

116TH CONGRESS
2D SESSION

H. R. 8021

To encourage energy efficiency, conservation, and development of renewable energy sources for housing, and to create sustainable communities.

IN THE HOUSE OF REPRESENTATIVES

AUGUST 11, 2020

Mr. PERLMUTTER (for himself and Mr. CASTEN of Illinois) introduced the following bill; which was referred to the Committee on Financial Services, and in addition to the Committee on Education and Labor, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To encourage energy efficiency, conservation, and development of renewable energy sources for housing, and to create sustainable communities.

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; TABLE OF CONTENTS.**

4 (a) SHORT TITLE.—This Act may be cited as the
5 “Green Neighborhoods Act of 2020”.

6 (b) TABLE OF CONTENTS.—The table of contents for
7 this Act is as follows:

Sec. 1. Short title; table of contents.

- Sec. 2. Implementation of energy efficiency participation incentives for HUD programs.
- Sec. 3. Basic HUD energy efficiency standards and standards for additional credit.
- Sec. 4. Enhanced energy efficiency underwriting.
- Sec. 5. Energy-efficient certifications for manufactured housing with mortgages.
- Sec. 6. Making it green.
- Sec. 7. Including sustainable development and transportation strategies in comprehensive housing affordability strategies.
- Sec. 8. Grant program to increase sustainable low-income community development capacity.
- Sec. 9. Benchmarking.
- Sec. 10. Workforce development.
- Sec. 11. Ensuring availability of homeowners insurance for homes not connected to electricity grid.
- Sec. 12. Definitions.

1 **SEC. 2. IMPLEMENTATION OF ENERGY EFFICIENCY PAR-**
 2 **TICIPATION INCENTIVES FOR HUD PRO-**
 3 **GRAMS.**

4 (a) IN GENERAL.—Not later than 180 days after the
 5 date of the enactment of this Act, the Secretary of Hous-
 6 ing and Urban Development shall issue such regulations
 7 as may be necessary to establish annual energy efficiency
 8 participation incentives consistent with this Act to encour-
 9 age participants in programs administered by the Sec-
 10 retary, including recipients under programs for which
 11 HUD assistance is provided, to achieve substantial im-
 12 provements in energy efficiency.

13 (b) REQUIREMENT FOR APPROPRIATION OF
 14 FUNDS.—The requirement under subsection (a) for the
 15 Secretary to provide annual energy efficiency participation
 16 incentives pursuant to the provisions of this Act shall be
 17 subject to the annual appropriation of necessary funds.

1 **SEC. 3. BASIC HUD ENERGY EFFICIENCY STANDARDS AND**
2 **STANDARDS FOR ADDITIONAL CREDIT.**

3 (a) BASIC HUD STANDARD.—

4 (1) RESIDENTIAL STRUCTURES.—A residential
5 single-family or multifamily structure shall be con-
6 sidered to comply with the energy efficiency stand-
7 ards under this subsection if—

8 (A) the structure complies with the appli-
9 cable provisions of the American Society of
10 Heating, Refrigerating, and Air-Conditioning
11 Engineers Standard 90.1–2016, as such stand-
12 ard or successor standard is in effect for pur-
13 poses of this section pursuant to subsection (c);

14 (B) the structure complies with the appli-
15 cable provisions of the 2018 International En-
16 ergy Conservation Code, as such standard or
17 successor standard is in effect for purposes of
18 this section pursuant to subsection (c);

19 (C) in the case only of an existing struc-
20 ture, where determined cost effective, the struc-
21 ture has undergone rehabilitation or improve-
22 ments, completed after the date of the enact-
23 ment of this Act, and the energy consumption
24 for the structure has been reduced by at least
25 20 percent from the previous level of consump-
26 tion, as determined in accordance with energy

audits performed both before and after any rehabilitation or improvements undertaken to reduce such consumption; or

(D) the structure complies with the applicable provisions of such other energy efficiency requirements, standards, checklists, or ratings systems as the Secretary may adopt and apply by regulation, as may be necessary, for purposes of this section for specific types of residential single-family or multifamily structures or otherwise, except that the Secretary shall make a determination regarding whether to adopt and apply any such requirements, standards, checklists, or rating system for purposes of this section not later than the expiration of the 180-day period beginning upon the date of receipt of any written request, made in such form as the Secretary shall provide, for such adoption and application.

In addition to compliance with any of subparagraphs (A) through (D), the Secretary shall by regulation require, for any newly constructed residential single-family or multifamily structure to be considered to comply with the energy efficiency standards under this subsection, that the structure have appropriate

1 electrical outlets with the facility and capacity to re-
2 charge a standard electric passenger vehicle, includ-
3 ing an electric hybrid vehicle, where such vehicle
4 would normally be parked.

5 (2) NONRESIDENTIAL STRUCTURES.—For pur-
6 poses of this section, the Secretary shall identify and
7 adopt by regulation, as may be necessary, energy ef-
8 ficiency requirements, standards, checklists, or rat-
9 ing systems applicable to nonresidential structures
10 that are constructed or rehabilitated with HUD as-
11 sistance. A nonresidential structure shall be consid-
12 ered to comply with the energy efficiency standards
13 under this subsection if the structure complies with
14 the applicable provisions of any such energy effi-
15 ciency requirements, standards, checklist, or rating
16 systems identified and adopted by the Secretary pur-
17 suant to this paragraph, as such standards are in ef-
18 fect for purposes of this section pursuant to sub-
19 section (c).

20 (3) EFFECT.—Nothing in this subsection may
21 be construed to require any structure to comply with
22 any standard established or adopted pursuant to this
23 subsection, or identified in this subsection, or to pro-
24 vide any benefit or credit under any Federal pro-

1 gram for any structure that complies with any such
2 standard, except to the extent that—

3 (A) any provision of law other than this
4 subsection provides a benefit or credit under a
5 Federal program for compliance with a stand-
6 ard established or adopted pursuant to this sub-
7 section, or identified in this subsection; or

8 (B) the Secretary specifically provides pur-
9 suant to subsection (c) for the applicability of
10 such standard.

11 (b) ENHANCED ENERGY EFFICIENCY STANDARDS
12 FOR PURPOSES OF PROVIDING ADDITIONAL CREDIT
13 UNDER CERTAIN FEDERALLY ASSISTED HOUSING PRO-
14 GRAMS.—

15 (1) PURPOSE AND EFFECT.—

16 (A) PURPOSE.—The purpose of this sub-
17 section is to establish energy efficiency and con-
18 servation standards and green building stand-
19 ards that—

20 (i) provide for greater energy effi-
21 ciency and conservation in structures than
22 is required for compliance with the energy
23 efficiency standards under subsection (a)
24 and then in effect;

1 (ii) provide for green and sustainable
2 building standards not required by such
3 standards; and

4 (iii) can be used in connection with
5 Federal housing, housing finance, and de-
6 velopment programs to provide incentives
7 for greater energy efficiency and conserva-
8 tion and for green and sustainable building
9 methods, elements, practices, and mate-
10 rials.

