

119TH CONGRESS
1ST SESSION

S. _____

To establish a whole-home repairs program for eligible homeowners and eligible landlords, and for other purposes.

IN THE SENATE OF THE UNITED STATES

Ms. LUMMIS (for herself, Mr. FETTERMAN, Mr. ROUNDS, and Ms. SMITH) introduced the following bill; which was read twice and referred to the Committee on _____

A BILL

To establish a whole-home repairs program for eligible homeowners and eligible landlords, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Whole-Home Repairs
5 Act of 2025”.

6 **SEC. 2. DEFINITIONS.**

7 In this Act:

8 (1) **AFFORDABLE UNIT.**—The term “affordable
9 unit” means a unit with a rental payment that is af-
10 fordable to a tenant with an income at or below 80

1 percent of the area median income, as defined by the
2 Secretary.

3 (2) ASSISTED UNIT.—The term “assisted unit”
4 means a unit that undergoes repair or rehabilitation
5 work through a whole-home repairs program admin-
6 istered by an implementing organization under this
7 Act.

8 (3) ELIGIBLE HOMEOWNER.—The term “eligi-
9 ble homeowner” means a homeowner—

10 (A) with a household income that—

11 (i) is not more than 80 percent of the
12 area median income;

13 (ii) is not more than 200 percent of
14 the Federal poverty guidelines, as deter-
15 mined by the Secretary of Health and
16 Human Services; or

17 (iii) meets the income eligibility cri-
18 teria of another program used by a Fed-
19 eral agency for programs focusing on fami-
20 lies of limited means, as determined by the
21 Secretary; and

22 (B) who is—

23 (i) an owner of record as evidenced by
24 a publicly recorded deed and occupies the

1 home on which repairs are to be conducted
2 as their principal residence;

3 (ii) an owner-occupant of the manu-
4 factured home on which repairs are to be
5 conducted; or

6 (iii) an equitable owner who can dem-
7 onstrate an ownership interest in the prop-
8 erty on which repairs are to be conducted,
9 including a person who has inherited an in-
10 terest in that property.

11 (4) ELIGIBLE LANDLORD.—The term “eligible
12 landlord” means an individual—

13 (A) who owns, as determined by the rel-
14 evant implementing organization, fewer than 10
15 residential rental properties, with a majority of
16 affordable units and not more than 50 total
17 units, operated as primary residences in which
18 a majority ownership interest is held by the in-
19 dividual, the spouse of the individual, or the de-
20 pendent children of the individual, or any close-
21 ly held legal entity controlled by the individual,
22 the spouse of the individual, or the dependent
23 children of the individual, either individually or
24 collectively; and

1 (B) who agrees to the provisions described
2 in section 3(e).

3 (5) ELIGIBLE RENTAL PROPERTY.—The term
4 “eligible rental property” means a residential prop-
5 erty that is leased, or offered exclusively for lease,
6 as a primary residence.

7 (6) FORGIVABLE LOAN.—The term “forgivable
8 loan” means a loan—

9 (A) made to an eligible landlord;

10 (B) that is secured by a lien recorded
11 against a residential property; and

12 (C) that may be forgiven by the imple-
13 menting organization not later than the date
14 that is 3 years after the completion of the re-
15 pairs if the eligible landlord has maintained
16 compliance with the loan agreement described
17 in section 3(e).

18 (7) IMPLEMENTING ORGANIZATION.—The term
19 “implementing organization”—

20 (A) means a unit of general local govern-
21 ment or a State that will administer a whole-
22 home repairs program through an agency, de-
23 partment, or other entity or enter into agree-
24 ments with 1 or more local governments, mu-
25 nicipal authorities, other governmental authori-

1 ties, or qualified nonprofits to administer a
2 whole-home repairs program as a subrecipient;
3 and

4 (B) does not include a redundant entity in
5 a jurisdiction already served by a grantee under
6 section 3.

7 (8) INDIAN TRIBE.—The term “Indian Tribe”
8 has the meaning given the term “Indian tribe” in
9 section 4 of the Native American Housing Assist-
10 ance and Self-Determination Act of 1996 (25 U.S.C.
11 4103).

