adopted local
6 policies, such as through zoning and regulation, that
7 leverage the private sector’s participation to provide
8 housing that is reserved and affordable to low-, very
9 low-, and extremely low-income households, as de-
10 fined by the Secretary, for a minimum term of 15
11 years, and (ii) collaborative applicants for which the
12 local governments have adopted policies that de-
13 criminalize homelessness. The Secretary shall estab-
14 lish by regulation the process and manner that local
15 governments will be evaluated. The Secretary shall
16 ensure that local governments are not incentivized or
17 otherwise rewarded for eliminating or undermining
18 the intent of zoning regulations or other regulations
19 or policies that establish fair wages for laborers, en-
20 sure health and safety of buildings for residents and
21 the general public, protect fair housing, establish en-
22 vironmental protections, establish standards for re-
23 siliency, prevent tenant displacement, or any other
24 requirements that the Secretary determines it is in
25 the public interest to preserve.

1 “(3) GRANTS.—For each fiscal year for which
2 amounts are made available under subsection (a),
3 the Secretary shall make a grant to each collabora-
4 tive applicant for which an amount is allocated
5 pursuant to application of the formula established
6 pursuant to paragraph (2) of this subsection in an
7 amount that is equal to the formula amount deter-
8 mined for such collaborative applicant.

9 “(4) TIMING.—The funding formula required
10 under paragraph (2) shall be established by regula-
11 tions issued, after notice and opportunity for public
12 comment, not later than 6 months after the date of
13 enactment of this section.

14 “(c) USE OF GRANTS.—

15 “(1) IN GENERAL.—Subject to paragraphs (2)
16 through (4), a collaborative applicant that receives a
17 grant under this section may use such grant
18 amounts only for eligible activities under section
19 415, 423, or 441(b).

20 “(2) PERMANENT SUPPORTIVE HOUSING RE-
21 QUIREMENT.—

22 “(A) REQUIREMENT.—Except as provided
23 in subparagraph (B), each collaborative appli-
24 cant that receives a grant under this section
25 shall use not less than 75 percent of such grant

1 amount for permanent supportive housing, in-
2 cluding capital costs, rental subsidies, and serv-
3 ices.

4 “(B) EXEMPTION.—The Secretary shall
5 exempt a collaborative applicant from the appli-
6 cability of the requirement under subparagraph
7 (A) if the applicant demonstrates, in accordance
8 with such standards and procedures as the Sec-
9 retary shall establish, that—

10 “(i) chronic homelessness has been
11 functionally eliminated in the geographic
12 area served by the applicant; or

13 “(ii) the permanent supportive hous-
14 ing under development in the geographic
15 area served by the applicant is sufficient to
16 functionally eliminate chronic homelessness
17 once such units are available for occu-
18 pancy.

19 The Secretary shall consider and make a deter-
20 mination regarding each request for an exemp-
21 tion under this subparagraph not later than 60
22 days after receipt of such request.

23 “(3) LIMITATION ON USE FOR ADMINISTRATIVE
24 EXPENSES.—Not more than 5 percent of the total
25 amount of any grant under this section to a collabo-

1 rative applicant may be used for costs of administra-
2 tion.

3 “(4) HOUSING FIRST REQUIREMENT.—The Sec-
4 retary shall ensure that each collaborative applicant
5 that receives a grant under this section is imple-
6 menting, to the extent possible, and will use such
7 grant amounts in accordance with, a Housing First
8 model for assistance for homeless persons.

9 “(d) RENEWAL FUNDING.—Expiring contracts for
10 leasing, rental assistance, or permanent housing shall be
11 treated, for purposes of section 429, as expiring contracts
12 referred to in subsection (a) of such section.

13 “(e) REPORTING TO CONGRESS.—

14 “(1) ANNUAL REPORTS.—Not later than the ex-
15 piration of the 12-month period beginning upon the
16 first allocation of amounts made after the date of
17 the enactment of this Act pursuant to subsection
18 (b)(1), and annually thereafter, the Secretary and
19 the United States Interagency Council on Homeless-
20 ness shall submit a report to the Committees on Fi-
21 nancial Services and Appropriations of the House of
22 Representatives and the Committees on Banking,
23 Housing, and Urban Affairs and Appropriations of
24 the Senate providing detailed information regarding
25 the grants made under this section during the pre-

1 ceding year, the activities funded with such grant
2 amounts, and the impact of such activities on the
3 communities where such activities took place.

4 “(2) COLLECTION OF INFORMATION BY SEC-
5 RETARY.—The Secretary shall require each collabo-
6 rative applicant that receives a grant under this sec-
7 tion to submit such information to the Secretary as
8 may be necessary for the Secretary to comply with
9 the reporting requirement under paragraph (1).

10 **“SEC. 452. OUTREACH FUNDING.**

11 “(a) DIRECT APPROPRIATION.—There is appro-
12 priated out of any money in the Treasury not otherwise
13 appropriated for each of fiscal years 2025 through 2029,
14 \$100,000,000, to remain available until expended, to the
15 Secretary for grants under this section to provide outreach
16 and coordinate services for persons and households who
17 are homeless or formerly homeless.

18 “(b) GRANTS.—

19 “(1) IN GENERAL.—The Secretary shall make
20 grants under this section on a competitive basis only
21 to collaborative applicants who comply with section
22 402.

23 “(2) PRIORITY.—The competition for grants
24 under this section shall provide priority—

1 “(A) to collaborative applicants who sub-
2 mit plans to make innovative and effective use
3 of staff funded with grant amounts pursuant to
4 subsection (c);

5 “(B) to collaborative applicants for which
6 the local governments, within the area served by
7 the applicant, have adopted local policies, such
8 as through zoning and regulation, that leverage
9 the private sector’s participation to provide
10 housing that is reserved and affordable to low-
11 , very low-, and extremely low-income house-
12 holds, as defined by Secretary, for a minimum
13 term of 15 years; and

14 “(C) to collaborative applicants for which
15 the local governments have adopted policies that
16 decriminalize homelessness.

17 The Secretary shall establish by regulation the proc-
18 ess and manner that local governments will be evalu-
19 ated. The Secretary shall ensure that local govern-
20 ments are not incentivized or otherwise rewarded for
21 eliminating or undermining the intent of zoning reg-
22 ulations or other regulations or policies that estab-
23 lish fair wages for laborers, ensure health and safety
24 of buildings for residents and the general public,
25 protect fair housing, establish environmental protec-

1 tions, establish standards for resiliency, prevent ten-
2 ant displacement, or any other requirements that the
3 Secretary determines it is in the public interest to
4 preserve.

5 “(c) USE OF GRANTS.—A collaborative applicant
6 that receives a grant under this section—

7 “(1) may use such grant amounts only for pro-
8 viding case managers, social workers, or other staff
9 who conduct outreach and coordinate services for
10 persons and households who are homeless or for-
11 merly homeless; and

12 “(2) shall not use grant amounts for any law
13 enforcement purposes.

14 “(d) TIMING.—The Secretary shall establish the cri-
15 teria for the competition for grants under this section re-
16 quired under subsection (b) by regulations issued, after
17 notice and opportunity for public comment, not later than
18 6 months after the date of enactment of this section.”.

19 **SEC. 106. HOUSING TRUST FUND.**

20 (a) FUNDING.—

21 (1) ANNUAL FUNDING.—There is appropriated,
22 out of any money in the Treasury not otherwise ap-
23 propriated, for each of fiscal years 2025 through
24 2029, \$1,000,000,000, to remain available until ex-
25 pended, which shall be credited to the Housing

1 Trust Fund established pursuant to section 1338 of
2 the Federal Housing Enterprises Financial Safety
3 and Soundness Act of 1992 (12 U.S.C. 4568) for
4 use under such section.

5 (2) PRIORITY FOR HOUSING THE HOMELESS.—

6 (A) PRIORITY.—During the first 5 fiscal
7 years that amounts are made available under
8 this subsection, the Secretary of Housing and
9 Urban Development shall ensure that priority
10 for occupancy in dwelling units described in
11 subparagraph (B) that become available for oc-
12 cupancy shall be given to persons and house-
13 holds who are homeless (as such term is defined
14 in section 103 of the McKinney-Vento Homeless
15 Assistance Act (42 U.S.C. 11302)).

16 (B) COVERED DWELLING UNITS.—A dwell-
17 ing unit described in this subparagraph is any
18 dwelling unit that—

19 (i) is located in housing that was at
20 any time provided assistance with any
21 amounts from the Housing Trust Fund re-
22 ferred to paragraph (1) that were credited
23 to such Trust Fund by such paragraph; or

1 (ii) is receiving assistance described in
2 paragraph (2) with amounts made avail-
3 able under such paragraph.

4 (b) TENANT RENT CONTRIBUTION.—

5 (1) LIMITATION.—Subparagraph (A) of section
6 1338(c)(7) of the Federal Housing Enterprises Fi-
7 nancial Safety and Soundness Act of 1992 (12
8 U.S.C. 4568(c)(7)(A)) is amended—

9 (A) by striking “except that not less than
10 75 percent” and inserting the following: “except
11 that—

12 “(i) not less than 75 percent”;

13 (B) by adding at the end the following new
14 clause:

15 “(ii) notwithstanding any other provi-
16 sion of law, all rental housing dwelling
17 units shall be subject to legally binding
18 commitments that ensure that the con-
19 tribution toward rent by a family residing
20 in the dwelling unit shall not exceed 30
21 percent of the adjusted income (as such
22 term is defined in section 3(b) of the
23 United States Housing Act of 1937 (42
24 U.S.C. 1437a(b))) of such family; and”.

1 (2) REGULATIONS.—The Secretary of Housing
2 and Urban Development shall issue regulations to
3 implement section 1338(c)(7)(A)(ii) of the Federal
4 Housing Enterprises Financial Safety and Sound-
5 ness Act of 1992, as added by the amendment made
6 by paragraph (1)(B) of this section, not later than
7 the expiration of the 90-day period beginning on the
8 date of the enactment of this Act.