11 (B) EFFECT.—Nothing in this subsection
12 may be construed to require any structure to
13 comply with any standard established pursuant
14 to this subsection or to provide any benefit or
15 credit under any Federal program for any
16 structure, except to the extent that any provi-
17 sion of law other than this subsection provides
18 a benefit or credit under a Federal program for
19 compliance with a standard established pursu-
20 ant to this subsection.

21 (2) COMPLIANCE.—A residential or nonresiden-
22 tial structure shall be considered to comply with the
23 enhanced energy efficiency and conservation stand-
24 ards or the green building standards under this sub-
25 section, to the extent that such structure is verified

1 by a third party as compliant with, or certified to,
2 the applicable provisions of the standards under
3 paragraph (3) or (4), respectively (as such standards
4 are in effect for purposes of this section, pursuant
5 to paragraph (7)), in a manner that is not required
6 for compliance with the energy efficiency standards
7 under subsection (a) then in effect and subject to
8 the Secretary's determination of which standards are
9 applicable to which structures.

10 (3) ENERGY EFFICIENCY AND CONSERVATION
11 STANDARDS.—The energy efficiency and conserva-
12 tion standards under this paragraph are as follows:

13 (A) RESIDENTIAL STRUCTURES.—With re-
14 spect to residential structures:

15 (i) NEW CONSTRUCTION.—For new
16 construction, the Energy Star for Homes
17 certification or Energy Star for Multi-
18 family New Construction certification
19 standards established by the Environ-
20 mental Protection Agency, as such stand-
21 ards are in effect for purposes of this sub-
22 section pursuant to paragraph (7);

23 (ii) EXISTING STRUCTURES.—For ex-
24 isting structures, a reduction in energy
25 consumption from the previous level of

1 consumption for the structure, as deter-
2 mined in accordance with energy audits
3 performed both before and after any reha-
4 bilitation or improvements undertaken to
5 reduce such consumption by at least 30
6 percent or achievement of ENERGY
7 STAR certification.

8 (B) NONRESIDENTIAL STRUCTURES.—

9 With respect to nonresidential structures, such
10 energy efficiency and conservation require-
11 ments, standards, checklists, or rating systems
12 for nonresidential structures as the Secretary
13 shall identify and adopt by regulation, as may
14 be necessary, for purposes of this paragraph.

15 (4) GREEN BUILDING STANDARDS.—The green
16 building standards under this paragraph are the
17 most recent adopted versions of the following:

18 (A) The national Green Communities cri-
19 teria checklist for residential construction that
20 provides criteria for the design, development,
21 and operation of affordable housing, as such
22 checklist or successor checklist is in effect for
23 purposes of this section pursuant to paragraph
24 (7).

1 (B) The LEED for New Construction rat-
2 ing system, the LEED for Homes rating sys-
3 tem, the LEED for Core and Shell rating sys-
4 tem, as applicable, as such systems or successor
5 systems are in effect for purposes of this sec-
6 tion pursuant to paragraph (7).

7 (C) The Green Globes assessment and rat-
8 ing system of the Green Buildings Initiative.

9 (D) For manufactured housing, energy
10 star rating with respect to fixtures, appliances,
11 and equipment in such housing, as such stand-
12 ard or successor standard is in effect for pur-
13 poses of this section pursuant to paragraph (7).

14 (E) The National Green Building Stand-
15 ard.

16 (F) Any other proven requirements, stand-
17 ards, checklists, or rating systems for green
18 building or sustainability as the Secretary may
19 identify and adopt by regulation, as may be
20 necessary for purposes of this paragraph, ex-
21 cept that the Secretary shall make a determina-
22 tion regarding whether to adopt and apply any
23 such requirements, standards, checklist, or rat-
24 ing system for purposes of this section not later
25 than the expiration of the 180-day period begin-

1 ning upon date of receipt of any written re-
2 quest, made in such form as the Secretary shall
3 provide, for such adoption and application.

4 (5) GREEN BUILDING.—For purposes of this
5 subsection, the term “green building” means, with
6 respect to standards for structures, standards to re-
7 quire use of sustainable design principles to reduce
8 the use of nonrenewable resources, minimize the im-
9 pact of development on the environment, and to im-
10 prove indoor air quality.

11 (6) ENERGY AUDITS.—The Secretary shall es-
12 tablish standards and requirements for energy au-
13 dits for purposes of paragraph (3)(A)(ii).

14 (7) APPLICABILITY AND UPDATING OF STAND-
15 ARDS.—

16 (A) APPLICABILITY.—Except as provided
17 in subparagraph (B), the requirements, stand-
18 ards, checklists, and rating systems referred to
19 in this subsection that are in effect for purposes
20 of this subsection are such requirements, stand-
21 ards, checklists, and systems are as in existence
22 upon the date of the enactment of this Act.

23 (B) UPDATING.—For purposes of this sec-
24 tion, the Secretary may adopt and apply by reg-
25 ulation, as may be necessary, future amend-

1 ments and supplements to, and editions of, the
2 requirements, standards, checklists, and rating
3 systems referred to in this subsection.

4 (c) AUTHORITY OF SECRETARY TO APPLY STAND-
5 ARDS TO FEDERALLY ASSISTED HOUSING AND PRO-
6 GRAMS.—

7 (1) HUD HOUSING AND PROGRAMS.—The Sec-
8 retary of Housing and Urban Development may, by
9 regulation, provide for the applicability of the energy
10 efficiency standards under subsection (a) or the en-
11 hanced energy efficiency and conservation standards
12 and green building standards under subsection (b),
13 or both, with respect to any covered federally as-
14 sisted housing described in paragraph (3)(A) or any
15 HUD assistance.

16 (2) RURAL HOUSING.—The Secretary of Agri-
17 culture may, by regulation, provide for the applica-
18 bility of the energy efficiency standards under sub-
19 section (a) or the enhanced energy efficiency and
20 conservation standards and green building standards
21 under subsection (b), or both, with respect to any
22 covered federally assisted housing described in para-
23 graph (3)(B) or any assistance provided with respect
24 to rural housing by the Rural Housing Service of the
25 Department of Agriculture.

1 (3) COVERED FEDERALLY ASSISTED HOUS-
 2 ING.—For purposes of this subsection, the term
 3 “covered federally assisted housing” means—

4 (A) any residential or nonresidential struc-
 5 ture for which any HUD assistance is provided;
 6 and

7 (B) any new construction of single-family
 8 housing (other than manufactured homes) sub-
 9 ject to mortgages insured, guaranteed, or made
 10 by the Secretary of Agriculture under title V of
 11 the Housing Act of 1949 (42 U.S.C. 1471 et
 12 seq.).

13 **SEC. 4. ENHANCED ENERGY EFFICIENCY UNDERWRITING.**

14 (a) DEFINITIONS.—In this section:

15 (1) COVERED AGENCY.—The term “covered
 16 agency”—

17 (A) means—

18 (i) an executive agency, as that term
 19 is defined in section 102 of title 31, United
 20 States Code; and

21 (ii) any other agency of the Federal
 22 Government; and

23 (B) includes each enterprise, as that term
 24 is defined under section 1303 of the Federal

1 Housing Enterprises Financial Safety and
2 Soundness Act of 1992 (12 U.S.C. 4502).

3 (2) COVERED LOAN.—The term “covered loan”
4 means a loan secured by a home that is issued, in-
5 sured, purchased, or securitized by a covered agency.