12 (9) QUALIFIED NONPROFIT.—The term “quali-
13 fied nonprofit” means a nonprofit organization that
14 has—

15 (A) received funding, as a recipient or sub-
16 recipient, through—

17 (i) the Community Development Block
18 Grant program under title I of the Hous-
19 ing and Community Development Act of
20 1974 (42 U.S.C. 5301 et seq.);

21 (ii) the HOME Investment Partner-
22 ships program under subtitle A of title II
23 of the Cranston-Gonzalez National Afford-
24 able Housing Act (42 U.S.C. 12741 et
25 seq.);

1 (iii) the Lead-Based Paint Hazard
2 Reduction grant program under section
3 1011 of the Residential Lead-Based Paint
4 Hazard Reduction Act of 1992 (42 U.S.C.
5 4852) or a grant under the Healthy
6 Homes Initiative administered by the Sec-
7 retary pursuant to sections 501 and 502 of
8 the Housing and Urban Development Act
9 of 1970 (12 U.S.C. 1701z-1, 1701z-2);

10 (iv) the Self-Help and Assisted Home-
11 ownership Opportunity program authorized
12 under section 11 of the Housing Oppor-
13 tunity Program Extension Act of 1996 (42
14 U.S.C. 12805 note);

15 (v) a rural housing program under
16 title V of the Housing Act of 1949 (42
17 U.S.C. 1471 et seq.);

18 (vi) the Neighborhood Reinvestment
19 Corporation established under the Neigh-
20 borhood Reinvestment Corporation Act (42
21 U.S.C. 8101 et seq.); or

22 (vii) any other program as determined
23 by the Secretary;

24 (B) coordinated, performed, or otherwise
25 been engaged in weatherization, lead remedi-

1 ation, or home-repair work for not less than 2
2 years; or

3 (C) been certified by the Environmental
4 Protection Agency, or by a State authorized by
5 the Environmental Protection Agency to admin-
6 ister a certification program, as—

7 (i) eligible to carry out activities
8 under the lead renovation, repair and
9 painting program; or

10 (ii) a Home Certification Organization
11 under the Energy Star program estab-
12 lished by section 324A of the Energy Pol-
13 icy and Conservation Act (42 U.S.C.
14 6294a) or the WaterSense program under
15 section 324B of that Act (42 U.S.C.
16 6294b), or recognized or otherwise ap-
17 proved by the Environmental Protection
18 Agency as a Home Certification Organiza-
19 tion under either of those programs.

20 (10) SECRETARY.—The term “Secretary”
21 means the Secretary of Housing and Urban Develop-
22 ment.

23 (11) STATE.—The term “State” means—

24 (A) each State of the United States;

25 (B) the District of Columbia;

1 (C) the Commonwealth of Puerto Rico;

2 (D) any territory or possession of the
3 United States; and

4 (E) an Indian Tribe.

5 (12) WHOLE-HOME REPAIRS.—The term
6 “whole-home repairs” means modifications, repairs,
7 or updates to homeowner or renter-occupied units to
8 address—

9 (A) physical and sensory accessibility for
10 individuals with disabilities and older adults,
11 such as bathroom and kitchen modifications, in-
12 stallation of grab bars and handrails, guards
13 and guardrails, lifting devices, ramp additions
14 or repairs, sidewalk addition or repair, or door-
15 way or hallway widening;

16 (B) habitability and safety concerns, such
17 as repairs needed to ensure residential units are
18 fit for human habitation and free from defective
19 conditions or health and safety hazards;

20 (C) energy and water efficiency, resilience,
21 and weatherization; or

22 (D) other conditions as determined by the
23 Secretary.

1 **SEC. 3. PILOT PROGRAM.**

2 (a) ESTABLISHMENT.—Not later than 1 year after
3 the date of enactment of this Act, the Secretary shall es-
4 tablish a pilot program to provide grants to implementing
5 organizations to administer a whole-home repairs program
6 for eligible homeowners and eligible landlords.