9 **SEC. 107. TECHNICAL ASSISTANCE FUNDS TO HELP STATES**
10 **AND LOCAL ORGANIZATIONS ALIGN HEALTH**
11 **AND HOUSING SYSTEMS.**

12 (a) FUNDING.—There is hereby made available to the
13 Secretary of Housing and Urban Development
14 \$20,000,000, to remain available until expended, for pro-
15 viding technical assistance under section 405 of the
16 McKinney-Vento Homeless Assistance Act (42 U.S.C.
17 11361(b)) to integrate and coordinate assistance provided
18 under the McKinney-Vento Homeless Assistance Act (42
19 U.S.C. 11301 et seq.) with health care funded by Federal
20 programs, in collaboration with the United States Inter-
21 agency Council on Homelessness and the Secretary of
22 Health and Human Services.

23 (b) USE.—In allocating amounts made available by
24 subsection (a), the Secretary shall seek to—

1 (1) assist States and localities in integrating
2 and aligning policies and funding between Medicaid
3 programs, behavioral health providers, and housing
4 providers to create supportive housing opportunities;
5 and

6 (2) engage State Medicaid program directors,
7 Governors, State housing and homelessness agencies,
8 any other relevant State offices, and any relevant
9 local government entities, to assist States in increas-
10 ing use of their Medicaid programs to finance sup-
11 portive services for homeless persons.

12 (c) PRIORITY.—In using amounts made available
13 under this section, the Secretary shall give priority—

14 (1) to use for States and localities having the
15 highest numbers of chronically homeless persons;
16 and

17 (2) to assist localities that have adopted local
18 policies, such as through zoning and regulation, that
19 leverage the private sector's participation to provide
20 and make housing affordable for low-, very low-, and
21 extremely low-income household, as defined by the
22 Secretary, for a minimum of 15 years. The Sec-
23 retary shall establish by regulation the process and
24 manner that local governments will be evaluated.
25 The Secretary shall ensure that local governments

1 are not incentivized or otherwise rewarded for elimi-
2 nating or undermining the intent of zoning regula-
3 tions or other regulations or policies that establish
4 fair wages for laborers, ensure health and safety of
5 buildings for residents and the general public, pro-
6 tect fair housing, establish environmental protec-
7 tions, establish standards for resiliency, prevent ten-
8 ant displacement, or any other requirements that the
9 Secretary determines it is in the public interest to
10 preserve.

11 **SEC. 108. PERMANENT AUTHORIZATION OF APPROPRIA-**
12 **TIONS FOR MCKINNEY-VENTO HOMELESS AS-**
13 **SISTANCE ACT GRANTS.**

14 Section 408 of the McKinney-Vento Homeless Assist-
15 ance Act (42 U.S.C. 11364) is amended to read as follows:

16 **“SEC. 408. AUTHORIZATION OF APPROPRIATIONS.**

17 “There are authorized to be appropriated to carry out
18 this title such sums as may be necessary for each fiscal
19 year.”.

20 **SEC. 109. PERMANENT EXTENSION OF UNITED STATES**
21 **INTERAGENCY COUNCIL ON HOMELESSNESS.**

22 Section 209 of the McKinney-Vento Homeless Assist-
23 ance Act (42 U.S.C. 11319) is hereby repealed.

1 **SEC. 110. ELIGIBILITY OF PRIVATE NONPROFIT ORGANIZA-**
2 **TIONS FOR FUNDING.**

3 Notwithstanding any other provision of law, the Sec-
4 retary of Housing and Urban Development shall provide
5 that private nonprofit organizations (as such term is de-
6 fined in section 401 of the McKinney-Vento Homeless As-
7 sistance Act (42 U.S.C. 11360)) that are eligible entities
8 (as such term is defined in such section 401), including
9 faith-based such organizations that are eligible entities,
10 shall be eligible for assistance made available or author-
11 ized by this Act or by the amendments made by this Act
12 (but not including assistance under section 452 of the
13 McKinney-Vento Homeless Assistance Act, as added by
14 section 602 of this Act), and shall be eligible to be sub-
15 grantees for entities receiving amounts made available or
16 authorized by this Act or by the amendments made by
17 this Act.

18 **SEC. 111. ELIGIBILITY OF FAITH-BASED ORGANIZATIONS.**

19 Notwithstanding any other provision of law, in deter-
20 mining eligibility for assistance made available by this Act
21 or the amendments made by this Act or for which appro-
22 priations are authorized by this Act or the amendments
23 made by this Act, the status of an entity as faith-based
24 or the possibility that an entity may be faith-based may
25 not be a basis for any discrimination against such entity
26 in any manner or for any purpose.

1 **SEC. 112. CONFORMING AMENDMENTS.**

2 The table of sections in section 101(b) of the McKin-
3 ney-Vento Homeless Assistance Act is amended—

4 (1) in the item relating to title II, by striking
5 “INTERAGENCY COUNCIL ON THE HOME-
6 LESS” and inserting “UNITED STATES INTER-
7 AGENCY COUNCIL ON HOMELESSNESS”;

8 (2) by striking the item relating to section 209;

9 (3) in the item relating to section 491, by strik-
10 ing “491” and inserting “441”;

11 (4) in the item relating to section 492, by strik-
12 ing “492” and inserting “442”; and

13 (5) by inserting before the item relating to title
14 V the following:

“Subtitle E—Emergency Funding To Address Unmet Need

“Sec. 451. Funding to address unmet needs.

“Sec. 452. Outreach funding.”.

15 **SEC. 113. FUNDING PRIORITY.**

16 In selecting entities to receive amounts authorized to
17 be appropriated by this title and amounts made available
18 by this title, the Secretary of Housing and Urban Develop-
19 ment shall provide priority to entities serving areas for
20 which the local governments having jurisdiction have
21 adopted policies that decriminalize homelessness.

1 **SEC. 114. OFFSET OF COSTS.**

2 Any costs imposed by this title or the amendments
3 made by this title shall be offset by an equal reduction
4 to the amount held in the Federal Reserve surplus.

5 **TITLE II—CREATING AND PRE-**
6 **SERVING AFFORDABLE, EQUI-**
7 **TABLE, AND ACCESSIBLE**
8 **HOUSING FOR THE 21ST CEN-**
9 **TURY**

10 **SEC. 201. PUBLIC HOUSING INVESTMENTS.**

11 (a) APPROPRIATION.—In addition to amounts other-
12 wise made available, there is appropriated to the Secretary
13 of Housing and Urban Development (in this section re-
14 ferred to as the “Secretary”) for fiscal year 2025, out of
15 any money in the Treasury not otherwise appropriated—

16 (1) \$10,000,000,000, to remain available until
17 September 30, 2033, for the Capital Fund under
18 section 9(d) of the United States Housing Act of
19 1937 (42 U.S.C. 1437g(d)) pursuant to the same
20 formula as in fiscal year 2021, to be made available
21 within 60 days of the date of the enactment of this
22 title;

23 (2) \$53,000,000,000, to remain available until
24 September 30, 2028, for eligible activities under sec-
25 tion 9(d)(1) of the United States Housing Act of
26 1937 (42 U.S.C. 1437g(d)(1)) for priority invest-

1 ments as determined by the Secretary to repair, re-
2 place, or construct properties assisted under such
3 section 9;

4 (3) \$1,200,000,000, to remain available until
5 September 30, 2028, for competitive grants under
6 section 24 of the United States Housing Act of 1937
7 (42 U.S.C. 1437v) (in this section referred to as
8 “section 24”), under the terms and conditions in
9 subsection (b), for transformation, rehabilitation,
10 and replacement housing needs of public and as-
11 sisted housing, and to transform neighborhoods of
12 poverty into functioning, sustainable mixed-income
13 neighborhoods;

14 (4) \$750,000,000, to remain available until
15 September 30, 2033, for the costs to the Secretary
16 of administering and overseeing the implementation
17 of this section and the Public Housing Capital Fund
18 and the section 24 grant program generally, includ-
19 ing information technology, financial reporting, re-
20 search and evaluation, other cross-program costs in
21 support of programs administered by the Secretary
22 in this title, and other costs; and

23 (5) \$50,000,000, to remain available until Sep-
24 tember 30, 2033, to make new awards or increase
25 prior awards to existing technical assistance pro-

1 viders to provide an increase in capacity building
2 and technical assistance available to entities eligible
3 for funding for activities or projects consistent with
4 this section.

5 (b) TERMS AND CONDITIONS FOR SECTION 24
6 GRANTS.—Grants awarded under subsection (a)(3) shall
7 be subject to terms and conditions determined by the Sec-
8 retary, which shall include the following:

9 (1) USE.—Grant funds may be used for resi-
10 dent and community services, community develop-
11 ment and revitalization, and affordable housing
12 needs in the community.

13 (2) APPLICANTS.—Eligible recipients of grants
14 shall include lead applicants and joint applicants, as
15 follows:

16 (A) LEAD APPLICANTS.—A lead applicant
17 shall be a local government, a public housing
18 agency, or an owner of an assisted housing
19 property.

20 (B) JOINT APPLICANTS.—A nonprofit or-
21 ganization or a for-profit developer may apply
22 jointly as a joint applicant with such public en-
23 tities specified in subparagraph (A). A local
24 government must be a joint applicant with an

1 owner of an assisted housing property specified
2 in subparagraph (A).

3 (3) PERIOD OF AFFORDABILITY.—Grantees
4 shall commit to a period of affordability determined
5 by the Secretary of not fewer than 20 years, but the
6 Secretary may specify a period of affordability that
7 is fewer than 20 years with respect to homeowner-
8 ship units developed with section 24 grants.

9 (4) ENVIRONMENTAL REVIEW.—For purposes
10 of environmental review, a grantee shall be treated
11 as a public housing agency under section 26 of the
12 United States Housing Act of 1937 (42 U.S.C.
13 1437x).