6 (3) HOMEOWNER.—The term “homeowner”
7 means the mortgagor under a covered loan.

8 (4) MORTGAGEE.—The term “mortgagee”
9 means—

10 (A) an original lender under a covered loan
11 or the holder of a covered loan at the time at
12 which that mortgage transaction is con-
13 summated;

14 (B) any affiliate, agent, subsidiary, suc-
15 cessor, or assignee of an original lender under
16 a covered loan or the holder of a covered loan
17 at the time at which that mortgage transaction
18 is consummated;

19 (C) any servicer of a covered loan; and

20 (D) any subsequent purchaser, trustee, or
21 transferee of any covered loan issued by an
22 original lender.

23 (5) SECRETARY.—The term “Secretary” means
24 the Secretary of Housing and Urban Development.

1 (6) SERVICER.—The term “servicer” means the
2 person or entity responsible for the servicing of a
3 covered loan, including the person or entity who
4 makes or holds a covered loan if that person or enti-
5 ty also services the covered loan.

6 (7) SERVICING.—The term “servicing” has the
7 meaning given the term in section 6(i) of the Real
8 Estate Settlement Procedures Act of 1974 (12
9 U.S.C. 2605(i)).

10 (b) FINDINGS AND PURPOSES.—

11 (1) FINDINGS.—The Congress finds that—

12 (A) energy costs for homeowners are a sig-
13 nificant and increasing portion of their house-
14 hold budgets;

15 (B) household energy use can vary sub-
16 stantially depending on the efficiency and char-
17 acteristics of the house;

18 (C) expected energy cost savings are im-
19 portant to the value of the house;

20 (D) the current test for loan affordability
21 used by most covered agencies, commonly
22 known as the “debt-to-income” test, is inad-
23 equate because it does not take into account the
24 expected energy cost savings for the homeowner
25 of an energy efficient home; and

1 (E) another loan limitation, commonly
2 known as the “loan-to-value” test, is tied to the
3 appraisal, which often does not adjust for effi-
4 ciency features of houses.

5 (2) PURPOSES.—The purposes of this section
6 are to—

7 (A) improve the accuracy of mortgage un-
8 derwriting by Federal mortgage agencies by en-
9 suring that energy cost savings are included in
10 the underwriting process as described below,
11 and thus to reduce the amount of energy con-
12 sumed by homes and to facilitate the creation
13 of energy efficiency retrofit and construction
14 jobs;

15 (B) require a covered agency to include the
16 expected energy cost savings of a homeowner as
17 a regular expense in the tests, such as the debt-
18 to-income test, used to determine the ability of
19 the loan applicant to afford the cost of home-
20 ownership for all loan programs; and

21 (C) require a covered agency to include the
22 value home buyers place on the energy effi-
23 ciency of a house in tests used to compare the
24 mortgage amount to home value, taking pre-

1 cautions to avoid double-counting and to sup-
2 port safe and sound lending.

3 (c) ENHANCED ENERGY EFFICIENCY UNDER-
4 WRITING CRITERIA.—

5 (1) IN GENERAL.—Not later than 1 year after
6 the date of enactment of this Act, the Secretary
7 shall, in consultation with the advisory group estab-
8 lished in subsection (f)(2), develop and issue guide-
9 lines for a covered agency to implement enhanced
10 loan eligibility requirements, for use when testing
11 the ability of a loan applicant to repay a covered
12 loan, that account for the expected energy cost sav-
13 ings for a loan applicant at a subject property, in
14 the manner set forth in paragraphs (2) and (3).

15 (2) REQUIREMENTS TO ACCOUNT FOR ENERGY
16 COST SAVINGS.—

17 (A) IN GENERAL.—The enhanced loan eli-
18 gibility requirements under paragraph (1) shall
19 require that, for all covered loans for which an
20 energy efficiency report is voluntarily provided
21 to the mortgagee by the mortgagor, the covered
22 agency and the mortgagee shall take into con-
23 sideration the estimated energy cost savings ex-
24 pected for the owner of the subject property in
25 determining whether the loan applicant has suf-

1 ficient income to service the mortgage debt plus
2 other regular expenses.

3 (B) EXPENSES AS OFFSETS.—To the ex-
4 tent that a covered agency uses a test, such as
5 a debt-to-income test, that includes certain reg-
6 ular expenses, such as hazard insurance and
7 property taxes, the expected energy cost savings
8 shall be included as an offset to these expenses.

9 (C) ASSESSED ENERGY COSTS.—Energy
10 costs to be assessed include the cost of elec-
11 tricity, natural gas, oil, and any other fuel regu-
12 larly used to supply energy to the subject prop-
13 erty.

14 (3) DETERMINATION OF ESTIMATED ENERGY
15 COST SAVINGS.—

16 (A) IN GENERAL.—The guidelines to be
17 issued under paragraph (1) shall include in-
18 structions for the covered agency to calculate
19 estimated energy cost savings using—

- 20 (i) the energy efficiency report;
21 (ii) an estimate of baseline average
22 energy costs; and
23 (iii) additional sources of information
24 as determined by the Secretary.

1 (B) REPORT REQUIREMENTS.—For the
2 purposes of subparagraph (A), an energy effi-
3 ciency report shall—

4 (i) estimate the expected energy cost
5 savings specific to the subject property,
6 based on specific information about the
7 property;

8 (ii) be prepared in accordance with
9 the guidelines to be issued under para-
10 graph (1); and

11 (iii) be prepared—

12 (I) in accordance with the Resi-
13 dential Energy Service Network’s
14 Home Energy Rating System (com-
15 monly known as “HERS”) by an indi-
16 vidual certified by the Residential En-
17 ergy Service Network, unless the Sec-
18 retary finds that the use of HERS
19 does not further the purposes of this
20 section; or

21 (II) by other methods approved
22 by the Secretary, in consultation with
23 the Secretary of Energy and the advi-
24 sory group established in subsection
25 (f)(2), for use under this section,

1 which shall include a quality assur-
2 ance procedure approved by the Sec-
3 retary, in consultation with the Sec-
4 retary of Energy.

5 (C) USE BY APPRAISER.—If an energy ef-
6 ficiency report is used under paragraph (2), the
7 energy efficiency report shall be provided to the
8 appraiser to estimate the energy efficiency of
9 the subject property and for potential adjust-
10 ments for energy efficiency.

11 (4) REQUIRED DISCLOSURE TO CONSUMER FOR
12 A HOME WITH AN ENERGY EFFICIENCY REPORT.—
13 If an energy efficiency report is used under para-
14 graph (2), the guidelines to be issued under para-
15 graph (1) shall require the mortgagee to—

16 (A) inform the loan applicant of the ex-
17 pected energy costs as estimated in the energy
18 efficiency report, in a manner and at a time as
19 prescribed by the Secretary, and if practicable,
20 in the documents delivered at the time of loan
21 application; and

22 (B) include the energy efficiency report in
23 the documentation for the loan provided to the
24 borrower.