7 (b) USE OF FUNDS.—An implementing organization
8 that receives a grant under this section—

9 (1) shall provide grants to eligible homeowners
10 to implement whole-home repairs up to a maximum
11 amount per unit, which maximum amount should—

12 (A) reflect local construction costs;

13 (B) be calculated by the implementing or-
14 ganization; and

15 (C) be approved by the Secretary;

16 (2) shall provide loans, which may be forgivable
17 loans, to eligible landlords to implement whole-home
18 repairs for individual affordable units, public and
19 common use areas within the property, and common
20 structural elements up to a maximum amount per
21 unit, area, or element, as applicable, which max-
22 imum amount should—

23 (A) reflect local construction costs;

24 (B) be calculated by the implementing or-
25 ganization; and

26 (C) be approved by the Secretary;

1 (3) shall evaluate, or provide assistance to eligi-
2 ble homeowners and eligible landlords to evaluate,
3 whole-home repair program funds provided under
4 this section with Federal, State, and local home re-
5 pair programs to provide the greatest benefit to the
6 greatest number of eligible landlords and eligible
7 homeowners and avoid redundancy;

8 (4) shall ensure that—

9 (A) all repairs funded or facilitated
10 through an award under this section have been
11 completed;

12 (B) if repairs are not completed and the
13 plan for whole-home repairs is not updated to
14 reflect the new scope of work, that the loan or
15 grant is repaid on a prorated basis based on
16 completed work; and

17 (C) any unused grant or loan balance is re-
18 turned to the implementing organization;

19 (5) may use not more than 10 percent of the
20 awarded funds to carry out related functions, includ-
21 ing workforce training, which shall be related to ef-
22 forts to increase the number of home repairs per-
23 formed and approved by the Secretary;

24 (6) may use not more than 10 percent of the
25 awarded funds for administrative expenses; and

1 (7) shall comply with Federal accessibility re-
2 quirements and standards under applicable Federal
3 fair housing and civil rights laws and regulations, in-
4 cluding section 504 of the Rehabilitation Act of
5 1973 (29 U.S.C. 794).

6 (c) LOAN AGREEMENT.—In a loan agreement with
7 an eligible landlord under this section, an implementing
8 organization shall include provisions establishing that the
9 eligible landlord shall, for each eligible rental property for
10 which a loan is used to fund repairs under this section—

11 (1) comply with Federal accessibility require-
12 ments and standards under applicable Federal fair
13 housing and civil rights laws and regulations, includ-
14 ing section 504 of the Rehabilitation Act of 1973
15 (29 U.S.C. 794); and

16 (2)(A) if the landlord is renting the assisted
17 units available in the eligible rental property to ten-
18 ants receiving tenant-based rental assistance under
19 section 8(o) of the United States Housing Act of
20 1937 (42 U.S.C. 1437f(o)), under another tenant-
21 based rental assistance program administered by the
22 Secretary or the Secretary of Agriculture, or under
23 a tenant-based rental subsidy provided by a State or
24 local government, comply with the program require-

1 ments under the relevant tenant-based rental assist-
2 ance program; or

3 (B) if the eligible landlord is not renting to ten-
4 ants receiving rental-based assistance as described in
5 subparagraph (A)—

6 (i)(I) offer to extend the lease of current
7 tenants on current terms, other than the terms
8 described in clause (iv), for not less than 3
9 years beginning after the completion of the re-
10 pairs, unless the lease is terminated due to fail-
11 ure to pay rent, property damage, performance
12 of an illegal act within the rental unit, a direct
13 threat to the safety of the tenants, or a viola-
14 tion of an obligation of tenancy that the tenants
15 failed to correct after notice; and

16 (II) if the tenant of an assisted unit moves
17 out of the assisted unit at any point in the 3-
18 year period following the loan agreement, main-
19 tain the unit as an affordable unit;

20 (ii) provide documentation verifying that
21 the property, upon completion of approved ren-
22 ovations, has met all applicable State and local
23 housing and building codes;

24 (iii) attest that the landlord has no known
25 serious violations of renter protections that

1 have resulted in fines, penalties, or judgments
2 during the preceding 10 years; and

3 (iv) cap annual rent increases for each as-
4 sisted unit at 5 percent of base rent or infla-
5 tion, whichever is lower, for not less than 3
6 years beginning after the completion of the re-
7 pairs.