14 (5) LOW-INCOME AND AFFORDABLE HOUS-
15 ING.—Amounts made available under this section
16 shall be used for low-income housing (as such term
17 is defined under section 3(b) of the United States
18 Housing Act of 1937 (42 U.S.C. 1437a(b))), HUD-
19 assisted housing, and affordable housing, which shall
20 be housing for which the owner of the project shall
21 record an affordability use restriction approved by
22 the Secretary for households earning up to 120 per-
23 cent of the area median income and is subject to the
24 period of affordability under paragraph (3) of this
25 subsection.

1 (c) OTHER TERMS AND CONDITIONS.—Grants
2 awarded under this section shall be subject to the fol-
3 lowing terms and conditions:

4 (1) LIMITATION.—Amounts provided pursuant
5 to this section may not be used for operating costs
6 or rental assistance.

7 (2) DEVELOPMENT OF NEW UNITS.—Paragraph
8 (3) of section 9(g) of the United States Housing Act
9 of 1937 (42 U.S.C. 1437g(g)(3)) shall not apply to
10 new funds made available under this section.

11 (3) HEALTH AND SAFETY.—Amounts made
12 available under this section shall be used to address
13 health, safety, and environmental hazards, including
14 lead, fire, carbon monoxide, mold, asbestos, radon,
15 pest infestation, and other hazards as defined by the
16 Secretary.

17 (4) ENERGY EFFICIENCY AND RESILIENCE.—
18 Amounts made available under this section shall ad-
19 vance improvements to energy and water efficiency
20 or climate and disaster resilience in housing assisted
21 under this section.

22 (5) RECAPTURE.—If the Secretary recaptures
23 funding allocated by formula from a public housing
24 agency under subsection (a)(1), such recaptured
25 amounts shall be added to the amounts available

1 under subsection (a)(2), and shall be obligated by
2 the Secretary prior to the expiration of such funds.

3 (6) SUPPLEMENTATION OF FUNDS.—The Sec-
4 retary shall ensure that amounts provided pursuant
5 to this section shall serve to supplement and not
6 supplant other amounts generated by a recipient of
7 such amounts or amounts provided by other Federal,
8 State, or local sources.

9 (d) IMPLEMENTATION.—The Secretary shall have au-
10 thority to issue such regulations or notices, or other guid-
11 ance, forms, instructions, and publications to carry out the
12 programs, projects, or activities authorized under this sec-
13 tion to ensure that such programs, projects, or activities
14 are completed in a timely and effective manner.

15 **SEC. 202. INVESTMENTS IN AFFORDABLE AND ACCESSIBLE**
16 **HOUSING PRODUCTION.**

17 (a) APPROPRIATION.—In addition to amounts other-
18 wise made available, there is appropriated to the Secretary
19 of Housing and Urban Development (in this section re-
20 ferred to as the “Secretary”) for fiscal year 2025, out of
21 any money in the Treasury not otherwise appropriated—

22 (1) \$9,925,000,000, to remain available until
23 September 30, 2028, for activities and assistance for
24 the HOME Investment Partnerships Program (in
25 this section referred to as the “HOME program”),

1 as authorized under sections 241 through 242, 244
2 through 253, 255 through 256, and 281 through
3 290 of the Cranston-Gonzalez National Affordable
4 Housing Act (42 U.S.C. 12741–12742, 42 U.S.C.
5 12744–12753, 42 U.S.C. 12755–12756, 42 U.S.C.
6 12831–12840) (in this section referred to as
7 “NAHA”), subject to the terms and conditions para-
8 graph (1)(A) of subsection (b);

9 (2) \$14,925,000,000, to remain available until
10 September 30, 2028, for activities and assistance for
11 the HOME Investment Partnerships Program, as
12 authorized under sections 241 through 242, 244
13 through 253, 255 through 256, and 281 through
14 290 of the Cranston-Gonzalez National Affordable
15 Housing Act (42 U.S.C. 12741–12742, 42 U.S.C.
16 12744–12753, 42 U.S.C. 12755–12756, 42 U.S.C.
17 12831–12840), subject to the terms and conditions
18 in paragraphs (1)(B) and (2) of subsection (b);

19 (3) \$50,000,000, to remain available until Sep-
20 tember 30, 2033, to make new awards or increase
21 prior awards to existing technical assistance pro-
22 viders to provide an increase in capacity building
23 and technical assistance available to any grantees
24 implementing activities or projects consistent with
25 this section; and

1 (4) \$100,000,000, to remain available until
2 September 30, 2033, for the costs to the Secretary
3 of administering and overseeing the implementation
4 of this section and the HOME and Housing Trust
5 Fund programs generally, including information
6 technology, financial reporting, research and evalua-
7 tions, and other cross-program costs in support of
8 programs administered by the Secretary in this title,
9 and other costs.

10 (b) TERMS AND CONDITIONS.—

11 (1) FORMULAS.—

12 (A) The Secretary shall allocate amounts
13 made available under subsection (a)(1) pursu-
14 ant to section 217 of NAHA (42 U.S.C. 12747)
15 to grantees that received allocations pursuant
16 to that same formula in fiscal year 2023 and
17 shall make such allocations within 60 days of
18 the enactment of this title.

19 (B) The Secretary shall allocate amounts
20 made available under subsection (a)(2) pursu-
21 ant to the formula specified in section
22 1338(c)(3) of the Federal Housing Enterprises
23 Financial Safety and Soundness Act of 1992
24 (12 U.S.C. 4568(c)(3)) to grantees that re-
25 ceived Housing Trust Fund allocations pursu-

1 ant to that same formula in fiscal year 2023
2 and shall make such allocations within 60 days
3 of the date of the enactment of this title.

4 (2) ELIGIBLE ACTIVITIES.—Other than as pro-
5 vided in paragraph (5) of this subsection, funds
6 made available under subsection (a)(2) may only be
7 used for eligible activities described in subpara-
8 graphs (A) through (B)(i) of section 1338(c)(7) of
9 the Federal Housing Enterprises Financial Safety
10 and Soundness Act of 1992 (12 U.S.C. 4568(c)(7)),
11 except that not more than 10 percent of funds made
12 available may be used for activities under such sub-
13 paragraph (B)(i).

14 (3) FUNDING RESTRICTIONS.—The commit-
15 ment requirements in section 218(g) (42 U.S.C.
16 12748(g)) of NAHA, the matching requirements in
17 section 220 (42 U.S.C. 12750) of NAHA, and the
18 set-aside for housing developed, sponsored, or owned
19 by community housing development organizations re-
20 quired in section 231 of NAHA (42 U.S.C. 12771)
21 shall not apply for amounts made available under
22 this section.

23 (4) REALLOCATION.—For funds provided under
24 paragraphs (1) and (2) of subsection (a), the Sec-
25 retary may recapture certain amounts remaining

1 available to a grantee under this section or amounts
2 declined by a grantee, and reallocate such amounts
3 to other grantees under that paragraph to ensure
4 fund expenditure, geographic diversity, and avail-
5 ability of funding to communities within the State
6 from which the funds have been recaptured.

7 (5) ADMINISTRATION.—Notwithstanding sub-
8 sections (c) and (d)(1) of section 212 of NAHA (42
9 U.S.C. 12742), grantees may use not more than 15
10 percent of their allocations under this section for ad-
11 ministrative and planning costs.

12 (c) IMPLEMENTATION.—The Secretary shall have au-
13 thority to issue such regulations, notices, or other guid-
14 ance, forms, instructions, and publications to carry out the
15 programs, projects, or activities authorized under this sec-
16 tion to ensure that such programs, projects, or activities
17 are completed in a timely and effective manner.

18 **SEC. 203. HOUSING INVESTMENT FUND.**

19 (a) APPROPRIATION.—In addition to amounts other-
20 wise available, there is appropriated for fiscal year 2025,
21 out of any money in the Treasury not otherwise appro-
22 priated, to remain available until September 30, 2028—

23 (1) \$740,000,000 to the Department of the
24 Treasury to establish the Housing Investment Fund
25 established by this section within the Community

1 Development Financial Institutions Fund (in this
2 section referred to as the “CDFI Fund”) to make
3 grants to increase investment in the development,
4 preservation, rehabilitation, financing, or purchase
5 of affordable housing primarily for low-, very-low,
6 and extremely low-income families who are renters,
7 and for homeowners with incomes up to 120 percent
8 of the area median income, and for economic devel-
9 opment and community facilities related to such
10 housing and to further fair housing; and

11 (2) \$10,000,000 for the costs to the CDFI
12 Fund of administering and overseeing the implemen-
13 tation of this section, including information tech-
14 nology, financial reporting, research and evaluations,
15 and other costs.

16 (b) ELIGIBLE GRANTEES.—A grant under this sec-
17 tion may be made, pursuant to such requirements as the
18 CDFI Fund shall establish, only to—

19 (1) a CDFI Fund certified community develop-
20 ment financial institution, as such term is defined in
21 section 103 of the Riegle Community Development
22 and Regulatory Improvement Act of 1994 (12
23 U.S.C. 4702);

24 (2) a nonprofit organization having as one of its
25 principal purposes the creation, development, or

1 preservation of affordable housing, including a sub-
2 sidiary of a public housing authority; or

3 (3) a consortium comprised of certified commu-
4 nity development financial institutions, eligible non-
5 profit housing organizations, or a combination of
6 both.

7 (c) ELIGIBLE USES.—Eligible uses for grant
8 amounts awarded from the Housing Investment Fund
9 pursuant to this section shall—

10 (1) be reasonably expected to result in eligible
11 affordable housing activities that support or sustain
12 affordable housing funded by a grant under this sec-
13 tion and capital from other public and private
14 sources; and

15 (2) include activities—

16 (A) to provide loan loss reserves;

17 (B) to capitalize an acquisition fund to ac-
18 quire residential, industrial, or commercial
19 property and land for the purpose of the preser-
20 vation, development, or rehabilitation of afford-
21 able housing, including to support the creation,
22 preservation, or rehabilitation of resident-owned
23 manufactured housing communities;

24 (C) to capitalize an affordable housing
25 fund, for development, preservation, rehabilita-

tion, or financing of affordable housing and economic development activities, including community facilities, if part of a mixed-use project, or activities described in this paragraph related to transit-oriented development, which may also be designated as a focus of such a fund;

(D) to capitalize an affordable housing mortgage fund, to facilitate the origination of mortgages to buyers that may experience significant barriers to accessing affordable mortgage credit, including mortgages having low original principal obligations;

(E) for risk-sharing loans;

(F) to provide loan guarantees; and

(G) to fund rental housing operations.

