Testimony of Buddy Hughes

On Behalf of the

National Association of Home Builders

Before the

Committee on Oversight and Government Reform

Subcommittee on Economic Growth, Energy Policy, and Regulatory Affairs

Hearing on

"Housing Affordability: Saving the American Dream"

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Introduction

Chairman Burlison, Ranking Member Frost, and members of the subcommittee, I appreciate the opportunity to appear before you as Chairman of the National Association of Home Builders (NAHB). My name is Buddy Hughes, and I am a home builder and developer, with over 46 years of experience, based in Lexington, North Carolina.

NAHB represents more than 140,000 members who are involved in single-family and multifamily housing, remodeling, and other aspects of residential and light commercial construction. NAHB's members construct approximately 80% of all new housing in the United States each year.[1] Most of our members are small businesses operating in a heavily regulated industry.

In my own experience as a small business owner, I know how difficult and often costly it can be to understand and comply with the multitude of government regulations that apply to my day-to-day operations. But I want to be clear from the outset: NAHB values thoughtful regulations upholding health, safety and welfare. Unfortunately, the regulatory process can stray away from those values. The time, effort, and costs associated with meeting these requirements can be significant for small- and medium-sized builders.

To illustrate, an NAHB study shows that nearly **24% of the price of a new single-family home** is due to regulatory regimes at the state, local and federal levels.[2] The cost of apartment construction is even higher. A joint study conducted by NAHB and the National Multifamily Housing Council found that up to **41% of apartment development costs are due to regulations**.[3] These burdens are noteworthy for the residential construction industry because profit margins are thin, and consumers are highly sensitive to price fluctuation.

Regulatory costs have a direct and negative effect on housing affordability. NAHB's "Priced-Out" survey shows that **115,593 households are priced out of the housing market** if the median U.S. new home price rises by $1,000.[4] As a benchmark, 87.5 million households (roughly 75% of all U.S. households) are not able to afford a median-priced new home. A similar analysis found that a $1,000 increase in the cost of building a new rental unit will price out almost 20,000 renters for that apartment.[5]

Our views today will highlight some of the most problematic regulations affecting building codes, workforce, environmental permitting, and federal assistance for construction.

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[1] NAHB's History and Values: https://www.nahb.org/why-nahb/about-nahb/nahbs-history-and-values

[2] Government Regulation in the Price of a New Home 2021: https://www.nahb.org/-/media/NAHB/news-and-economics/docs/housing-economics-plus/special-studies/2021/special-study-government-regulation-in-the-price-of-a-new-home-may-2021.pdf?rev=29975254e5d5423791d6b3558881227b

[3] New Research Shows Regulations Account for 40.6 Percent of Apartment Development Costs: New Research Shows Regulations Account for 40.6 Percent of Apartment Development Costs: https://www.nahb.org/news-and-economics/press-releases/2022/06/newresearch-shows-regulations-accountfor-40-point-6-percent-of-apartment-development-costs

[4] Nearly 77% of U.S. Households Cannot Afford a Median-Priced New Home: https://www.nahb.org/-/media/NAHB/news-and-economics/docs/housing-economics-plus/special-studies/2025/special-study-households-priced-out-of-the-housing-market-march-2025

[5] Based on the 2018 median rent of $2,189, a $1000 increase in the cost of building a new apartment unit would price out 19,617 renters.

1. Energy Codes and Building Codes

Minimum Energy Standards:

In April 2024, HUD and the U.S. Department of Agriculture (USDA) issued a final determination requiring new single-family and multifamily homes financed by these agencies to comply with the 2021 International Energy Conservation Code (IECC) or ASHRAE 90.1-2019, respectively. The Trump Administration has delayed the effective date for both single-family and multifamily housing until May 2026. The Veterans Affairs (VA) Home Loan Program is also required to align with HUD/USDA, but it has not yet taken steps to do so.

Imposing the 2021 IECC and ASHRAE 90.1-2019 codes on new construction supported by HUD and USDA will have adverse consequences for the affordability of single- and multifamily housing. These codes substantially increase construction costs, which ultimately affect homebuyers and renters. At a time when housing affordability is already severely strained, this mandate will further reduce the supply of entry-level and workforce housing and place homeownership further out of reach for first-time and lower-income households.

