

119TH CONGRESS
1ST SESSION

H. R. 5105

To amend the Housing and Community Development Act of 1974 to expand new home construction, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 3, 2025

Mr. LICCARDO (for himself, Mr. FLOOD, Mr. FIELDS, and Ms. SALAZAR) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend the Housing and Community Development Act of 1974 to expand new home construction, 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 “Unleashing Needed
5 Local Options to Construct and Keep Housing Act” or
6 the “UNLOCK Act”.

1 **SEC. 2. AMENDMENTS TO THE HOUSING AND COMMUNITY**
2 **DEVELOPMENT ACT OF 1974.**

3 Section 105(a) of the Housing and Community De-
4 velopment Act of 1974 (42 U.S.C. 5305(a)) is amended—

5 (1) in paragraph (25)(D), by striking “and” at
6 the end;

7 (2) in paragraph (26), by striking the period at
8 the end and inserting “; and”; and

9 (3) by inserting at the end the following:

10 “(27) in the case of any metropolitan city or
11 urban county, State, unit of general local govern-
12 ment, insular area, or tribal entity that receives
13 amounts under section 106, for the construction of
14 new residential housing for low- and moderate-in-
15 come persons, with or without the assistance from a
16 neighborhood-based nonprofit organization, or other
17 private or public nonprofit organization.”.

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