(d) IMPLEMENTATION.—The CDFI Fund shall have the authority to issue such regulations, notice, or other guidance, forms, instructions, and publications to carry out the programs, projects, or activities authorized under this section to ensure that such programs, projects, or activities are completed in a timely and effective manner.

SEC. 204. SECTION 811 SUPPORTIVE HOUSING FOR PEOPLE WITH DISABILITIES.

(a) APPROPRIATION.—In addition to amounts otherwise available, there is appropriated to the Secretary of

1 Housing and Urban Development (in this section referred
2 to as the “Secretary”) for fiscal year 2025, out of any
3 money in the Treasury not otherwise appropriated—

4 (1) \$450,000,000 for capital advances, includ-
5 ing amendments to capital advance contracts, for
6 supportive housing for persons with disabilities, as
7 authorized by section 811(b)(2) of the Cranston-
8 Gonzalez National Affordable Housing Act (42
9 U.S.C. 8013(b)(2)) (in this section referred to as the
10 “Act”), and subject to subsections (a) through
11 (h)(4), (h)(6) through (i)(1)(C), and (i)(2) through
12 (m) of such section 811 (42 U.S.C. 8013(a)–42
13 U.S.C. 8013(h)(4), 42 U.S.C. 8013(h)(6)–42 U.S.C.
14 8013(i)(1)(C), 42 U.S.C. 8013(i)(2)–42 U.S.C.
15 8013(m)), and for project rental assistance for sup-
16 portive housing for persons with disabilities under
17 section 811(d)(2) of the Act and for project assist-
18 ance contracts pursuant to section 202(h) of the
19 Housing Act of 1959 (Public Law 86–372; 73 Stat.
20 667), for project rental assistance to State housing
21 finance agencies and other appropriate entities as
22 authorized under section 811(b)(3) of the Act, for
23 State housing finance agencies;

24 (2) \$7,500,000 for providing technical assist-
25 ance to support State-level efforts to integrate hous-

1 ing assistance and voluntary supportive services for
2 residents of housing receiving such assistance, which
3 funding may also be used to provide technical assist-
4 ance to applicants and potential applicants to under-
5 stand program requirements and develop effective
6 applications, and the Secretary may use amounts
7 made available under this paragraph to increase
8 prior awards to existing technical assistance pro-
9 viders to provide an immediate increase in capacity
10 building and technical assistance; and

11 (3) \$42,500,000 for the costs to the Secretary
12 of administering and overseeing the implementation
13 of this section and the Supportive Housing for Per-
14 sons with Disabilities program generally, including
15 information technology, financial reporting, research
16 and evaluations, other cross-program costs in sup-
17 port of programs administered by the Secretary in
18 this title, and other costs.

19 Amounts appropriated by this section shall remain avail-
20 able until September 30, 2033.

21 (b) LIMITATIONS ON COSTS.—When awarding grants
22 under paragraph (1) of subsection (a), the Secretary shall
23 establish and assess reasonable development cost limita-
24 tions by market area for various types and sizes of sup-
25 portive housing for persons with disabilities. The Sec-

1 retary shall not count owner or sponsor contributions of
2 other funding or assistance against the overall cost of a
3 project.

4 (c) OCCUPANCY STANDARDS.—The owner or sponsor
5 of housing assisted with funds provided under this section
6 may, with the approval of the Secretary, limit occupancy
7 with the housing to persons with disabilities who can ben-
8 efit from the supportive services offered in connection with
9 the housing.

10 (d) IMPLEMENTATION.—The Secretary shall have au-
11 thority to issue such regulations, notices, or other guid-
12 ance, forms, instructions, and publications to carry out the
13 programs, projects, or activities authorized under this sec-
14 tion to ensure that such programs, projects, or activities
15 are completed in a timely and effective manner.

16 **SEC. 205. SECTION 202 SUPPORTIVE HOUSING FOR THE EL-**
17 **DERLY PROGRAM.**

18 (a) APPROPRIATION.—In addition to amounts other-
19 wise available, there is appropriated to the Secretary of
20 Housing and Urban Development (in this section referred
21 to as the “Secretary”) for fiscal year 2025, out of any
22 money in the Treasury not otherwise appropriated—

23 (1) \$450,000,000 for the Supportive Housing
24 for the Elderly Program authorized under section
25 202 of the Housing Act of 1959, and subject to sub-

1 sections (a) through (g), (h)(2) through (h)(5), and
2 (i) through (m) of such section 202 (12 U.S.C.
3 1701q(a)–12 U.S.C. 1701q(g), 12 U.S.C.
4 1701q(h)(2)–12 U.S.C. 1701q(h)(5), 12 U.S.C.
5 1701q(i)–12 U.S.C. 1701q(m)) (in this section re-
6 ferred to as the “Act”), which shall be used—

7 (A) for capital advance awards in accord-
8 ance with section 202(c)(1) of the Act to recipi-
9 ents that are eligible under the Act;

10 (B) for new section 8 project-based rental
11 assistance contracts under section 8(b) of the
12 United States Housing Act of 1937 Act (42
13 U.S.C. 1437f(b)), subject to subsection (c) of
14 this section, with the Secretary setting the
15 terms of such project-based rental assistance
16 contracts, including the duration and provisions
17 regarding rent setting and rent adjustment, to
18 support the capital advance projects funded
19 under this section; and

20 (C) for service coordinators;

21 (2) \$7,500,000, to provide technical assistance
22 to support State-level efforts to improve the design
23 and delivery of voluntary supportive services for resi-
24 dents of any housing assisted under the Act and
25 other housing supporting low-income older adults, in

1 order to support residents to age-in-place and avoid
2 institutional care, as well as to assist applicants and
3 potential applicants with project-specific design, and
4 the Secretary may use amounts made available
5 under this paragraph to increase prior awards to ex-
6 isting technical assistance providers to provide an
7 immediate increase in capacity building and tech-
8 nical assistance; and

9 (3) \$42,500,000 for the costs to the Secretary
10 of administering and overseeing the implementation
11 of this section and the Supportive Housing for the
12 Elderly program generally, including information
13 technology, financial reporting, research and evalua-
14 tion, other cross-program costs in support of pro-
15 grams administered by the Secretary in this title,
16 and other costs.

17 Amounts appropriated by this section shall remain avail-
18 able until September 30, 2033.

19 (b) LIMITATION ON COSTS.—When awarding grants
20 under paragraph (1) of subsection (a), the Secretary shall
21 establish and assess reasonable development cost limita-
22 tions by market area for various types and sizes of sup-
23 portive housing for the elderly. The Secretary shall not
24 count owner or sponsor contributions of other funding or
25 assistance against the overall cost of a project.

1 (c) IMPLEMENTATION.—The Secretary shall have au-
2 thority to issue such regulations, notices, or other guid-
3 ance, forms, instructions, and publications to carry out the
4 programs, projects, or activities authorized under this sec-
5 tion to ensure that such programs, projects, or activities
6 are completed in a timely and effective manner.

7 **SEC. 206. IMPROVING ENERGY EFFICIENCY OR WATER EF-**
8 **FICIENCY OR CLIMATE RESILIENCE OF AF-**
9 **FORDABLE HOUSING.**

10 (a) APPROPRIATION.—In addition to amounts other-
11 wise available, there is appropriated to the Secretary of
12 Housing and Urban Development (in this section referred
13 to as the “Secretary”) for fiscal year 2025, out of any
14 money in the Treasury not otherwise appropriated—

15 (1) \$1,770,000,000, to remain available until
16 September 30, 2030, for the cost of providing direct
17 loans, including the costs of modifying such loans,
18 and for grants, as provided for and subject to terms
19 and conditions in subsection (b), including to sub-
20 sidize gross obligations for the principal amount of
21 direct loans, not to exceed \$4,000,000,000, to fund
22 projects that improve the energy or water efficiency,
23 indoor air quality and sustainability improvements,
24 implement low-emission technologies, materials, or
25 processes, including zero-emission electricity genera-

1 tion, energy storage, or building electrification, elec-
2 tric car charging station installations, or address cli-
3 mate resilience of multifamily properties;

4 (2) \$25,000,000, to remain available until Sep-
5 tember 30, 2032, for the costs to the Secretary of
6 administering and overseeing the implementation of
7 this section, including information technology, finan-
8 cial reporting, research and evaluation, other cross-
9 program costs in support of programs administered
10 by the Secretary in this title, and other costs;

11 (3) \$120,000,000, to remain available until
12 September 30, 2031, for expenses of contracts ad-
13 ministered by the Secretary, including to carry out
14 property climate risk, energy, or water assessments,
15 due diligence, and underwriting functions for such
16 grant and direct loan program; and

17 (4) \$85,000,000, to remain available until Sep-
18 tember 30, 2030, for energy and water
19 benchmarking of properties eligible to receive grants
20 or loans under this section, regardless of whether
21 they actually received such grants, along with associ-
22 ated data analysis and evaluation at the property
23 and portfolio level, including the development of in-
24 formation technology systems necessary for the col-
25 lection, evaluation, and analysis of such data.

1 (b) LOAN AND GRANT TERMS AND CONDITIONS.—

2 Amounts made available under this section shall be for
3 direct loans, grants, and direct loans that can be converted
4 to grants to eligible recipients that agree to an extended
5 period of affordability for the property.