1 (5) REQUIRED DISCLOSURE TO CONSUMER FOR
2 A HOME WITHOUT AN ENERGY EFFICIENCY RE-
3 PORT.—If an energy efficiency report is not used
4 under paragraph (2), the guidelines to be issued
5 under paragraph (1) shall require the mortgagee to
6 inform the loan applicant in a manner and at a time
7 as prescribed by the Secretary, and if practicable, in
8 the documents delivered at the time of loan applica-
9 tion of—

10 (A) typical energy cost savings that would
11 be possible from a cost-effective energy upgrade
12 of a home of the size and in the region of the
13 subject property;

14 (B) the impact the typical energy cost sav-
15 ings would have on monthly ownership costs of
16 a typical home;

17 (C) the impact on the size of a mortgage
18 that could be obtained if the typical energy cost
19 savings were reflected in an energy efficiency
20 report; and

21 (D) resources for improving the energy ef-
22 ficiency of a home.

23 (6) PRICING OF LOANS.—

24 (A) IN GENERAL.—A covered agency may
25 price covered loans originated under the en-

hanced loan eligibility requirements required under this section in accordance with the estimated risk of the loans.

(B) IMPOSITION OF CERTAIN MATERIAL COSTS, IMPEDIMENTS, OR PENALTIES.—In the absence of a publicly disclosed analysis that demonstrates significant additional default risk or prepayment risk associated with the loans, a covered agency shall not impose material costs, impediments, or penalties on covered loans merely because the loan uses an energy efficiency report or the enhanced loan eligibility requirements required under this section.

(7) LIMITATIONS.—

(A) IN GENERAL.—A covered agency may price covered loans originated under the enhanced loan eligibility requirements required under this section in accordance with the estimated risk of those loans.

(B) PROHIBITED ACTIONS.—A covered agency shall not—

(i) modify existing underwriting criteria or adopt new underwriting criteria that intentionally negate or reduce the impact of the requirements or resulting bene-

fits that are set forth or otherwise derived from the enhanced loan eligibility requirements required under this subsection; or

(ii) impose greater buy back requirements, credit overlays, or insurance requirements, including private mortgage insurance, on covered loans merely because the loan uses an energy efficiency report or the enhanced loan eligibility requirements required under this subsection.

(8) APPLICABILITY AND IMPLEMENTATION DATE.—Not later than 3 years after the date of enactment of this Act, and before December 31, 2023, the enhanced loan eligibility requirements required under this subsection shall be implemented by each covered agency to—

(A) apply to any covered loan for the sale, or refinancing of any loan for the sale, of any home;

(B) be available on any residential real property (including individual units of condominiums and cooperatives) that qualifies for a covered loan; and

1 (C) provide prospective mortgagees with
2 sufficient guidance and applicable tools to im-
3 plement the required underwriting methods.

4 (d) ENHANCED ENERGY EFFICIENCY UNDER-
5 WRITING VALUATION GUIDELINES.—

6 (1) IN GENERAL.—Not later than 1 year after
7 the date of enactment of this Act, the Secretary
8 shall—

9 (A) in consultation with the Federal Fi-
10 nancial Institutions Examination Council and
11 the advisory group established in subsection
12 (f)(2), develop and issue guidelines for a cov-
13 ered agency to determine the maximum per-
14 mitted loan amount based on the value of the
15 property for all covered loans made on prop-
16 erties with an energy efficiency report that
17 meets the requirements of subsection (c)(3)(B);
18 and

19 (B) in consultation with the Secretary of
20 Energy, issue guidelines for a covered agency to
21 determine the estimated energy savings under
22 paragraph (3) for properties with an energy ef-
23 ficiency report.

1 (2) REQUIREMENTS.—The enhanced energy ef-
2 ficiency underwriting valuation guidelines required
3 under paragraph (1) shall include—

4 (A) a requirement that if an energy effi-
5 ciency report that meets the requirements of
6 subsection (c)(3)(B) is voluntarily provided to
7 the mortgagee, such report shall be used by the
8 mortgagee or covered agency to determine the
9 estimated energy savings of the subject prop-
10 erty; and

11 (B) a requirement that the estimated en-
12 ergy savings of the subject property be added to
13 the appraised value of the subject property by
14 a mortgagee or covered agency for the purpose
15 of determining the loan-to-value ratio of the
16 subject property, unless the appraisal includes
17 the value of the overall energy efficiency of the
18 subject property, using methods to be estab-
19 lished under the guidelines issued under para-
20 graph (1).

21 (3) DETERMINATION OF ESTIMATED ENERGY
22 SAVINGS.—

23 (A) AMOUNT OF ENERGY SAVINGS.—The
24 amount of estimated energy savings shall be de-
25 termined by calculating the difference between

1 the estimated energy costs for the average com-
2 parable houses, as determined in guidelines to
3 be issued under paragraph (1), and the esti-
4 mated energy costs for the subject property
5 based upon the energy efficiency report.

6 (B) DURATION OF ENERGY SAVINGS.—The
7 duration of the estimated energy savings shall
8 be based upon the estimated life of the applica-
9 ble equipment, consistent with the rating sys-
10 tem used to produce the energy efficiency re-
11 port.

12 (C) PRESENT VALUE OF ENERGY SAV-
13 INGS.—The present value of the future savings
14 shall be discounted using the average interest
15 rate on conventional 30-year mortgages, in the
16 manner directed by guidelines issued under
17 paragraph (1).

18 (4) ENSURING CONSIDERATION OF ENERGY EF-
19 FICIENT FEATURES.—Section 1110 of the Financial
20 Institutions Reform, Recovery, and Enforcement Act
21 of 1989 (12 U.S.C. 3339) is amended—

22 (A) in paragraph (2), by striking “and” at
23 the end;

24 (B) in paragraph (3), by striking the pe-
25 riod at the end and inserting “; and”; and

1 (C) by inserting after paragraph (3) the
2 following:

3 “(4) that State certified and licensed appraisers
4 have timely access, whenever practicable, to informa-
5 tion from the property owner and the lender that
6 may be relevant in developing an opinion of value re-
7 garding the energy- and water-saving improvements
8 or features of a property, such as—

9 “(A) labels or ratings of buildings;

10 “(B) installed appliances, measures, sys-
11 tems or technologies;

12 “(C) blueprints;

13 “(D) construction costs;

14 “(E) financial or other incentives regard-
15 ing energy- and water-efficient components and
16 systems installed in a property;

17 “(F) utility bills;

18 “(G) energy consumption and
19 benchmarking data; and

20 “(H) third-party verifications or represen-
21 tations of energy and water efficiency perform-
22 ance of a property, observing all financial pri-
23 vacy requirements adhered to by certified and
24 licensed appraisers, including section 501 of the
25 Gramm-Leach-Bliley Act (15 U.S.C. 6801).

1 Unless a property owner consents to a lender, an ap-
 2 praiser, in carrying out the requirements of para-
 3 graph (4), shall not have access to the commercial
 4 or financial information of the owner that is privi-
 5 leged or confidential.”.

