

HUD TRANSPARENCY ACT OF 2025

JULY 15, 2025.—Committed to the Committee of the Whole House on the State of the Union and ordered to be printed

Mr. HILL of Arkansas, from the Committee on Financial Services,
submitted the following

R E P O R T

[To accompany H.R. 225]

The Committee on Financial Services, to whom was referred the bill (H.R. 225) to require the Inspector General of the Department of Housing and Urban Development to testify before the Congress annually, and for other purposes, having considered the same, reports favorably thereon with an amendment and recommends that the bill as amended do pass.

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The amendment is as follows:
Strike all after the enacting clause and insert the following:

SECTION 1. SHORT TITLE.

This Act may be cited as the “HUD Transparency Act of 2025”.

SEC. 2. CONGRESSIONAL TESTIMONY.

Not later than October 1 of each year, the Inspector General of the Department of Housing and Urban Development shall appear before the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate and present testimony on the Office of Inspector General's—

- (1) efforts to detect and prevent fraud, waste, and abuse;
- (2) ability to conduct and supervise audits, investigations, and reviews;
- (3) actions to identify opportunities for the programs of the Department of Housing and Urban Development to progress and succeed;
- (4) recommendations to improve overall efficiency and public accountability of the Department of Housing and Urban Development;
- (5) assessment of the extent to which the Department of Housing and Urban Development has resources sufficient to carry out its statutory mission; and
- (6) ongoing activities regarding any such additional work, as appropriate.

PURPOSE AND SUMMARY

H.R. 225, the *HUD Transparency Act of 2025*, was introduced on January 7, 2025, by Representative Monica De La Cruz (TX–15). H.R. 225 would require the Inspector General of the U.S. Department of Housing and Urban Development to testify before Congress annually.

BACKGROUND AND NEED FOR LEGISLATION

Although the heads of several Federal agencies that fall under the jurisdiction of the Committee, including Treasury, the Consumer Financial Protection Bureau (CFPB), and the Board of Governors of the Federal Reserve System, are required by various statutes to testify before the Committee, no such similar requirement exists for the Department of Housing and Urban Development (HUD). This limits the Committee's opportunities to perform oversight of a Department that employed over 9,000 full time employees and had an annual enacted gross discretionary budget authority of more than \$77 billion in 2024.

Lacking a formal oversight requirement for the agency, the Committee relies heavily on the work of the HUD Office of Inspector General (IG) and its mission to “promote economy, efficiency, and effectiveness in the administration of HUD programs.” However, prior to the IG's appearance in 2023, the Committee had gone five years since it had last heard testimony from the IG regarding the ongoing activities of HUD. That is the rationale behind H.R. 225, the *HUD Transparency Act of 2025*, which would, for the first time, require the IG to testify annually before the House Committee on Financial Services and Senate Committee on Banking, Housing, and Urban Affairs (Committees).

COMMITTEE CONSIDERATION

119TH CONGRESS

On January 7, 2025, Representative De La Cruz introduced H.R. 225, the *HUD Transparency Act of 2025*, with Representatives Tom Emmer (R–MN), John Rose (R–TN), Michael Lawler (R–NY), Daniel Meuser (R–PA), Dan Crenshaw (R–TX), and Harriet Hageman (R–WY) as original cosponsors. Representatives Barry Loudermilk (R–GA), Ann Wagner (R–MO), Roger Williams (R–TX), Tim Moore (R–NC), Bill Huizenga (R–MI) and Pete Sessions (R–TX) were added subsequently as cosponsors. The bill was referred solely to the Committee on Financial Services. The bill was attached to the

April 8, 2025, hearing titled “Decades of Dysfunction: Restoring Accountability at HUD.”

On June 10, 2025, the Committee on Financial Services met in open session to consider, among others, H.R. 225. The Committee ordered H.R. 225, as amended, to be reported favorably to the House of Representatives.

118TH CONGRESS

On February 7, 2024, Representative De La Cruz introduced H.R. 7280, the *HUD Transparency Act of 2024*, with Representatives Andy Barr (R-KY), Andrew Ogles (R-TN), Byron Donalds (R-FL), Lawler, Crenshaw, Mike Flood (R-NE), Meuser, Huizenga, Rose, Ralph Norman (R-SC), Randy Weber (R-TX), Michael McCaul (R-TX), Bill Posey (R-FL), Loudermilk, Williams, Hageman, Wagner, and Katie Porter (D-CA) as original cosponsors. Representatives Erin Houchin (R-IN), Alexander Mooney (R-WV), Nick LaLota (R-NY), Brandon Williams (R-NY), and Emmer were added subsequently as cosponsors. This bill is an earlier iteration of H.R. 225. The bill was referred solely to the Committee on Financial Services.