6 (c) DEFINITIONS.—As used in this section—

7 (1) the term “eligible recipient” means any
8 owner or sponsor of an eligible property; and

9 (2) the term “eligible property” means a prop-
10 erty receiving project-based assistance pursuant to—

11 (A) section 202 of the Housing Act of
12 1959 (12 U.S.C. 1701q);

13 (B) section 811 of the Cranston-Gonzalez
14 National Affordable Housing Act (42 U.S.C.
15 8013); or

16 (C) section 8(b) of the United States
17 Housing Act of 1937 (42 U.S.C. 1437f(b)).

18 (d) IMPLEMENTATION.—The Secretary shall have au-
19 thority to issue such regulations, notices, or other guid-
20 ance, forms, instructions, and publications to carry out the
21 programs, projects, or activities authorized under this sec-
22 tion to ensure that such programs, projects, or activities
23 are completed in a timely and effective manner.

1 **SEC. 207. REVITALIZATION OF DISTRESSED MULTIFAMILY**
2 **PROPERTIES.**

3 (a) APPROPRIATION.—In addition to amounts other-
4 wise available, there is appropriated to the Secretary of
5 Housing and Urban Development (in this section referred
6 to as the “Secretary”) for fiscal year 2025, out of any
7 money in the Treasury not otherwise appropriated—

8 (1) \$1,550,000,000 for providing direct loans,
9 which may be forgivable, to owners of distressed
10 properties for the purpose of making necessary phys-
11 ical improvements, including to subsidize gross obli-
12 gations for the principal amount of direct loans not
13 to exceed \$6,000,000,000, subject to the terms and
14 conditions in subsection (b); and

15 (2) \$50,000,000 for the costs to the Secretary
16 of administering and overseeing the implementation
17 of this section and the Office of Housing programs
18 generally, including information technology, financial
19 reporting, research and evaluations, other cross-pro-
20 gram costs in support of programs administered by
21 the Secretary in this title, and other costs.

22 Amounts appropriated by this section shall remain avail-
23 able until September 30, 2031.

24 (b) LOAN TERMS AND CONDITIONS.—

25 (1) ELIGIBILITY.—Owners or sponsors of multi-
26 family housing projects who meet each of the fol-

1 lowing requirements shall be eligible for loan assist-
2 ance under this section:

3 (A) The multifamily housing project, in-
4 cluding any project from which assistance has
5 been approved to be transferred has deficiencies
6 that cause the project to be at risk of physical
7 obsolescence or economic non-viability.

8 (B) The actual rents received by the owner
9 or sponsor of the distressed property would not
10 adequately sustain the debt needed to make
11 necessary physical improvements.

12 (C) The owner or sponsor meets any such
13 additional eligibility criteria as the Secretary
14 determines to be appropriate, considering fac-
15 tors that contributed to the project's defi-
16 ciencies.

17 (2) USE OF LOAN FUNDS.—Each recipient of
18 loan assistance under this section may only use such
19 loan assistance to make necessary physical improve-
20 ments.

21 (3) LOAN AVAILABILITY.—The Secretary shall
22 only provide loan assistance to an owner or sponsor
23 of a multifamily housing project when such assist-
24 ance, considered with other financial resources avail-

1 able to the owner or sponsor, is needed to make the
2 necessary physical improvements.

3 (4) INTEREST RATES AND LENGTH.—Loans
4 provided under this section shall bear interest at 1
5 percent, and at origination shall have a repayment
6 period coterminous with the affordability period es-
7 tablished under paragraph (6), with the frequency
8 and amount of repayments to be determined by re-
9 quirements established by the Secretary.

10 (5) LOAN MODIFICATIONS OR FORGIVENESS.—
11 With respect to loans provided under this section,
12 the Secretary may take any of the following actions
13 if the Secretary determines that doing so will pre-
14 serve affordability of the project:

15 (A) Waive any due on sale or due on refi-
16 nancing restriction.

17 (B) Consent to the terms of new debt to
18 which the loans may be subordinate, even if
19 such new debt would impact the repayment of
20 the loans.

21 (C) Extend the term of the loan.

22 (D) Forgive the loan in whole or in part.

23 (6) EXTENDED AFFORDABILITY PERIOD.—Each
24 recipient of loan assistance under this section shall
25 agree to an extended affordability period for the

1 project that is subject to the loan by extending any
2 existing affordable housing use agreements for an
3 additional 30 years or, if the project is not currently
4 subject to a use agreement establishing affordability
5 requirements, by establishing a use agreement for
6 30 years.

7 (7) MATCHING CONTRIBUTION.—Each recipient
8 of loan assistance under this section shall secure at
9 least 20 percent of the total cost needed to make the
10 necessary physical improvements from non-Federal
11 sources, except in cases where the Secretary deter-
12 mines that a lack of financial resources qualifies a
13 loan recipient for—

14 (A) a reduced contribution below 20 per-
15 cent; or

16 (B) an exemption to the matching con-
17 tribution requirement.

18 (8) ADDITIONAL LOAN CONDITIONS.—The Sec-
19 retary may establish additional conditions for loan
20 eligibility provided under this section as the Sec-
21 retary determines to be appropriate.

22 (9) PROPERTIES INSURED BY THE SEC-
23 RETARY.—In the case of any property with respect
24 to which assistance is provided under this section
25 that has a mortgage insured by the Secretary, the

1 Secretary may use funds available under this section
2 as necessary to pay for the costs of modifying such
3 loan.

4 (c) DEFINITIONS.—As used in this section—

5 (1) the term “multifamily housing project”
6 means a project consisting of five or more dwelling
7 units assisted or approved to receive a transfer of
8 assistance, insured, or with a loan held by the Sec-
9 retary or a State or State agency in part or in whole
10 pursuant to—

11 (A) section 8 of the United States Housing
12 Act of 1937 (42 U.S.C. 1437f), not including
13 subsection (o)(13) of such section;

14 (B) section 202 of the Housing Act of
15 1959 (12 U.S.C. 1701q), as amended by section
16 801 of the Cranston-Gonzalez National Afford-
17 able Housing Act;

18 (C) section 202 of the Housing Act of
19 1959 (former 12 U.S.C. 1701q), as such section
20 existed before the enactment of the Cranston-
21 Gonzalez National Affordable Housing Act;

22 (D) section 811 of the Cranston-Gonzalez
23 National Affordable Housing Act (42 U.S.C.
24 8013); or

1 (E) section 236 of the National Housing
2 Act (12 U.S.C. 1715z-1); and

3 (2) the term “necessary physical improve-
4 ments” means new construction or capital improve-
5 ments to an existing multifamily housing project
6 that the Secretary determines are necessary to ad-
7 dress the deficiencies or that rise to such a level that
8 delaying physical improvements to the project would
9 be detrimental to the longevity of the project as suit-
10 able housing for occupancy.

11 (d) IMPLEMENTATION.—The Secretary shall have the
12 authority to issue such regulations, notices, or other guid-
13 ance, forms, instructions, and publications to carry out the
14 programs, projects, or activities authorized under this sec-
15 tion to ensure that such programs, projects, or activities
16 are completed in a timely and effective manner.

17 **SEC. 208. INVESTMENTS IN RURAL RENTAL HOUSING.**

18 (a) APPROPRIATION.—In addition to amounts other-
19 wise available, there is appropriated to the Rural Housing
20 Service of the Department of Agriculture for fiscal year
21 2025, out of any money in the Treasury not otherwise ap-
22 propriated—

23 (1) \$1,800,000,000, to remain available until
24 September 30, 2031, for the Administrator of the
25 Rural Housing Service for making loans and grants

1 for new construction, improvements to energy and
2 water efficiency or climate resilience, the removal of
3 health and safety hazards, and the preservation and
4 revitalization of housing for other purposes described
5 under section 514 of the Housing Act of 1949 (42
6 U.S.C. 1484), subsections (a)(1) through (a)(2),
7 (b)(1) through (b)(3), (b)(5) through (aa)(2)(A),
8 and (aa)(4) of section 515 of such Act (42 U.S.C.
9 1485(a)(1)–42 U.S.C. 1485(a)(2), 42 U.S.C.
10 1485(b)(1)–(b)(3), 42 U.S.C. 1485(b)(5)–42 U.S.C.
11 1485(aa)(2)(A), 42 U.S.C. 1485(aa)(4)), and 516 of
12 such act (42 U.S.C. 1486), subject to the terms and
13 conditions in subsection (b);

14 (2) \$100,000,000, to remain available until
15 September 30, 2031, to provide continued assistance
16 pursuant to section 3203 of the American Rescue
17 Plan Act of 2021; and

18 (3) \$100,000,000, to remain available until
19 September 30, 2032, for the costs to the Rural
20 Housing Service of the Department of Agriculture of
21 administering and overseeing the implementation of
22 this section, including information technology, finan-
23 cial reporting, research and evaluations, other cross-
24 program costs in support of programs administered
25 by the Secretary in this title, and other costs.

1 (b) PRESERVATION AND REVITALIZATION TERMS
2 AND CONDITIONS.—

3 (1) LOANS AND GRANTS AND OTHER ASSIST-
4 ANCE.—The Administrator of the Rural Housing
5 Service of the Department of Agriculture shall pro-
6 vide direct loans and grants, including the cost of
7 modifying loans, to restructure existing Department
8 of Agriculture multi-family housing loans expressly
9 for the purposes of ensuring the project has suffi-
10 cient resources to preserve the project for the pur-
11 pose of providing safe and affordable housing for
12 low-income residents and farm laborers, including—

13 (A) reducing or eliminating interest;

14 (B) deferring loan payments;

15 (C) subordinating, reducing, or re-amor-
16 tizing loan debt; and

17 (D) providing other financial assistance,
18 including advances, payments, and incentives
19 (including the ability of owners to obtain rea-
20 sonable returns on investment) required by the
21 Secretary, including such assistance to non-
22 profit entities and public housing authorities.

23 (2) RESTRICTIVE USE AGREEMENT.—The Ad-
24 ministrator of the Rural Housing Service of the De-
25 partment of Agriculture shall as part of the preser-

1 vation and revitalization agreement obtain a restric-
2 tive use agreement consistent with the terms of the
3 restructuring.

