

119TH CONGRESS  
1ST SESSION

**S.** \_\_\_\_\_

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

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IN THE SENATE OF THE UNITED STATES

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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 \_\_\_\_\_

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**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.