On June 21, 2023, the Subcommittee on Housing and Insurance of the Committee on Financial Services held a hearing entitled “HUD Oversight: Testimony of the HUD Inspector General” to examine matters relating to H.R. 7280. A discussion draft version of H.R. 7280 was included in the hearing. On February 29, 2024, the Committee ordered H.R. 7280 to be reported favorably to the House of Representatives by a vote of 50 yeas and 0 nays.

On July 22, 2024, the House suspended the rules and passed the bill by voice vote. It was received in the Senate and referred to the Committee on Banking, Housing, and Urban Affairs.

RELATED HEARINGS

Pursuant to clause 3(c)(6) of rule XIII of the Rules of the House of Representatives, the following hearing was used to develop H.R. 225:

The Oversight and Investigations Subcommittee of the Committee on Financial Services held an April 8, 2025, hearing titled “Decades of Dysfunction: Restoring Accountability at HUD” to examine issues related to H.R. 225. The following witness testified at the hearing: Mr. Stephen M. Begg, Acting Inspector General, U.S. Department of Housing and Urban Development.

COMMITTEE VOTES

Clause 3(b) of rule XIII of the Rules of the House of Representatives requires the Committee Report to include for each record vote on a motion to report the measure or matter and on any amendments offered to the measure or matter the total number of votes for and against and the names of the Members voting for and against.

On June 10, 2025, the Committee ordered H.R. 225, as amended, to be reported favorably to the House by a recorded vote of 50 yeas and 1 nay, a quorum being present. (Record Vote No. FC-140).

The Committee considered the following amendments to H.R. 225:

- Representative De La Cruz offered an amendment in the nature of a substitute, which made minor edits and technical changes. This amendment was adopted by a voice vote.
- Representative Sylvia Garcia (D–TX) offered an amendment (No. 3), designated HR225_02. This amendment would direct the HUD IG to investigate and report to Congress on the impacts of the Department of Government Efficiency’s (DOGE) termination of staff, closure of field offices, and the repeal of rules. This amendment failed by a recorded vote of 21 yeas and 30 nays, a quorum being present. (Record Vote No. FC–138).
- Representative Nydia Velázquez (D–NY) offered an amendment (No. 4), designated VELAZ_043. This amendment would require any Federal monitor or receiver that has provided oversight of a Public Housing Agency (PHA) during the previous year to testify before the Committees prior to October 1 regarding their PHA management oversight activities. This amendment was withdrawn.
- Representative Maxine Waters (D–CA) offered an amendment (No. 5), designated HR225_03. This amendment would require the HUD IG to investigate and report to Congress on the implementation of cryptocurrency in the operations of HUD. This amendment failed by a recorded vote of 21 yeas and 30 nays, a quorum being present. (Record Vote No. FC–139).

Committee on Financial Services

Markup 5

Bill: H.R. 225

June 10, 2025

Measure: ANS to H.R. 225

Amdt. HR225_02 (Garcia 1)

Record Vote No.

Motion: to adopt the amendment

FC-138

Disposition:

NOT AGREED TO (21-30)

Member	Yea	Nay	Not Voting	Member	Yea	Nay	Not Voting
Chairman Hill		X		Ranking Member Waters	X		
Mr. Lucas		X		Ms. Velázquez	X		
Mr. Sessions		X		Mr. Sherman	X		
Mr. Huizenga		X		Mr. Meeks	X		
Mrs. Wagner		X		Mr. Scott	X		
Mr. Barr		X		Mr. Lynch	X		
Mr. Williams (TX)		X		Mr. Green (TX)	X		
Mr. Emmer		X		Mr. Cleaver	X		
Mr. Loudermilk		X		Mr. Himes	X		
Mr. Davidson		X		Mr. Foster	X		
Mr. Rose		X		Mrs. Beatty			X
Mr. Steil		X		Mr. Vargas	X		
Mr. Timmons		X		Mr. Gottheimer			X
Mr. Stutzman		X		Mr. Gonzalez	X		
Mr. Norman		X		Mr. Casten	X		
Mr. Meuser		X		Ms. Pressley	X		
Mrs. Kim		X		Ms. Tlaib	X		
Mr. Donalds		X		Mr. Torres (NY)	X		
Mr. Garbarino		X		Ms. Garcia (TX)	X		
Mr. Fitzgerald		X		Ms. Williams of GA	X		
Mr. Flood		X		Ms. Pettersen	X		
Mr. Lawler		X		Mr. Fields	X		
Ms. De La Cruz		X		Ms. Bynum			X
Mr. Ogles		X		Mr. Liccardo	X		
Mr. Nunn		X					
Mrs. McClain		X					
Ms. Salazar		X					
Mr. Downing		X					
Mr. Haridopolos		X					
Mr. Moore (NC)		X					
	0	30	0		21	0	3