8 (d) APPLICATION.—

9 (1) IN GENERAL.—An implementing organiza-
10 tion desiring an award under this section shall sub-
11 mit to the Secretary an application that includes—

12 (A) the geographic scope of the whole-
13 home repairs program to be administered by
14 the implementing organization, including the
15 plan to address need in any rural, suburban, or
16 urban area within a jurisdiction;

17 (B) a plan for selecting subrecipients, if
18 applicable;

19 (C) how the implementing organization
20 plans to execute the coordination of Federal,
21 State, and local home repair programs, includ-
22 ing programs administered by the Department
23 of Energy or the Department of Agriculture, to
24 increase efficiency and reduce redundancy;

1 (D) available data on the need for afford-
2 able and quality housing, and any plans to pre-
3 serve affordability through the term of the
4 award;

5 (E) how the implementing organization
6 plans to process and verify applications for
7 grants from eligible homeowners and applica-
8 tions for loans from eligible landlords; and

9 (F) such other information as the Sec-
10 retary requires to determine the ability of an
11 applicant to carry out a program under this
12 section.

13 (2) CONSIDERATIONS.—In making awards
14 under this section, the Secretary shall—

15 (A) with respect to applications submitted
16 by States other than the District of Columbia
17 and the territories of the United States,
18 prioritize those applications with a dem-
19 onstrated plan to—

20 (i) make a good faith effort to imple-
21 ment the pilot program in every jurisdic-
22 tion; and

23 (ii) provide non-metropolitan areas, or
24 subrecipients serving non-metropolitan

1 areas if applicable, with a share of total
2 funds commensurate to their population;

3 (B) aim to select applicants so that the
4 awardees collectively span diverse geographies,
5 with an intent to understand the impact of the
6 pilot program under this section in urban, sub-
7 urban, rural, and Tribal settings; and

8 (C) not disqualify implementing organiza-
9 tions that were awarded grants under the pilot
10 program in prior application cycles.

11 (e) PROGRAM INFORMATION.—The Secretary shall
12 make available to grant recipients under this section infor-
13 mation regarding existing Federal programs for which
14 grant recipients may coordinate or provide assistance in
15 coordinating applications for those programs in accord-
16 ance with subsection (b)(3).

17 (f) GRANT NUMBER.—In each year in which an
18 award is made under this section, the Secretary shall
19 award assistance to—

20 (1) not less than 2, and not more than 10, im-
21 plementing organizations, as application numbers
22 and funding permit; and

23 (2) not more than 1 implementing organization
24 in any State.

1 (g) LOANS THAT ARE NOT FORGIVEN.—If a loan
2 made by an implementing organization under subsection
3 (b)(2) is not forgiven, the loan repayment funds may be
4 reused by the implementing organization for a new whole-
5 home repair grant or loan under this section.

6 (h) SUPPLEMENT, NOT SUPPLANT.—Amounts
7 awarded under this section to implementing organizations
8 shall supplement, not supplant, other Federal, State, and
9 local funds made available to those entities.

10 (i) STREAMLINING PROGRAM DELIVERY AND ENSUR-
11 ING EFFICIENCY.—To the extent possible, in carrying out
12 the pilot program under this section, the Secretary shall—

13 (1) endeavor to improve efficiency of service de-
14 livery, as well as the experience of and impact on the
15 taxpayer, by encouraging programmatic collabora-
16 tion and information sharing across Federal, State,
17 and local programs for home repair or improvement,
18 including programs administered by the Department
19 of the Agriculture; and

20 (2) enhance collaboration and cross-agency
21 streamlining efforts that reduce the burdens of mul-
22 tiple income verification processes and applications
23 on the eligible homeowner, the eligible landlord, the
24 implementing organization, and the Federal Govern-
25 ment, including by establishing assistance applica-

1 tion procedures for income eligibility under this Act
2 that recognize income eligibility determinations for
3 assistance using any of the criteria under section
4 2(3)(A) that have been used for assistance applica-
5 tions during the 1-year period preceding the date on
6 which an eligible homeowner or eligible landlord ap-
7 plies for assistance under this Act.