6 (5) TRANSACTIONS REQUIRING STATE CER-
 7 TIFIED AND COMPETENT APPRAISERS.—Section
 8 1113 of the Financial Institutions Reform, Recov-
 9 ery, and Enforcement Act of 1989 (12 U.S.C. 3342)
 10 is amended—

11 (A) in paragraph (1), by inserting before
 12 the semicolon the following: “, or any real prop-
 13 erty on which the appraiser makes adjustments
 14 using an energy efficiency report”; and

15 (B) in paragraph (2), by inserting after
 16 “atypical” the following: “, or an appraisal on
 17 which the appraiser makes adjustments using
 18 an energy efficiency report.”.

19 (6) APPRAISER COMPETENCY REQUIREMENT.—
 20 Mortgagee shall require that the appraiser con-
 21 ducting an appraisal of any real property for which
 22 an energy report is provided shall have the requisite
 23 knowledge required to perform a professional quality
 24 appraisal, as evidenced by professional certification
 25 approved by the Secretary.

1 (7) PROTECTIONS.—

2 (A) AUTHORITY TO IMPOSE LIMITA-
3 TIONS.—The guidelines to be issued under
4 paragraph (1) shall include such limitations and
5 conditions as determined by the Secretary to be
6 necessary to protect against meaningful under
7 or over valuation of energy cost savings or du-
8 plicative counting of energy efficiency features
9 or energy cost savings in the valuation of any
10 subject property that is used to determine a
11 loan amount.

12 (B) ADDITIONAL AUTHORITY.—At the end
13 of the 7-year period following the implementa-
14 tion of enhanced eligibility and underwriting
15 valuation requirements under this section, the
16 Secretary may modify or apply additional ex-
17 ceptions to the approach described in paragraph
18 (2), where the Secretary finds that the
19 unadjusted appraisal will reflect an accurate
20 market value of the efficiency of the subject
21 property or that a modified approach will better
22 reflect an accurate market value.

23 (8) APPLICABILITY AND IMPLEMENTATION
24 DATE.—Not later than 3 years after the date of en-
25 actment of this Act, and before December 31, 2023,

1 each covered agency shall implement the guidelines
2 required under this subsection, which shall—

3 (A) apply to any covered loan for the sale,
4 or refinancing of any loan for the sale, of any
5 home; and

6 (B) be available on any residential real
7 property, including individual units of con-
8 dominiums and cooperatives, that qualifies for a
9 covered loan.

10 (e) MONITORING.—Not later than 1 year after the
11 date on which the enhanced eligibility and underwriting
12 valuation requirements are implemented under this sec-
13 tion, and every year thereafter, each covered agency with
14 relevant activity shall issue and make available to the pub-
15 lic a report that—

16 (1) enumerates the number of covered loans of
17 the agency for which there was an energy efficiency
18 report, and that used energy efficiency appraisal
19 guidelines and enhanced loan eligibility require-
20 ments;

21 (2) includes the default rates and rates of fore-
22 closures for each category of loans; and

23 (3) describes the risk premium, if any, that the
24 agency has priced into covered loans for which there
25 was an energy efficiency report.

1 (f) RULEMAKING.—

2 (1) IN GENERAL.—The Secretary shall pre-
3 scribe regulations to carry out this section, in con-
4 sultation with the Secretary of Energy and the advi-
5 sory group established in paragraph (2), which may
6 contain such classifications, differentiations, or other
7 provisions, and may provide for such proper imple-
8 mentation and appropriate treatment of different
9 types of transactions, as the Secretary determines
10 are necessary or proper to effectuate the purposes of
11 this section, to prevent circumvention or evasion
12 thereof, or to facilitate compliance therewith.

13 (2) ADVISORY GROUP.—To assist in carrying
14 out this section, the Secretary shall establish an ad-
15 visory group, consisting of individuals representing
16 the interests of—

17 (A) mortgage lenders;

18 (B) appraisers;

19 (C) energy raters and residential energy
20 consumption experts;

21 (D) energy efficiency organizations;

22 (E) real estate agents;

23 (F) home builders and remodelers;

24 (G) State energy officials; and

25 (H) others as determined by the Secretary.

1 (g) ADDITIONAL STUDY.—

2 (1) IN GENERAL.—Not later than 18 months
3 after the date of enactment of this Act, the Sec-
4 retary shall reconvene the advisory group established
5 in subsection (f)(2), in addition to water and loca-
6 tional efficiency experts, to advise the Secretary on
7 the implementation of the enhanced energy efficiency
8 underwriting criteria established in subsections (c)
9 and (d).

10 (2) RECOMMENDATIONS.—

11 (A) IN GENERAL.—The advisory group es-
12 tablished in subsection (f)(2) shall provide rec-
13 ommendations to the Secretary on any revisions
14 or additions to the enhanced energy efficiency
15 underwriting criteria deemed necessary by the
16 group, which may include alternate methods to
17 better account for home energy costs and addi-
18 tional factors to account for substantial and
19 regular costs of homeownership such as loca-
20 tion-based transportation costs and water costs.

21 (B) LEGISLATIVE RECOMMENDATIONS.—

22 The Secretary shall forward any legislative rec-
23 ommendations from the advisory group to Con-
24 gress for consideration.

1 **SEC. 5. ENERGY-EFFICIENT CERTIFICATIONS FOR MANU-**
2 **FACTURED HOUSING WITH MORTGAGES.**

3 Section 526 of the National Housing Act (12 U.S.C.
4 1735f–4(a)) is amended—

5 (1) in subsection (a)—

6 (A) by striking “, other than manufactured
7 homes,” each place such term appears;

8 (B) by inserting after the period at the end
9 the following: “The energy performance require-
10 ments developed and established by the Sec-
11 retary under this section for manufactured
12 homes shall require energy star rating for wall
13 fixtures, appliances, and equipment in such
14 housing.”;

15 (C) by inserting “(1)” after “(a)”; and

16 (D) by adding at the end the following new
17 paragraphs:

18 “(2) The Secretary shall require, with respect
19 to any single- or multi-family residential housing
20 subject to a mortgage insured under this Act, that
21 any approval or certification of the housing for
22 meeting any energy efficiency or conservation cri-
23 teria, standards, or requirements pursuant to this
24 title and any approval or certification required pur-
25 suant to this title with respect to energy-conserving
26 improvements or any renewable energy sources, such

1 as wind, solar energy geothermal, or biomass, shall
2 be conducted only by an individual certified by a
3 home energy rating system provider who has been
4 accredited to conduct such ratings by the Home En-
5 ergy Ratings System Council, the Residential En-
6 ergy Services Network, or such other appropriate
7 national organization, as the Secretary may provide,
8 or by licensed professional architect or engineer. If
9 any organization makes a request to the Secretary
10 for approval to accredit individuals to conduct en-
11 ergy efficiency or conservation ratings, the Secretary
12 shall review and approve or disapprove such request
13 not later than the expiration of the 6-month period
14 beginning upon receipt of such request.

15 “(3) The Secretary shall periodically examine
16 the method used to conduct inspections for compli-
17 ance with the requirements under this section, ana-
18 lyze various other approaches for conducting such
19 inspections, and review the costs and benefits of the
20 current method compared with other methods.”; and

21 (2) in subsection (b), by striking “, other than
22 a manufactured home,”.