Committee Totals:

21	30	3
Yeas	Nays	Not Voting

Committee on Financial Services

Markup 5

Bill: H.R. 225

June 10, 2025

Measure: ANS to H.R. 225

Amdt. HR225_03 (Waters 1)

Record Vote No.

Motion: to adopt the amendment

FC-139

Disposition:

NOT AGREED TO (21-30)

Member	Yea	Nay	Not Voting	Member	Yea	Nay	Not Voting
Chairman Hill		X		Ranking Member Waters	X		
Mr. Lucas		X		Ms. Velázquez	X		
Mr. Sessions		X		Mr. Sherman	X		
Mr. Huizenga		X		Mr. Meeks	X		
Mrs. Wagner		X		Mr. Scott	X		
Mr. Barr		X		Mr. Lynch	X		
Mr. Williams (TX)		X		Mr. Green (TX)	X		
Mr. Emmer		X		Mr. Cleaver	X		
Mr. Loudermilk		X		Mr. Himes	X		
Mr. Davidson		X		Mr. Foster	X		
Mr. Rose		X		Mrs. Beatty			X
Mr. Steil		X		Mr. Vargas	X		
Mr. Timmons		X		Mr. Gottheimer			X
Mr. Stutzman		X		Mr. Gonzalez	X		
Mr. Norman		X		Mr. Casten	X		
Mr. Meuser		X		Ms. Pressley	X		
Mrs. Kim		X		Ms. Tlaib	X		
Mr. Donalds		X		Mr. Torres (NY)	X		
Mr. Garbarino		X		Ms. Garcia (TX)	X		
Mr. Fitzgerald		X		Ms. Williams of GA	X		
Mr. Flood		X		Ms. Pettersen	X		
Mr. Lawler		X		Mr. Fields	X		
Ms. De La Cruz		X		Ms. Bynum			X
Mr. Ogles		X		Mr. Liccardo	X		
Mr. Nunn		X					
Mrs. McClain		X					
Ms. Salazar		X					
Mr. Downing		X					
Mr. Haridopolos		X					
Mr. Moore (NC)		X					
	0	30	0		21	0	3

Committee Totals:

21	30	3
Yeas	Nays	Not Voting

Committee on Financial Services

Markup 5

Bill: H.R. 225

June 10, 2025

Measure: H.R. 225 (as amended)

Amdt.

Motion: to report favorably

Record Vote No.

FC-140

Disposition:

AGREED TO (50-1)

Member	Yea	Nay	Not Voting	Member	Yea	Nay	Not Voting
Chairman Hill	X			Ranking Member Waters	X		
Mr. Lucas	X			Ms. Velázquez	X		
Mr. Sessions	X			Mr. Sherman	X		
Mr. Huizenga	X			Mr. Meeks	X		
Mrs. Wagner	X			Mr. Scott	X		
Mr. Barr	X			Mr. Lynch	X		
Mr. Williams (TX)	X			Mr. Green (TX)	X		
Mr. Emmer	X			Mr. Cleaver	X		
Mr. Loudermilk	X			Mr. Himes	X		
Mr. Davidson	X			Mr. Foster	X		
Mr. Rose	X			Mrs. Beatty			X
Mr. Steil	X			Mr. Vargas	X		
Mr. Timmons	X			Mr. Gottheimer			X
Mr. Stutzman	X			Mr. Gonzalez	X		
Mr. Norman	X			Mr. Casten	X		
Mr. Meuser	X			Ms. Pressley	X		
Mrs. Kim	X			Ms. Tlaib	X		
Mr. Donalds	X			Mr. Torres (NY)	X		
Mr. Garbarino	X			Ms. Garcia (TX)		X	
Mr. Fitzgerald	X			Ms. Williams of GA	X		
Mr. Flood	X			Ms. Pettersen	X		
Mr. Lawler	X			Mr. Fields	X		
Ms. De La Cruz	X			Ms. Bynum			X
Mr. Ogles	X			Mr. Liccardo	X		
Mr. Nunn	X						
Mrs. McClain	X						
Ms. Salazar	X						
Mr. Downing	X						
Mr. Haridopolos	X						
Mr. Moore (NC)	X						
30	0	0		20	1	3	

