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House Financial Services introduces bipartisan housing package

The panel looks to combine some aspects of the Senate's ROAD to Housing act with additional measures from the House Financial Services Committee.

By: Katherine Hapgood

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The legislation comes as lawmakers on Capitol Hill and the Trump administration grapple with how to address a growing housing affordability crisis. Francis Chung/POLITICO

The House Financial Services Committee announced a [bipartisan housing package proposal](#) Thursday night which aims to increase the housing supply, modernize local development and rural housing programs, expand manufactured and affordable housing, protect borrowers and those utilizing federal housing programs, and enhance oversight of housing providers.

The bill, proposed by the full panel's Chair [French Hill](#) (R-Ark.) and ranking member [Maxine Waters](#) (D-Calif.) and Housing and Insurance Subcommittee Chair [Mike Flood](#) (R-Neb.) and ranking member [Emanuel Cleaver](#) (D-Mo.) mainly targets changes to specific programs and rules through the Department of Housing and Urban Development.

"Our goal is to chart a path forward toward greater development capacity and a simplified regulatory framework," Hill said in a press release.

The legislation comes as lawmakers on Capitol Hill and the Trump administration grapple with how to address a housing affordability crisis that is weighing on voters' minds going into next year's midterm elections.

The 27-provision package would allow for an additional eligible use of Community Development Block Grant funds for affordable housing construction, require updated standards and state certifications so manufactured homes without a chassis are treated on par with traditional homes under federal Housing and Urban Development codes and intends to cut some regulations for housing related activities under the National Environmental Policy Act.

Congress has not passed comprehensive housing legislation in a decade.

“This is a once in my career, as a member of Congress, opportunity to unlock housing affordability and make our federal programs run better,” Flood told POLITICO.

The committee intends to move the bill through regular order and work with the Senate Banking committee to get a housing package signed into law that incorporates both chambers’ ideas, Hill said.

The Senate passed a massive, bipartisan housing package in July. There were discussions to include the Senate’s ROAD to Housing Act in the National Defense Authorization Act, but negotiations stalled. The House Financial Services Committee intends to mark up its housing package next week, along with 20 other bills on the National Flood Insurance Program, small business and community banking, among others.

Waters said in a press release she was “disappointed ROAD was not included in the NDAA” but that “there is clearly broad bipartisan support in both chambers to advance housing legislation.”