4 (c) IMPLEMENTATION.—The Administrator of the
5 Rural Housing Service of the Department of Agriculture
6 shall have authority to issue such regulations, notices, or
7 other guidance, forms, instructions, and publications to
8 carry out the programs, projects, or activities authorized
9 under this section to ensure that such programs, projects,
10 or activities are completed in a timely and effective man-
11 ner.

12 **SEC. 209. HOUSING VOUCHERS.**

13 (a) APPROPRIATION.—In addition to amounts other-
14 wise available, there is appropriated to the Secretary of
15 Housing and Urban Development (in this section referred
16 to as the “Secretary”) for fiscal year 2025, out of any
17 money in the Treasury not otherwise appropriated—

18 (1) \$15,000,000,000, to remain available until
19 September 30, 2031, for—

20 (A) incremental tenant-based rental assist-
21 ance for extremely low-income families under
22 section 8(o) of the United States Housing Act
23 of 1937 (42 U.S.C. 1437f(o));

24 (B) renewals of such tenant-based rental
25 assistance; and

1 (C) fees for the costs of administering ten-
2 ant-based rental assistance and other expenses
3 related to the utilization of voucher assistance
4 under subparagraph (A), which may include the
5 cost of facilitating the use of voucher assistance
6 provided under paragraph (5);

7 (2) \$7,100,000,000, to remain available until
8 September 30, 2031, for—

9 (A) incremental tenant-based rental assist-
10 ance under section 8(o) of the United States
11 Housing Act of 1937 (42 U.S.C. 1437f(o)) for
12 households experiencing or at risk of homeless-
13 ness, survivors of domestic violence, dating vio-
14 lence, sexual assault, and stalking, and sur-
15 vivors of trafficking;

16 (B) renewals of such tenant-based rental
17 assistance; and

18 (C) fees for the costs of administering ten-
19 ant-based rental assistance and other expenses
20 related to the utilization of voucher assistance
21 under subparagraph (A), which may include the
22 cost of facilitating the use of voucher assistance
23 provided under paragraph (5);

24 (3) \$1,000,000,000, to remain available until
25 September 30, 2033, for—

1 (A) tenant protection vouchers for reloca-
2 tion and replacement of public housing units
3 demolished or disposed as part of a public hous-
4 ing preservation or project-based replacement
5 transaction using funds made available under
6 this title;

7 (B) renewals of such tenant-based rental
8 assistance; and

9 (C) fees for the costs of administering ten-
10 ant-based rental assistance and other expenses
11 related to the utilization of voucher assistance
12 under subparagraph (A), which may include the
13 cost of facilitating the use of voucher assistance
14 provided under paragraph (5);

15 (4) \$300,000,000, to remain available until
16 September 30, 2033, for competitive grants, subject
17 to terms and conditions determined by the Sec-
18 retary, to public housing agencies for mobility-re-
19 lated services for voucher families, including families
20 with children, and service coordination;

21 (5) \$230,000,000, to remain available until
22 September 30, 2033, for eligible expenses to facili-
23 tate the use of voucher assistance under this section
24 and for other voucher assistance under section 8(o)
25 of the United States Housing Act of 1937, as deter-

1 mined by the Secretary, in addition to amounts oth-
2 erwise available for such expenses, including prop-
3 erty owner outreach and retention activities such as
4 incentive payments, security deposit payments and
5 loss reserves, landlord liaisons, and other uses of
6 funds designed primarily—

7 (A) to recruit owners of dwelling units,
8 particularly dwelling units in census tracts with
9 a poverty rate of less than 20 percent, to enter
10 into housing assistance payment contracts; and

11 (B) to encourage owners that enter into
12 housing assistance payment contracts as de-
13 scribed in subparagraph (A) to continue to
14 lease their dwelling units to tenants assisted
15 under section 8(o) of the United States Hous-
16 ing Act of 1937;

17 (6) \$300,000,000, to remain available until
18 September 30, 2033, for the costs to the Secretary
19 of administering and overseeing the implementation
20 of this section and the Housing Choice Voucher pro-
21 gram generally, including information technology, fi-
22 nancial reporting, research and evaluations, other
23 cross-program costs in support of programs adminis-
24 tered by the Secretary in this title, and other costs;
25 and

1 (7) \$70,000,000, to remain available until Sep-
2 tember 30, 2033, for making new awards or increas-
3 ing prior awards to existing technical assistance pro-
4 viders to provide an increase in capacity building
5 and technical assistance available to public housing
6 agencies.

7 (b) TERMS AND CONDITIONS.—

8 (1) ALLOCATION.—The Secretary shall allocate
9 initial incremental assistance provided for rental as-
10 sistance under subsection (a)(1) and (2) in each fis-
11 cal year commencing in 2025 and ending in 2028 in
12 accordance with a formula or formulas that include
13 measures of severe housing need among extremely
14 low-income renters and public housing agency capac-
15 ity, and ensures geographic diversity among public
16 housing agencies administering the Housing Choice
17 Voucher program.

18 (2) ELECTION TO ADMINISTER.—The Secretary
19 shall establish a procedure for public housing agen-
20 cies to accept or decline the incremental vouchers
21 made available under this section.

22 (3) FAILURE TO USE VOUCHERS PROMPTLY.—
23 If a public housing agency fails to lease the author-
24 ized vouchers it has received under this subsection
25 on behalf of eligible families within a reasonable pe-

1 riod of time, the Secretary may offset the agency's
2 voucher renewal allocations and may revoke and re-
3 distribute any unleased vouchers and associated
4 funds, which may include administrative fees and
5 amounts allocated under subsections (a)(3) and
6 (a)(4), to other public housing agencies.

7 (4) LIMITATION OF USE OF FUNDS.— Public
8 housing agencies may use funds received under this
9 section only for the activities listed in subsection (a)
10 for which the funds were provided to such agency.

11 (5) CAP ON PROJECT-BASED VOUCHERS FOR
12 VULNERABLE POPULATIONS.—Upon request by a
13 public housing agency, the Secretary may designate
14 a number of the public housing agency's vouchers al-
15 located under this section as excepted units that do
16 not count against the percentage limitation on the
17 number of authorized units a public housing agency
18 may project-base under section 8(o)(13)(B) of the
19 United States Housing Act of 1937, in accordance
20 with the conditions established by the Secretary.
21 This paragraph may not be construed to waive,
22 limit, or specify alternative requirements, or permit
23 such waivers, limitations, or alternative require-
24 ments, related to fair housing and nondiscrimina-
25 tion, including the requirement to provide housing

1 and services to individuals with disabilities in inte-
2 grated settings.

3 (6) HOMELESS WAIVER AUTHORITY.— In ad-
4 ministering the voucher assistance targeted for
5 households experiencing or at risk of homelessness,
6 survivors of domestic violence, dating violence, sex-
7 ual assault, and stalking, and survivors of traf-
8 ficking under subsection (a)(2), the Secretary may,
9 upon a finding that a waiver or alternative require-
10 ment is necessary to facilitate the use of such assist-
11 ance, waive or specify alternative requirements for—

12 (A) section 8(o)(6)(A) of the United States
13 Housing Act of 1937 (42 U.S.C.
14 1437f(o)(6)(A)) and regulatory provisions re-
15 lated to the administration of waiting lists and
16 local preferences;

17 (B) section 214(d)(2) of the Housing and
18 Community Development Act of 1980 (42
19 U.S.C. 1436a(d)(2)), section 576(a), (b), and
20 (c) of the Quality Housing and Work Responsi-
21 bility Act of 1998 (42 U.S.C. 13661(a), (b),
22 and (c)), and regulatory provisions related to
23 the verification of eligibility, eligibility require-
24 ments, and the admissions process;

1 (C) section 8(o)((7)(A) of the United
2 States Housing Act of 1937 (42 U.S.C.
3 1437f(o)(7)(A)) and regulatory provisions re-
4 lated to the initial lease term;

5 (D) section 8(r)(B)(i) of the United States
6 Housing Act of 1937 (42 U.S.C.
7 1437f(r)(B)(i)) and regulatory provisions re-
8 lated to portability moves by non-resident appli-
9 cants; and

10 (E) regulatory provisions related to the es-
11 tablishment of payment standards.

12 (c) IMPLEMENTATION.—The Secretary shall have au-
13 thority to issue such regulations, notices, or other guid-
14 ance, forms, instructions, and publications to carry out the
15 programs, projects, or activities authorized under this sec-
16 tion to ensure that such programs, projects, or activities
17 are completed in a timely and effective manner.

18 **SEC. 210. PROJECT-BASED RENTAL ASSISTANCE.**

19 (a) APPROPRIATION.—In addition to amounts other-
20 wise available, there is appropriated to the Secretary of
21 Housing and Urban Development (in this section referred
22 to as the “Secretary”) for fiscal year 2025, out of any
23 money in the Treasury not otherwise appropriated—

24 (1) \$880,000,000 for the project-based rental
25 assistance program, as authorized under section 8(b)

1 of the United States Housing Act of 1937 (42
2 U.S.C. 1437f(b)), (in this section referred to as the
3 “Act”), subject to the terms and conditions of sub-
4 section (b) of this section;

5 (2) \$20,000,000 for providing technical assist-
6 ance to recipients of or applicants for project-based
7 rental assistance or to States allocating the project-
8 based rental assistance; and

9 (3) \$100,000,000 for the costs to the Secretary
10 of administering and overseeing the implementation
11 of this section and the section 8 project-based rental
12 assistance program generally, including information
13 technology, financial reporting, research and evalua-
14 tions, other cross-program costs in support of pro-
15 grams administered by the Secretary in this title,
16 and other costs.