Committee Totals:

50	1	3
Yeas	Nays	Not Voting

COMMITTEE OVERSIGHT FINDINGS

Pursuant to clause 3(c) of rule XIII of the Rules of the House of Representatives, the findings and recommendations of the Committee, based on oversight activities under clause 2(b)(1) of rule X of the Rules of the House of Representatives, are incorporated in the descriptive portions of this report.

PERFORMANCE GOALS AND OBJECTIVES

Pursuant to clause 3(c)(4) of rule XIII of the Rules of the House of Representatives, the goal of H.R. 225 is to enhance the Committee's oversight responsibility and effectiveness by requiring annual testimony before the Committee from the HUD Inspector General.

COMMITTEE COST ESTIMATE

Clause 3(d)(1) of rule XIII of the Rules of the House of Representatives requires an estimate and a comparison of the costs that would be incurred in carrying out H.R. 225. The Committee has requested but not received a cost estimate from the Director of the Congressional Budget Office. However, pursuant to clause 3(d)(1) of rule XIII of the Rules of the House of Representatives, the Committee will adopt as its own the cost estimate by the Director of the Congressional Budget Office once it has been prepared.

NEW BUDGET AUTHORITY AND CBO COST ESTIMATE

With respect to the requirements of clause 3(c)(2) of rule XIII of the Rules of the House of Representatives and section 308(a) of the *Congressional Budget Act of 1974* and with respect to requirements of clause 3(c)(3) of rule XIII of the Rules of the House of Representatives and section 402 of the *Congressional Budget Act of 1974*, a cost estimate was not made available to the Committee in time for the filing of this report. The Chairman of the Committee shall cause such estimate to be printed in the Congressional Record upon its receipt by the Committee.

UNFUNDED MANDATES STATEMENT

The Committee has requested but not received from the Director of the Congressional Budget Office an estimate of the Federal mandates pursuant to section 423 of the *Unfunded Mandates Reform Act*. The Committee will adopt the estimate once it has been prepared by the Director.

EARMARK STATEMENT

With respect to clause 9 of rule XXI of the Rules of the House of Representatives, the Committee has carefully reviewed the provisions of the resolution and states that the provisions of the bill do not contain any congressional earmarks, limited tax benefits, or limited tariff benefits within the meaning of the rule.

FEDERAL ADVISORY COMMITTEE ACT STATEMENT

No advisory committees within the meaning of section 5(b) of the *Federal Advisory Committee Act* were created by this legislation.

APPLICABILITY TO THE LEGISLATIVE BRANCH

The Committee finds that the legislation does not relate to the terms and conditions of employment or access to public services or accommodations within the meaning of section 102(b)(3) of the *Congressional Accountability Act*.

DUPLICATION OF FEDERAL PROGRAMS

Pursuant to clause 3(c)(5) of rule XIII of the Rules of the House of Representatives, the Committee states that no provision of the bill establishes or reauthorizes a program of the Federal Government known to be duplicative of another Federal program, including any program that was included in a report to Congress pursuant to section 21 of the Public Law 111–139 or the most recent Catalog of Federal Domestic Assistance.

SECTION-BY-SECTION ANALYSIS OF THE LEGISLATION

Section 1. Short title

Establishes the short title of the bill as the “HUD Transparency Act of 2025”.

Section 2. Congressional testimony

Requires the HUD IG to testify annually prior to October 1 before the House Committee on Financial Services and the Senate Committee on Banking, Housing, and Urban Affairs regarding the IG’s efforts: to detect and prevent fraud, waste, and abuse; to conduct and supervise audits; to identify opportunities for HUD programs to succeed; to improve overall efficiency and public accountability; to assess if HUD has resources sufficient to carry out its statutory mission; and, to provide updates on the IG’s ongoing activities as appropriate.

CHANGES IN EXISTING LAW MADE BY THE BILL, AS REPORTED

H.R. 225 does not repeal or amend any section of a statute. Therefore, the Office of Legislative Counsel did not prepare the report required under clause 3(e) of rule XIII of the House of Representatives.