

UPDATED: U.S. Senator Adam B. Schiff Affordable Housing Package

TITLE I— BOOSTING THE HOUSING SUPPLY

- **Sec. 101. Expansion of the Low-Income Housing Tax Credit (LIHTC) Program**
 - Triple the state cap on **9% LIHTCs to states** for all qualifying affordable housing projects that meet program requirements, ensuring that strong projects are not turned away due to state-level caps.
- **Sec. 102. Middle-Income Housing Construction Loan Fund**
 - Establish a new **Middle-Income Housing Construction Loan Fund** within the Department of Housing and Urban Development (HUD).
 - \$10 billion annually to provide **low-interest loans** to eligible nonprofit, public, and qualified mission-driven private developers for the construction or adaptive reuse of rental housing affordable to households earning **60–120% of area median income (AMI)**. Eligible applicants will agree to long-term affordability covenants, tenant protections, and limitations on annual rent increases.
 - Prioritize projects in high-cost, high-opportunity markets where moderate-income renters are severely cost-burdened but do not qualify for deeply subsidized housing or traditional LIHTC-supported units.
- **Sec. 103. Workforce Housing Block Grant Program**
 - Establish a **new flexible block grant program** to provide \$5 billion annually for states to support the development of **workforce rental housing** for middle-income households (60–120% of AMI).
 - Prioritize projects located in high-cost urban regions, rural communities, and rapidly growing suburban areas near employment centers, schools, health care facilities, and transit.
 - Require states to submit an equity-based allocation plan that addresses patterns of racial and income segregation, local housing shortages, and economic opportunity.
- **Sec. 104. Housing Accelerator Program**
 - Establish a new Housing Accelerator Program to provide \$1 billion annually for **gap financing for shovel-ready affordable housing projects** that have secured local approvals and partial funding but need additional resources to begin construction. Eligible applicants include local governments, affordable housing developers, and public housing agencies.
- **Sec. 105. Increased Funding for CDBG.**
 - \$4.2 billion annually for **Community Development Block Grants (CDBG)** to support state and local efforts to develop affordable housing, improve infrastructure, and strengthen economic opportunities for underserved communities.

- Sec. 106. Increased Funding for HOME.
 - o \$2.5 billion annually for the **HOME Investment Partnerships Program** to expand housing production, provide rental assistance, and support homeownership opportunities for low-income individuals and families.
 - o Provide an additional \$500 million in HOME funding to construct and rehabilitate **childcare facilities**, expanding access to safe, high-quality early education in communities in need.
- Sec. 107. Disaster Recovery Assistance and Climate Resiliency Grants.
 - o Re-establish the **National Disaster Resilience Competition (NDRC)** at \$1 billion annually to provide grants to states and local governments that have experienced a Presidentially declared major disaster, supporting long-term resilience, mitigation, and recovery efforts.
- Sec. 108. Increased Funding for USDA Rural Development Housing Programs.
 - o Provide \$70 million annually to the **Section 515 Rural Rental Housing Program** to preserve and develop affordable rental housing in rural communities.
- Sec. 109. Increased Funding for Indian Housing Block Grants.
 - o \$200 million annually for **Indian Housing Block Grant (IHBG)** Competitive grant awards to support the development, rehabilitation, and operation of affordable housing in Tribal communities and improve living conditions.
- Sec. 110. Increased Funding for Supportive Housing for the Elderly.
 - o \$1.646 billion annually for HUD's **Section 202 Supportive Housing for the Elderly** program to increase the supply of affordable housing, supportive services, and essential care for low-income seniors.
- Sec. 111. Increased Funding for Supportive Housing for Persons with Disabilities.
 - o \$360 million annually for HUD's **Section 811 Supportive Housing for People with Disabilities** program to expand affordable, accessible housing options, enabling individuals with disabilities to live independently in their communities.
- Sec. 112. Increased Funding for HOPWA.
 - o \$750 million for **Housing Opportunities for Persons with AIDS (HOPWA)** to expand housing and services for low-income individuals living with HIV/AIDS, improving health outcomes and stability
- Sec. 113. Grants for Converting Hotels and Motels into Emergency Shelters and Homeless Housing.
 - o \$250 million annually to **convert hotels and motels** to increase emergency and temporary housing options for individuals and families experiencing homelessness, providing safe and stable shelter.
- Sec. 114. Grants for Converting State and Local Government Buildings into Affordable Housing.

- o \$750 million to **convert state and local government buildings** to expand the supply of affordable housing, repurposing underutilized properties to address local housing shortages.

TITLE II— COMBATING HOMELESSNESS

- Sec. 201. Increased Funding for Homelessness Assistance and Supportive Services.
 - o \$4.45 billion for the **Continuum of Care (CoC)** program annually for local efforts to address homelessness and provide long-term housing and services.
 - o \$1 billion for **Emergency Solutions Grants (ESG)** program annually for emergency shelter, homelessness prevention, rapid rehousing, and street outreach services.
- Sec. 202. SAMHSA Center for Unhoused Individuals and Dedicated Grant Funding for Behavioral Health Services.
 - o Establishing a new **Substance Abuse and Mental Health Services Administration (SAMHSA)** Center for Unhoused Individuals.
 - o \$1 billion annually in grants to state, local, and tribal governments to enhance behavioral health services for unhoused individuals, with \$10 million per year allocated for administrative costs.

TITLE III— PROVIDING TENANT SUPPORT

- Sec. 301. Increased Funding for Tenant-Based Rental Assistance (TBRA).
 - o Add 1 million additional housing vouchers over the next 10 years to help veterans and low-income individuals and families secure stable, affordable housing.
- Sec. 302. HUD Office of Housing Counseling (OHC) Grants for Housing Assistance and Navigation Services.
 - o \$50 million annually in **Housing Navigator** grant funding for housing nonprofits and local governments to support housing navigators who help individuals access and navigate local, state, and federal housing assistance programs.
- Sec. 303. HUD Office of Eviction Prevention and Providing Grant Funding to Support At-Risk Tenants.
 - o Establishing the **HUD Office of Eviction Prevention** to coordinate federal eviction prevention efforts and provide support to state and local partners.
 - o \$100 million annually in grant funding for the **HUD Eviction Protection Grant Program (EPGP)** to support state and local initiatives that provide free legal assistance, mediation services, and other interventions to help at-risk tenants stay in their homes.

TITLE IV— ENSURING FAIR HOUSING

- Sec. 401. Interagency Council on Housing Affordability.

- o Establishing the **Interagency Council on Affordable Housing and Preservation** to coordinate federal efforts, streamline resources, and develop strategies to expand and protect the affordable housing supply nationwide.
- Sec. 402. HUD Language Access Plan.
 - o Establishing the HUD **Language Access Plan** in statute to improve access to federal housing programs for individuals with limited English proficiency (LEP) through enhanced translation services, digital and technological upgrades, community outreach, data collection, funding assessments, and staff training.