17 Amounts appropriated by this section shall remain avail-
18 able until September 30, 2033.

19 (b) TERMS AND CONDITIONS.—

20 (1) AUTHORITY.—Notwithstanding section 8(a)
21 the Act (42 U.S.C. 1437f(a)), the Secretary may use
22 amounts made available under this section to pro-
23 vide assistance payments with respect to newly con-
24 structed housing, existing housing, or substantially
25 rehabilitated non-housing structures for use as new

1 multifamily housing in accordance with this section
2 and the provisions of section 8 of the Act. In addi-
3 tion, the Secretary may use amounts made available
4 under this section for performance-based contract
5 administrators for section 8 project-based assistance,
6 for carrying out this section and section 8 of the
7 Act.

8 (2) PROJECT-BASED RENTAL ASSISTANCE.—

9 The Secretary may make assistance payments using
10 amounts made available under this section pursuant
11 to contracts with owners or prospective owners who
12 agree to construct housing, to substantially rehabili-
13 tate existing housing, to substantially rehabilitate
14 non-housing structures for use as new multifamily
15 housing, or to attach the assistance to newly con-
16 structed housing in which some or all of the units
17 shall be available for occupancy by very low-income
18 families in accordance with the provisions of section
19 8 of the Act. In awarding contracts pursuant to this
20 section, the Secretary shall give priority to owners or
21 prospective owners of multifamily housing projects
22 located or to be located in areas of high opportunity,
23 as defined by the Secretary, in areas experiencing
24 economic growth or rising housing prices to prevent
25 displacement or secure affordable housing for low-in-

1 come households, or that serve people at risk of
2 homelessness or that integrate additional units that
3 are accessible for persons with mobility impairments
4 and persons with hearing or visual impairments be-
5 yond those required by applicable Federal accessi-
6 bility standards.

7 (3) ALLOCATION.—The Secretary shall make
8 awards with amounts made available under this sec-
9 tion using the following mechanisms, alone or in
10 combination:

11 (A) A competitive process, which the Sec-
12 retary may carry out in multiple rounds of com-
13 petition, each of which may have its own selec-
14 tion, performance, and reporting criteria as es-
15 tablished by the Secretary.

16 (B) Selecting proposals submitted through
17 FHA loan applications that meet specified cri-
18 teria.

19 (C) Delegating to States the awarding of
20 contracts, including related determinations such
21 as the maximum monthly rent, subject to the
22 requirements of section 8 of the Act, as deter-
23 mined by the Secretary.

24 (4) CONTRACT TERM, RENT SETTING, AND
25 RENT ADJUSTMENTS.—The Secretary may set the

1 terms of the contract, including the duration and
2 provisions regarding rent setting and rent adjust-
3 ments.

4 (c) IMPLEMENTATION.—The Secretary shall have the
5 authority to issue such regulations, notices, or other guid-
6 ance, forms, instructions, and publications to carry out the
7 programs, projects, or activities authorized under this sec-
8 tion to ensure that such programs, projects, or activities
9 are completed in a timely and effective manner.

10 **SEC. 211. INVESTMENTS IN NATIVE AMERICAN COMMU-**
11 **NITIES.**

12 (a) APPROPRIATION.—In addition to amounts other-
13 wise available, there is appropriated to the Secretary of
14 Housing and Urban Development (in this section referred
15 to as the “Secretary”) for fiscal year 2025, out of any
16 money in the Treasury not otherwise appropriated—

17 (1) \$277,500,000 for formula grants for eligible
18 affordable housing activities described in section 202
19 of the Native American Housing Assistance and
20 Self-Determination Act of 1996 (in this section re-
21 ferred to as “NAHASDA”) (25 U.S.C. 4132), which
22 shall be distributed according to the most recent fis-
23 cal year funding formula for the Indian Housing
24 Block Grant;

25 (2) \$200,000,000 for—

1 (A) affordable housing activities authorized
2 under section 810(a) of NAHASDA (25 U.S.C.
3 4229);

4 (B) community-wide infrastructure and in-
5 frastructure improvement projects carried out
6 on Hawaiian Home Lands pursuant to section
7 810(b)(5) of NAHASDA (25 U.S.C.
8 4229(b)(5)); and

9 (C) rental assistance to Native Hawaiians
10 (as defined in section 801 of NAHASDA (25
11 U.S.C. 4221)) on and off Hawaiian Home
12 Lands;

13 (3) \$277,500,000 for competitive grants for eli-
14 gible affordable housing activities described in sec-
15 tion 202 of NAHASDA (25 U.S.C. 4132);

16 (4) \$200,000,000 for—

17 (A) competitive single-purpose Indian com-
18 munity development block grants for Indian
19 tribes; and

20 (B) imminent threat Indian community de-
21 velopment block grants, including for long-term
22 environmental threats and relocation, for Indian
23 tribes, or a tribal organization, governmental
24 entity, or nonprofit organization designated by

1 the Indian tribe to apply for a grant on its be-
2 half;

3 (5) \$25,000,000 for the costs to the Secretary
4 of administering and overseeing the implementation
5 of this section and Indian and Native Hawaiian pro-
6 grams administered by the Secretary, including in-
7 formation technology, financial reporting, research
8 and evaluations, other cross-program costs in sup-
9 port of programs administered by the Secretary in
10 this title, and other costs; and

11 (6) \$20,000,000 to make new awards or in-
12 crease prior awards to technical assistance providers
13 to provide an immediate increase in capacity build-
14 ing and technical assistance to grantees.

15 Amounts appropriated by this section shall remain avail-
16 able until September 30, 2033.

17 (b) REALLOCATION.—Amounts made available under
18 subsection (a)(1) that are not accepted within a time spec-
19 ified by the Secretary, are voluntarily returned, or are oth-
20 erwise recaptured for any reason shall be used to fund
21 grants under paragraph (3) or (4) of subsection (a).

22 (c) UNDISBURSED FUNDS.—Amounts provided under
23 this title that remain undisbursed may not be used as a
24 basis to reduce any grant allocation under section 302 of

1 NAHASDA (25 U.S.C. 4152) to an Indian tribe in any
2 fiscal year.

3 (d) PROHIBITION ON INVESTMENTS.—Amounts
4 made available under this section may not be invested in
5 investment securities and other obligations.

6 (e) IMPLEMENTATION.—The Secretary shall have au-
7 thority to issue such regulations, notices, or other guid-
8 ance, forms, instructions, and publications to carry out the
9 programs, projects, or activities authorized under this sec-
10 tion to ensure that such programs, projects, or activities
11 are completed in a timely and effective manner.

12 **SEC. 212. INCREASED AFFORDABLE HOUSING PROGRAM IN-**
13 **VESTMENT.**

14 Notwithstanding subsection (j)(5)(C) of section 10 of
15 the Federal Home Loan Bank Act (12 U.S.C. 1430), in
16 2025 and every year thereafter until 2029, each Federal
17 Home Loan Bank shall annually contribute 15 percent of
18 the preceding year's net income of the Federal Home
19 Bank, or such prorated sums as may be required to assure
20 that the aggregate contribution of the Federal Home Loan
21 Banks shall not be less than \$100,000,000 for each such
22 year, to support grants or subsidized advances through the
23 Affordable Housing Programs established and carried out
24 under subparagraphs (j)(1), (2), (3)(A), (3)(C), and (4)
25 through (13) of section 10 of such Act.

1 **SEC. 213. PROMOTING HOUSING ACCESSIBILITY AND**
2 **VISITABILITY.**

3 (a) **ACCESSIBILITY REQUIREMENT.**—The Secretary
4 of Housing and Urban Development shall issue a rule
5 amending sections 8.22 and 8.23 of title 24, Code of Fed-
6 eral Regulations to require that—

7 (1) not less than 10 percent of total dwelling
8 units or one dwelling unit, whichever is greater, in
9 each multifamily housing project shall be accessible
10 for persons with mobility impairments; and

11 (2) in addition to the units meeting the require-
12 ments of paragraph (1), not less than 5 percent of
13 total dwelling units or one dwelling unit, whichever
14 is greater, in each multifamily housing project shall
15 be shall be accessible for persons with hearing or vi-
16 sion impairments.

17 (b) **VISITABILITY REQUIREMENT.**—

18 (1) **REQUIREMENT.**—It shall be unlawful for
19 any person or entity, with respect to a covered dwell-
20 ing unit designed, constructed, or commissioned,
21 contracted, or otherwise arranged for construction,
22 by the person or entity, to fail to ensure that the
23 dwelling unit contains not less than 1 level that com-
24 plies with the Standards for Type C (Visitable)
25 Units of the American National Standards Institute
26 (commonly known as ANSI) Standards for Acces-

1 sible and Usable Buildings and Facilities (section
2 1005 of ICC ANSI A117.1–2009) or any successor
3 standard.

4 (2) DEFINITIONS.—As used in this subsection:

5 (A) COVERED DWELLING UNIT.—The term
6 “covered dwelling unit” means a dwelling unit
7 that—

8 (i) is—

9 (I) a detached single-family
10 house;

11 (II) a townhouse or multi-level
12 dwelling unit (whether detached or at-
13 tached to other units or structures);
14 or

15 (III) a ground-floor unit in a
16 building of not more than 3 dwelling
17 units;

18 (ii) is designed as, or intended for oc-
19 cupancy as, a residence;

20 (iii) was designed, constructed, or
21 commissioned, contracted, or otherwise ar-
22 ranged for construction, by any person or
23 entity that, at any time before the design
24 or construction, received or was guaran-
25 teed Federal financial assistance for any

1 program or activity relating to the design,
2 construction, or commissioning, con-
3 tracting, or other arrangement for con-
4 struction, of the dwelling unit; and

5 (iv) is made available for first occu-
6 pancy on or after the date that is 1 year
7 after the date of enactment of this title.

