

The Community Housing Act of 2026

Housing is at the center of every challenge we face. People cannot access vital programs, thrive in their community, care for themselves and their family, or hold down a steady job without a roof over their head. The *Community Housing Act* (CHA) addresses the housing crisis by:

Increase the supply of affordable and deeply affordable housing. Invests over \$500 billion in federal programs (Housing Trust Fund, Capital Magnet Fund, HOME Investment Partnerships Program) that fund the construction of affordable and deeply affordable housing.

Ensure that affordable housing stays affordable for the long run. Expands perpetually affordable housing through community land trusts and shared equity models. A community land trust is a nonprofit organization of residents that jointly steward community assets, guaranteeing that housing in the land trust stay affordable and inclusive.

Encourage revamping zoning codes to eliminate barriers to affordable housing construction. Designates a new HUD office to assist communities in adopting pro-housing zoning practices and funds grants to encourage state and local communities to modify their zoning rules. Funds the Unlocking Possibilities grant program to help states and localities eliminate needless barriers to affordable housing production.

Opens more low-cost financing to affordable housing developers. Allows for public housing authorities to finance new projects more easily through the U.S. Treasury by permanently establishing the Federal Financing Bank (FFB) partnership with HUD to enable eligible state housing finance agencies (HFAs) to provide low-cost capital for affordable housing development. Permits government sponsored entities (GSEs) to offer construction loans while making a small increase in GSE required contributions to the Housing Trust Fund.

Support affordable homes and apartments for rural residents. Permanently funds USDA Multifamily Preservation and Revitalization (MPR) program and increases funding in line with USDA's FY24 request. Protects rural renters by keeping affordability restrictions in place even when the mortgages are paid off or fully mature. The bill directs the Internal Revenue Service to study the feasibility and impact of a tax on secondary or vacation homes.

Endorsing Organizations: National Low Income Housing Coalition (NLIHC), National NeighborWorks Association, Grounded Solutions Network.