23 **SEC. 6. MAKING IT GREEN.**

24 (a) PARTNERSHIPS WITH TREE-PLANTING ORGANI-
25 ZATIONS.—The Secretary shall establish and provide in-

centives for developers of housing for which any HUD financial assistance, as determined by the Secretary, is provided for development, maintenance, operation, or other costs, to enter into agreements and partnerships with tree-planting organizations, nurseries, and landscapers to certify that trees, shrubs, grasses, and other plants are planted in the proper manner, are provided adequate maintenance, and survive for at least 3 years after planting or are replaced. The financial assistance determined by the Secretary as eligible under this section shall take into consideration such factors as cost effectiveness and affordability.

(b) MAKING IT GREEN PLAN.—In the case of any new or substantially rehabilitated housing for which HUD financial assistance, as determined in accordance with subsection (a), is provided by the Secretary for the development, construction, maintenance, rehabilitation, improvement, operation, or costs of the housing, including financial assistance provided through the Community Development Block Grant program under title I of the Housing and Community Development Act of 1974 (42 U.S.C. 5301 et seq.), the Secretary shall require the development of a plan that provides for—

(1) in the case of new construction and improvements, siting of such housing and improve-

1 ments in a manner that provides for energy effi-
2 ciency and conservation to the extent feasible, taking
3 into consideration location and project type;

4 (2) minimization of the effects of construction,
5 rehabilitation, or other development on the condition
6 of existing trees;

7 (3) selection and installation of indigenous
8 trees, shrubs, grasses, and other plants based upon
9 applicable design guidelines and standards of the
10 International Society for Arboriculture;

11 (4) post-planting care and maintenance of the
12 landscaping relating to or affected by the housing in
13 accordance with best management practices; and

14 (5) establishment of a goal for minimum
15 greenspace or tree canopy cover for the housing site
16 for which such financial assistance is provided, in-
17 cluding guidelines and timetables within which to
18 achieve compliance with such minimum require-
19 ments.

20 (c) PARTNERSHIPS.—In carrying out this section, the
21 Secretary is encouraged to consult, as appropriate, with
22 national organizations dedicated to providing housing as-
23 sistance and related services to low-income families, such
24 as the Alliance for Community Trees and its affiliates, the
25 American Nursery and Landscape Association, the Amer-

1 ican Society of Landscape Architects, and the National
2 Arbor Day Foundation.

3 **SEC. 7. INCLUDING SUSTAINABLE DEVELOPMENT AND**
4 **TRANSPORTATION STRATEGIES IN COM-**
5 **PREHENSIVE HOUSING AFFORDABILITY**
6 **STRATEGIES.**

7 Section 105(b) of the Cranston-Gonzalez National
8 Affordable Housing Act (42 U.S.C. 12705(b)) is amend-
9 ed—

10 (1) by striking “and” at the end of paragraph
11 (19);

12 (2) by striking the period at the end of para-
13 graph (20) and inserting “; and”;

14 (3) and by inserting after paragraph (20) the
15 following new paragraphs:

16 “(21) describe the jurisdiction’s strategies to
17 encourage sustainable development for affordable
18 housing, including single-family and multifamily
19 housing, as measured by—

20 “(A) greater energy efficiency and use of
21 renewable energy sources, including any strate-
22 gies regarding compliance with the energy effi-
23 ciency standards under section 3(a) of the
24 Green Neighborhoods Act of 2020 and with the
25 enhanced energy efficiency and conservation

1 standards, and the green building standards,
2 under section 3(b) of such Act;

3 “(B) increased conservation, recycling, and
4 reuse of resources;

5 “(C) more effective use of existing infra-
6 structure;

7 “(D) use of building materials and meth-
8 ods that are healthier for residents of the hous-
9 ing, including use of building materials that are
10 free of added known carcinogens that are classi-
11 fied as Group 1 Known Carcinogens by the
12 International Agency for Research on Cancer;
13 and

14 “(E) such other criteria as the Secretary
15 determines, in consultation with the Secretary
16 of Energy, the Secretary of Agriculture, and the
17 Administrator of the Environmental Protection
18 Agency, are in accordance with the purposes of
19 this paragraph; and

20 “(22) describe the jurisdiction’s efforts to co-
21 ordinate its housing strategy with its transportation
22 planning strategies to ensure to the extent prac-
23 ticable that residents of affordable housing have ac-
24 cess to public transportation.”.

1 **SEC. 8. GRANT PROGRAM TO INCREASE SUSTAINABLE LOW-**
2 **INCOME COMMUNITY DEVELOPMENT CAPAC-**
3 **ITY.**

4 (a) IN GENERAL.—The Secretary may make grants
5 to nonprofit organizations to use for any of the following
6 purposes:

7 (1) Training, educating, supporting, or advising
8 an eligible community development organization or
9 qualified youth service and conservation corps in im-
10 proving energy efficiency, resource conservation and
11 reuse, design strategies to maximize energy effi-
12 ciency, installing or constructing renewable energy
13 improvements (such as wind, wave, solar, biomass,
14 and geothermal energy sources), and effective use of
15 existing infrastructure in affordable housing and
16 economic development activities in low-income com-
17 munities, taking into consideration energy efficiency
18 standards under section 3(a) of this Act and with
19 the enhanced energy efficiency and conservation
20 standards, and the green building standards, under
21 section 3(b) of this Act.

22 (2) Providing loans, grants, or predevelopment
23 assistance to eligible community development organi-
24 zations or qualified youth service and conservation
25 corps to carry out energy efficiency improvements
26 that comply with the energy efficiency standards

1 under section 3(a) of this Act, resource conservation
2 and reuse, and effective use of existing infrastruc-
3 ture in affordable housing and economic develop-
4 ment activities in low-income communities. In pro-
5 viding assistance under this paragraph, the Sec-
6 retary shall give more preference to activities based
7 on the extent to which the activities will result in
8 compliance with the enhanced energy efficiency and
9 conservation standards, and the green building
10 standards, under section 3(b) of this Act.

11 (3) Such other purposes as the Secretary deter-
12 mines are in accordance with the purposes of this
13 subsection.

14 (b) APPLICATION REQUIREMENT.—To be eligible for
15 a grant under this section, a nonprofit organization shall
16 prepare and submit to the Secretary an application at
17 such time, in such manner, and containing such informa-
18 tion as the Secretary may require.

19 (c) AWARD OF CONTRACTS.—Contracts for architec-
20 tural or engineering services funded with amounts from
21 grants made under this section shall be awarded in accord-
22 ance with chapter 11 of title 40, United States Code (re-
23 lating to selection of architects and engineers).

24 (d) MATCHING REQUIREMENT.—A grant made under
25 this section may not exceed the amount that the nonprofit

1 organization receiving the grant certifies, to the Secretary,
2 will be provided (in cash or in-kind) from nongovernmental
3 sources to carry out the purposes for which the grant is
4 made.

5 (e) DEFINITIONS.—For purposes of this section, the
6 following definitions shall apply:

7 (1) NONPROFIT ORGANIZATION.—The term
8 “nonprofit organization” has the meaning given
9 such term in section 104 of the Cranston-Gonzalez
10 National Affordable Housing Act (42 U.S.C.
11 12704).