8 (B) FEDERAL FINANCIAL ASSISTANCE.—

9 The term “Federal financial assistance”
10 means—

11 (i) any assistance that is provided or
12 otherwise made available by the Secretary
13 of Housing and Urban Development or the
14 Secretary of Veterans Affairs, or under
15 any program or activity of the Department
16 of Housing and Urban Development or the
17 Department of Veterans Affairs, through
18 any grant, loan, contract, or any other ar-
19 rangement, on or after the date that is 1
20 year after the date of enactment of this
21 title, including—

22 (I) a grant, a subsidy, or any
23 other funds;

24 (II) service provided by a Federal
25 employee;

1 (III) real or personal property or
2 any interest in or use of such prop-
3 erty, including—

4 (aa) a transfer or lease of
5 the property for less than the fair
6 market value or for reduced con-
7 sideration; and

8 (bb) proceeds from a subse-
9 quent transfer or lease of the
10 property if the Federal share of
11 the fair market value is not re-
12 turned to the Federal Govern-
13 ment;

14 (IV) any—

15 (aa) tax credit; or

16 (bb) mortgage or loan guar-
17 antee or insurance; and

18 (V) community development
19 funds in the form of an obligation
20 guaranteed under section 108 of the
21 Housing and Community Development
22 Act of 1974 (42 U.S.C. 5308); and

23 (ii) any assistance that is provided or
24 otherwise made available by the Secretary

1 of Agriculture under title V of the Housing
2 Act of 1949 (42 U.S.C. 1471 et seq.).

3 **SEC. 214. OFFSET OF COSTS.**

4 Any costs imposed by this title or the amendments
5 made by this title shall be offset by an equal reduction
6 to the amount held in the Federal Reserve surplus.

7 **TITLE III—21ST CENTURY SUS-**
8 **TAINABLE AND EQUITABLE**
9 **COMMUNITIES**

10 **SEC. 301. COMMUNITY DEVELOPMENT BLOCK GRANT**
11 **FUNDING FOR AFFORDABLE HOUSING AND**
12 **INFRASTRUCTURE.**

13 (a) APPROPRIATION.—In addition to amounts other-
14 wise available, there is appropriated to the Secretary of
15 Housing and Urban Development (in this section referred
16 to as the “Secretary”) for fiscal year 2025, out of any
17 money in the Treasury not otherwise appropriated—

18 (1) \$1,735,000,000 for grants in accordance
19 with sections 101, 102, 103, 104(a) through 104(i),
20 104(l), 104(m), 105(a) through 105(g), 106(a)(2),
21 106(a)(4), 106(b) through 106(f), 109, 110, 111,
22 113, 115, 116, 120, and 122 of the Housing and
23 Community Development Act of 1974 (42 U.S.C.
24 5301, 5302, 5303, 5304(a)–(i), 5304(l), 5304(m),
25 5305(a)–(g), 5306(a)(2), 5306(a)(4), 5306(b)–(f),

1 5309, 5310, 5311, 5313, 5315, 5316, 5319, and
2 5321) to grantees under subsections (a)(2) and (4)
3 and (d) of section 106 of such Act (42 U.S.C.
4 5306(a)(2), (a)(4), and (d)), subject to subsection
5 (b) of this section, except that for purposes of
6 amounts made available by this paragraph, para-
7 graph (2) of such section 106(a) shall be applied by
8 substituting “\$70,000,000” for “\$7,000,000”;

9 (2) \$700,000,000 for grants in accordance with
10 sections 101, 102, 103, 104(a) through 104(i),
11 104(l), 104(m), 105(a) through 105(g), 106(a)(2),
12 106(a)(4), 106(b) through 106(f), 109, 110, 111,
13 113, 115, 116, 120, and 122 of title I of the Hous-
14 ing and Community Development Act of 1974 (42
15 U.S.C. 5301, 5302, 5303, 5304(a)–(i), 5304(l),
16 5304(m), 5305(a)–(g), 5306(a)(2), 5306(a)(4),
17 5306(b)–(f), 5309, 5310, 5311, 5313, 5315, 5316,
18 5319, and 5321) to community development block
19 grant grantees, as determined by the Secretary,
20 under subsections (a)(4) and (b) through (f) of sec-
21 tion 106 of such Act (5306(a)(4) and 5306(b)–(f)),
22 only for colonias, to address the community and
23 housing infrastructure needs of existing colonia resi-
24 dents based on a formula that takes into account
25 persons in poverty in the colonia areas, except that

1 grantees may use funds in colonias outside of the
2 150-mile border area upon approval of the Sec-
3 retary;

4 (3) \$500,000,000 for grants in accordance with
5 sections 101, 102, 103, 104(a) through 104(i),
6 104(l), 104(m), 105(a) through 105(g), 106(a)(2),
7 106(a)(4), 106(b) through 106(f), 109, 110, 111,
8 113, 115, 116, 120, and 122 of title I of the Hous-
9 ing and Community Development Act of 1974 (42
10 U.S.C. 5301, 5302, 5303, 5304(a)–(i), 5304(l),
11 5304(m), 5305(a)–(g), 5306(a)(2), 5306(a)(4),
12 5306(b)–(f), 5309, 5310, 5311, 5313, 5315, 5316,
13 5319, and 5321), to eligible recipients under sub-
14 section (c) of this section for manufactured housing
15 infrastructure improvements in eligible manufac-
16 tured home communities;

17 (4) \$87,500,000 for the costs to the Secretary
18 of administering and overseeing the implementation
19 of this section, the Community Development Block
20 Grant program, and the manufactured home con-
21 struction and safety standards program generally,
22 including information technology, financial report-
23 ing, research and evaluations, other cross-program
24 costs in support of programs administered by the
25 Secretary in this title, and other costs; and

1 (5) \$27,500,000 for providing technical assist-
2 ance to recipients of or applicants for grants under
3 this section.

4 Amounts appropriated by this section shall remain avail-
5 able until September 30, 2033.

6 (b) HOUSING CONSTRUCTION.—Expenditures on new
7 construction of housing shall be an eligible expense for a
8 recipient of funds made available under this section that
9 is not a recipient of funds under section 40002 of this
10 title.

11 (c) MANUFACTURED HOUSING COMMUNITY IM-
12 PROVEMENT GRANT PROGRAM.—

13 (1) ESTABLISHMENT.—The Secretary of Hous-
14 ing and Urban Development shall carry out a com-
15 petitive grant program to award funds appropriated
16 under subsection (a)(3) to eligible recipients to carry
17 out eligible projects for improvements in eligible
18 manufactured home communities.

19 (2) ELIGIBLE PROJECTS.—Amounts from
20 grants under this subsection shall be used to assist
21 in carrying out a project for construction, recon-
22 struction, repair, or clearance of housing, facilities
23 and improvements in or serving a manufactured
24 housing community that is necessary to protect the
25 health and safety of the residents of the manufac-

1 tured housing community and the long-term sustain-
2 ability of the community.

3 (d) DEFINITIONS.—For purposes of this section, the
4 following definitions shall apply:

5 (1) COLONIA AREA.—The term “colonia area”
6 means any census tract that—

7 (A) is an area of the United States within
8 150 miles of the contiguous border between the
9 United States and Mexico, except as otherwise
10 determined by the Secretary; and

11 (B) lacks potable water supply, adequate
12 sewage systems, or decent, safe, sanitary hous-
13 ing, or other objective criteria as approved by
14 the Secretary.

15 (2) ELIGIBLE MANUFACTURED HOME COMMU-
16 NITY.—The term “eligible manufactured home com-
17 munity” means a community that—

18 (A) is affordable to low- and moderate-in-
19 come persons (as such term is defined in sec-
20 tion 102(a) of the Housing and Community De-
21 velopment Act of 1974 (42 U.S.C. 5302(a)));
22 and

23 (B)(i) is owned by the residents of the
24 manufactured housing community through a
25 resident-controlled entity, as defined by the Sec-

1 retary, in which at least two-thirds of residents
2 are member-owners of the land-owning entity;
3 or

4 (ii) will be maintained as such a commu-
5 nity, and remain affordable for low- and mod-
6 erate-income families, to the maximum extent
7 practicable and for the longest period feasible.

8 (3) ELIGIBLE RECIPIENT.—The term “eligible
9 recipient” means a partnership of—

10 (A) a grantee under paragraph (2) or (4)
11 of section 106(a) or section 106(d) of the Hous-
12 ing and Community Development Act of 1974
13 (42 U.S.C. 5306(a)(2), (a)(4), and (d)); and

14 (B) an eligible manufactured home com-
15 munity, a nonprofit entity, or a consortia of
16 nonprofit entities working with an eligible man-
17 ufactured home community.

18 (4) MANUFACTURED HOME COMMUNITY.—The
19 term “manufactured home community” means any
20 community, court, or park equipped to accommodate
21 manufactured homes for which pad sites, with or
22 without existing manufactured homes or other al-
23 lowed homes, or other suitable sites, are used pri-
24 marily for residential purposes, with any additional
25 requirements as determined by the Secretary, includ-

1 ing any manufactured housing community as such
2 term is used for purposes of the program of the
3 Federal National Mortgage Association for multi-
4 family loans for manufactured housing communities
5 and the program of the Federal Home Loan Mort-
6 gage Corporation for loans for manufactured hous-
7 ing communities.

8 (e) IMPLEMENTATION.—The Secretary shall have au-
9 thority to issue such regulations, notices, or other guid-
10 ance, forms, instructions, and publications to carry out the
11 programs, projects, or activities authorized under this sec-
12 tion to ensure that such programs, projects, or activities
13 are completed in a timely and effective manner.

14 **SEC. 302. LEAD-BASED PAINT HAZARD CONTROL AND**
15 **HOUSING-RELATED HEALTH AND SAFETY**
16 **HAZARD MITIGATION IN HOUSING OF FAMI-**
17 **LIES WITH LOWER INCOMES.**

18 (a) APPROPRIATION.—In addition to amounts other-
19 wise made available, there is appropriated to the Secretary
20 of Housing and Urban Development (in this section re-
21 ferred to as the “Secretary”) for fiscal year 2025, out of
22 any money in the Treasury not otherwise appropriated—

23 (1) \$3,425,000,000 for grants to States, units
24 of general local government, Indian tribes or their
25 tribally designated housing entities, and nonprofit