8 (j) REPORTING REQUIREMENTS.—

9 (1) ANNUAL REPORT.—An implementing orga-
10 nization that receives a grant under this section
11 shall submit to the Secretary an annual report on
12 initial funding that includes—

13 (A) the number of units served, including
14 reporting on both homeownership and rental
15 units;

16 (B) the average cost per unit for modifica-
17 tions or repairs and the nature of those modi-
18 fications or repairs, including reporting on both
19 homes and rental units;

20 (C) the number of applications received,
21 served, denied, or not completed;

22 (D) the aggregated demographic data of
23 grant recipients, which may include data on in-
24 come range, urban, suburban, and rural resi-
25 dency, age, and racial and ethnic identity;

1 (E) the aggregated demographic data of
2 loan recipients, which may include data on in-
3 come range, urban, suburban, and rural resi-
4 dency, age, and racial and ethnic identity;

5 (F) in the first year of receiving a grant,
6 and as certified in subsequent reports, a com-
7 prehensive plan to prevent waste, fraud, and
8 abuse in the administration of the pilot pro-
9 gram, which shall include, at a minimum—

10 (i) a policy enacted and enforced by
11 the implementing organization to monitor
12 ongoing expenditures under this title and
13 ensure compliance with applicable regula-
14 tions, including compliance with Federal
15 accessibility requirements;

16 (ii) a policy enacted and enforced by
17 the implementing organization to detect
18 and deter fraudulent activity, including
19 fraud occurring in individual projects and
20 patterns of fraud by parties involved in the
21 expenditure of funds under this section;

22 (iii) a statement setting forth any vio-
23 lations detected by the implementing orga-
24 nization during the previous calendar year,
25 including details about steps taken to

1 achieve compliance and any remedial meas-
2 ures; and

3 (iv) a certification by the chief execu-
4 tive or most senior compliance officer of
5 the organization that the organization
6 maintains sufficient staff and resources to
7 effectively carry out the above-mentioned
8 policies; and

9 (G) such other information as the Sec-
10 retary may require.

11 (2) REPORTING REQUIREMENT ALIGNMENT.—

12 To limit the costs of implementing the pilot program
13 under this section, the Secretary shall endeavor, to
14 the extent possible, to structure reporting require-
15 ments such that they align with the data reporting
16 requirements in place for funding streams that im-
17 plementing organizations are likely to use in part-
18 nership with funding from this section, including the
19 reporting requirements under—

20 (A) the Community Development Block
21 Grant program under title I of the Housing and
22 Community Development Act of 1974 (42
23 U.S.C. 5301 et seq.);

24 (B) the HOME Investment Partnerships
25 program under subtitle A of title II of the

1 Cranston-Gonzalez National Affordable Hous-
2 ing Act (42 U.S.C. 12741 et seq.);

3 (C) the Weatherization Assistance Pro-
4 gram for low-income persons established under
5 part A of title IV of the Energy Conservation
6 and Production Act (42 U.S.C. 6861 et seq.);
7 and

8 (D) the Native American Housing Assist-
9 ance and Self-Determination Act of 1996 (25
10 U.S.C. 4101 et seq.).

11 (3) PILOT PROGRAM PERIOD REPORTS.—Not
12 less frequently than twice during the period in which
13 the pilot program established under this section op-
14 erates, the Office of the Inspector General of the
15 Department of Housing and Urban Development
16 shall complete an assessment of the implementation
17 of measures to ensure the fair and legitimate use of
18 the pilot program.

19 (4) SUMMARY TO CONGRESS.—The Secretary
20 shall submit to the Committee on Banking, Housing,
21 and Urban Affairs of the Senate and the Committee
22 on Financial Services of the House of Representa-
23 tives an annual report providing a summary of the
24 data provided under paragraphs (1) and (3) during

1 the 1-year period preceding the report and all data
2 previously provided under those paragraphs.

3 (k) FUNDING.—The Secretary is authorized to use up
4 to \$25,000,000 of funds made available as provided in ap-
5 propriations Acts for programs administered by the Office
6 of Lead Hazard Control and Healthy Homes to carry out
7 the pilot program under this section.

8 (l) TERMINATION.—The pilot program established
9 under this section shall terminate on October 1, 2030.