12 (2) ELIGIBLE COMMUNITY DEVELOPMENT OR-
13 GANIZATION.—The term “eligible community devel-
14 opment organization” means—

15 (A) a unit of general local government (as
16 defined in section 104 of the Cranston-Gonzalez
17 National Affordable Housing Act (42 U.S.C.
18 12704));

19 (B) a community housing development or-
20 ganization (as defined in section 104 of the
21 Cranston-Gonzalez National Affordable Hous-
22 ing Act (42 U.S.C. 12704));

23 (C) an Indian tribe or tribally designated
24 housing entity (as such terms are defined in
25 section 4 of the Native American Housing As-

1 sistance and Self-Determination Act of 1996
2 (25 U.S.C. 4103)); or

3 (D) a public housing agency, as such term
4 is defined in section 3(b) of the United States
5 Housing Act of 1937 (42 U.S.C. 1437(b)).

6 (3) LOW-INCOME COMMUNITY.—The term “low-
7 income community” means a census tract in which
8 50 percent or more of the households have an in-
9 come which is less than 80 percent of the greater
10 of—

11 (A) the median gross income for such year
12 for the area in which such census tract is lo-
13 cated; or

14 (B) the median gross income for such year
15 for the State in which such census tract is lo-
16 cated.

17 (f) AUTHORIZATION OF APPROPRIATIONS.—There
18 are authorized to be appropriated to the Secretary to carry
19 out this section \$20,000,000 for each of fiscal years 2021
20 through 2025.

21 **SEC. 9. BENCHMARKING.**

22 (a) DEFINITIONS.—For purposes of this section, the
23 following definitions shall apply:

24 (1) SECRETARY.—The term “Secretary” means
25 the Secretary of Housing and Urban Development.

1 (2) HUD-ASSISTED PROPERTY.—The term
2 “HUD-assisted property” means a property assisted
3 by any of the following programs:

4 (A) The program under section 202 of the
5 Housing Act of 1959 (12 U.S.C. 1701q) for
6 supportive housing for the elderly.

7 (B) The program under section 811 of the
8 Cranston-Gonzalez National Affordable Hous-
9 ing Act (42 U.S.C. 8013) for supportive hous-
10 ing for persons with disabilities.

11 (C) Any program under section 8 of the
12 United States Housing Act of 1937 (42 U.S.C.
13 1437f) for rental assistance for low-income fam-
14 ilies.

15 (D) Any program for mortgage insurance
16 for single-family housing under title II of the
17 National Housing Act (12 U.S.C. 1707 et seq.).

18 (E) The programs under section 223(a)(7),
19 223(f), or 241(a) of the National Housing Act
20 (12 U.S.C. 1715n(a), 1715n(f), 1715z–6(a)).

21 (3) BENCHMARKED HUD-ASSISTED PROP-
22 ERTY.—The term “benchmarked HUD-assisted
23 property” means a HUD-assisted property with re-
24 spect to which energy and water benchmarking data
25 is required by a State or local authority to be re-

1 ported through the ENERGY STAR Portfolio Man-
2 ager.

3 (4) CLIMATE ZONE.—The term “Climate Zone”
4 means a region of the United States as defined by
5 the Environmental Protection Agency under the EN-
6 ERGY STAR program or the Office of Energy Effi-
7 ciency and Renewable Energy of the Department of
8 Energy.

9 (b) BENCHMARKING REPORT.—

10 (1) IN GENERAL.—Not later than the expira-
11 tion of the 1-year period beginning on the date of
12 the enactment of this Act, the Secretary shall submit
13 to the Committee on Financial Services of the House
14 of Representatives and the Committee on Banking,
15 Housing, and Urban Affairs of the Senate, a report
16 that includes—

17 (A) an assessment of the current state of
18 energy and water use benchmarking in the mul-
19 tifamily property sector;

20 (B) data identifying the number and
21 square footage of multifamily properties that
22 are required by State or local authorities to re-
23 port benchmarking data, the proportion that
24 are HUD-assisted properties, and the propor-

1 tion of all HUD-assisted properties that are
2 subject to such requirements;

3 (C) data identifying multifamily properties
4 that participate in each pathway in the HUD
5 Green Mortgage Insurance Premium program,
6 including the number and square footage of
7 participating properties and the proportion of
8 eligible properties participating;

9 (D) data identifying multifamily properties
10 that participate in the HUD Better Buildings
11 Challenge, including the number and square
12 footage of participating properties;

13 (E) estimates of the extent of HUD-as-
14 sisted properties that are not conducting energy
15 and water benchmarking;

16 (F) estimates of potential energy and Fed-
17 eral cost savings if various levels of efficiency
18 were implemented in HUD-assisted properties;

19 (G) information identifying the typical
20 costs of multifamily benchmarking and re-
21 sources available to support multifamily owners
22 and operators in benchmarking; and

23 (H) information relevant to the impact of
24 multifamily benchmarking, including published
25 research studies.

1 (2) PUBLIC AVAILABILITY.—The Secretary
2 shall make the report publicly available on the
3 website of HUD.

4 (c) PROVISION OF EXISTING BENCHMARKING
5 DATA.—

6 (1) POLICIES.—Not later than the expiration of
7 the 6-month period beginning on the date of the en-
8 actment of this Act, the Secretary shall issue such
9 regulations as may be necessary to ensure that own-
10 ers of benchmarked HUD-assisted properties provide
11 to the Secretary-selected ENERGY STAR Portfolio
12 Manager data for the property. In developing such
13 regulations, the Secretary shall—

14 (A) provide for data to be released in a
15 manner that protects information that identifies
16 particular properties, but retains essential geo-
17 graphical and building characteristics to enable
18 aggregate analysis;

19 (B) require data sharing not less often
20 than every three years;

21 (C) identifies the minimum data to be
22 shared; and

23 (D) develop mechanisms to streamline data
24 requests and sharing in collaboration with the

1 Environmental Protection Agency ENERGY
2 STAR program.

3 (2) ANALYSIS.—Not later than the expiration
4 of the 2-year period beginning on the date of the en-
5 actment of this Act and annually thereafter, the Sec-
6 retary shall conduct an analysis of the data received
7 under this subsection and shall make the findings
8 publicly available on the website of HUD.

9 (d) ENERGY USE TARGETS BY CLIMATE ZONE.—

10 (1) IN GENERAL.—Not later than the expira-
11 tion of the 1-year period beginning on the date of
12 the enactment of this Act, the Secretary shall—

13 (A) compile energy consumption and bill
14 data from multifamily properties that is pro-
15 vided to HUD in connection with utility allow-
16 ance determination and capital needs assess-
17 ment activities;

18 (B) analyze the data in order to better un-
19 derstand energy consumption patterns and
20 trends throughout the portfolio of properties
21 represented, including relevant subcategory
22 types of multifamily properties;

23 (C) using the data from subparagraphs (A)
24 and (B), develop energy intensity statistics for

1 each climate zone and multifamily subcategory;
2 and

3 (D) using the data from subparagraphs
4 (A) and (B), develop energy intensity targets
5 for each climate zone and multifamily sub-
6 category reflecting energy efficiency perform-
7 ance of at least 25 percent below the baseline
8 and related to ENERGY STAR performance
9 scores for each respective climate zone and mul-
10 tifamily subcategory.

11 (2) PUBLIC AVAILABILITY.—The Secretary
12 shall make the analysis and energy intensity targets
13 publicly available on the website of HUD.

14 (e) MULTIFAMILY UTILITY BENCHMARKING TOOL-
15 KIT.—The Secretary shall maintain and update, from time
16 to time, the Multifamily Utility Benchmarking Toolkit.

17 (f) STAKEHOLDER ENGAGEMENT.—In carrying out
18 this section, the Secretary shall—

19 (1) engage with stakeholders regarding multi-
20 family sustainability, including providing education
21 and opportunities for robust stakeholder input; and

22 (2) conduct targeted outreach to representatives
23 of public housing agencies, housing and tenant advo-
24 cates, multifamily property owners and managers,
25 energy efficiency organizations, State and local gov-

1 ernments, multifamily finance entities, and other in-
 2 terested groups.

3 **SEC. 10. WORKFORCE DEVELOPMENT.**

4 Subtitle D of title I of the Workforce Innovation and
 5 Opportunity Act (29 U.S.C. 3221 et seq.) is amended by
 6 adding at the end the following:

7 **“SEC. 173. GRANTS FOR REGISTERED APPRENTICESHIP**
 8 **PROGRAMS IN CERTAIN INDUSTRIES.**

9 “(a) IN GENERAL.—The Secretary shall provide
 10 grants to workforce development boards, labor organiza-
 11 tions, nonprofit organizations, and businesses for the pur-
 12 pose of establishing training and registered apprenticeship
 13 programs with respect to the following industries:

14 “(1) Energy-efficient building, construction,
 15 and retrofit industries.

16 “(2) Deconstruction and materials use indus-
 17 tries.

18 “(3) Energy efficiency assessment industry
 19 serving residential, commercial, or industrial sectors.

20 “(4) Manufacturers that produce sustainable
 21 processes and materials.

22 “(5) Building maintenance and management.

23 “(b) REQUIREMENTS.—The Secretary shall require a
 24 recipient of a grant under this section, as a condition of
 25 receipt of such grant—

1 “(1) to advertise opportunities available as a re-
2 sult of such grant—

3 “(A) on a publicly available website; and

4 “(B) to dislocated workers;

5 “(2) to coordinate such program with related
6 efforts of—

7 “(A) local governments and subdivisions
8 thereof; and

9 “(B) labor, industry, and environmental
10 advocacy groups;

11 “(3) on an annual basis, to submit to the Sec-
12 retary a report with respect to the area served by
13 the recipient on—

14 “(A) the availability of employment oppor-
15 tunities in the relevant field;

16 “(B) the risk of an increase in unemploy-
17 ment in such field; and

18 “(C) other employment trends in such
19 field.

20 “(c) ELIGIBLE USE OF FUNDS.—A recipient of a
21 grant under this section may use such funds to cover the
22 costs associated with an employee participating in a Reg-
23 istered Apprenticeship Program, including wages of, or
24 stipends for, employees for the duration of the Registered
25 Apprenticeship Program.

1 “(d) REPORT.—Not later than 1 year after the date
2 of the enactment of this Act, and annually thereafter, the
3 Secretary shall submit to Congress a report on the effects
4 of grants issued under this section, including a description
5 of—

6 “(1) the number of individuals who are em-
7 ployed upon completion of a registered apprentice-
8 ship program funded under this section;

9 “(2) a description of the wages, benefits, and
10 quality of employment that such individuals receive
11 upon completion of such program;

12 “(3) a description of the demographics of indi-
13 viduals who receive such employment; and

14 “(4) the retention rate of individuals who are
15 employed upon completion of a registered appren-
16 ticeship program funded under this section.

17 “(e) AUTHORIZATION.—There is authorized to be ap-
18 propriated to carry out this section \$100,000,000 for each
19 of fiscal years 2021 through 2025.”.

20 **SEC. 11. ENSURING AVAILABILITY OF HOMEOWNERS IN-**
21 **SURANCE FOR HOMES NOT CONNECTED TO**
22 **ELECTRICITY GRID.**

23 (a) CONGRESSIONAL INTENT.—The Congress intends
24 that—

1 (1) consumers shall not be denied homeowners
2 insurance for a dwelling (as such term is defined in
3 subsection (c)) based solely on the fact that the
4 dwelling is not connected to or able to receive elec-
5 tricity service from any wholesale or retail electric
6 power provider;

7 (2) States should ensure that consumers are
8 able to obtain homeowners insurance for such dwell-
9 ings;

10 (3) States should support insurers that develop
11 voluntary incentives to provide such insurance; and

12 (4) States may not prohibit insurers from offer-
13 ing a homeowners insurance product specifically de-
14 signed for such dwellings.

15 (b) INSURING HOMES AND RELATED PROPERTY IN
16 INDIAN AREAS.—Notwithstanding any other provision of
17 law, dwellings located in Indian areas (as such term is de-
18 fined in section 4 of the Native American Housing Assist-
19 ance and Self-Determination Act of 1996 (25 U.S.C.
20 4103)) and constructed or maintained using assistance,
21 loan guarantees, or other authority under the Native
22 American Housing Assistance and Self-Determination Act
23 of 1996 may be insured by any tribally owned self-insur-
24 ance risk pool approved by the Secretary of Housing and
25 Urban Development.

1 (c) DWELLING DEFINED.—For purposes of this sec-
2 tion, the term “dwelling” means a residential structure
3 that—

4 (1) consists of one to four dwelling units;

5 (2) is provided electricity from renewable en-
6 ergy sources; and

7 (3) is not connected to any wholesale or retail
8 electrical power grid.

9 **SEC. 12. DEFINITIONS.**

10 For purposes of this Act, the following definitions
11 shall apply:

12 (1) GREEN BUILDING STANDARDS.—The term
13 “green building standards” means standards to re-
14 quire use of sustainable design principles to reduce
15 the use of nonrenewable resources, encourage en-
16 ergy-efficient construction and rehabilitation and the
17 use of renewable energy resources, minimize the im-
18 pact of development on the environment, and im-
19 prove indoor air quality.

20 (2) HUD.—The term “HUD” means the De-
21 partment of Housing and Urban Development.

22 (3) HUD ASSISTANCE.—The term “HUD as-
23 sistance” means financial assistance that is awarded,
24 competitively or noncompetitively, allocated by for-

1 mula, or provided by HUD through loan insurance
2 or guarantee.

3 (4) NONRESIDENTIAL STRUCTURE.—The term
4 “nonresidential structures” means only nonresiden-
5 tial structures that are appurtenant to single-family
6 or multifamily housing residential structures, or
7 those that are funded by the Secretary of Housing
8 and Urban Development through the HUD Commu-
9 nity Development Block Grant program.

10 (5) SECRETARY.—The term “Secretary”, unless
11 otherwise specified, means the Secretary of Housing
12 and Urban Development.

○