These cost increases are well-documented. According to Home Innovation Research Labs, compliance with the 2021 IECC, measured against a 2009 IECC baseline, adds thousands of dollars to the price of a new home, depending on climate zone.[6] Our members in Kansas City, Missouri, even report costs that reach $31,000 per single-family home. The marginal energy savings and payback period do not add up. To realize savings for these increased costs, homeowners would have to wait decades to see a return on the additional cost. The following chart demonstrates the analysis the Home Builders Association of Kansas City conducted.

[6] https://www.nahb.org/-/media/NAHB/advocacy/docs/top-priorities/codes/code-adoption/2021-iecc-cost-effectiveness-analysis-hirl.pdf?rev=7a1bd7900732483885f80d483f21aa36&hash=707DE5D2CE419E81506D7D87832ADBE9

Cost Analysis of Implementing the 2021 IECC vs the KCMO current 2012 IECC

Item	Reference House: 2434 Sq Ft 2 story
Certificate: Additional Required Info	$99
*Frame wall: R0c.i. to R10c.i. (2x4)	$18,137
Slab edge: R10/2 to R10/4	$993
Ceiling insulation R49 to R60	$1,366
Attic access hatch: no direct cost; cost of additional insulation	$13
Baffles at attic access	$12
Air seal narrow framing cavities	$156
Air seal rim (basement; unvented crawlspace)	$1,252
Air seal rim (slab, vented crawlspace)	$417
Air seal electrical & communication outlet boxes	$369
Removes exception for duct test (basement, unvented crawl)	$247
Adds requirement to test whole-dwelling ventilation	$62
Updates ventilation fan efficacy (affects bath EF)	$66
Lighting: 100% high-efficacy; controls (slab)	$49
Lighting: 100% high-efficacy; controls (basement, crawl)	$60
Lighting: exterior controls	$25
Insulation certificate if no manufacturer mark (i.e., blown)	$15
Additional Energy Package: Ventilation, Gas House	$3206
Cost to Builder	$26,544
TOTAL PRICE TO CONSUMER	**$31,853**

** Reflects the additional local cost of a double-wall home, a requirement to meet 2021 IECC*

Note: The numbers above reflect a combination of locally sourced costs, as well as costs verified by Home Innovation Research Labs (HIRL), and reported in similar fashion as the "2021 IECC Residential Cost Effectiveness Analysis" report published in June 2021 by HIRL.

State and local governments are best positioned to determine which energy codes make sense for their climate, housing stock, labor force, and affordability conditions. Forcing one federal standard conflicts with the energy codes currently in effect for 39 states. That disconnect creates real-world implementation problems, including construction delays, uncertainty around compliance, shortages of trained inspectors, inconsistent appraisals, and confusion in mortgage underwriting. Instead of promoting affordability, the mandate introduces inefficiency and risk into an already fragile housing market.

NAHB urges Congress and the Administration to prohibit HUD and USDA from enforcing a minimum energy standard that increases housing costs during a nationwide affordability crisis. We also urge policymakers to respect state and local authority over code adoption and to reject mandates that most states have not determined are appropriate for their communities. Federal housing policy should begin with housing affordability and ensure that well-intentioned goals do not price families out of the market.

FEMA's Dependence on the Latest Published Editions of Building Codes to Enhance Resiliency

NAHB strongly supports cost-effective mitigation efforts that meaningfully reduce risk and help communities better withstand and recover from disasters. FEMA plays an important role in advancing these goals, but its reliance on the adoption of the "latest published editions" of building codes as a pathway to key mitigation programs, particularly the Building Resilient Infrastructure and Communities (BRIC) program, raises serious affordability and implementation concerns.

Conditioning eligibility for federal mitigation funding on the quick adoption of newly released model codes places substantial pressure on states and local governments to accelerate code updates without sufficient time to evaluate cost impacts, tailor provisions to local conditions, or ensure effective enforcement. This approach can force jurisdictions into a faster, more expensive cycle of compliance, prioritizing speed over sound policy and undermining long-standing state and local authority over building code adoption.

Requiring adoption of the most recent building codes can also impose significant and immediate costs on new home construction—costs that ultimately affect affordability for homebuyers and renters. NAHB analysis shows that even non-energy structural and safety updates can add thousands of dollars to the price of a typical single-family home. At a time when housing affordability is already at crisis levels, these additional upfront costs can price families out of homeownership altogether.

The view that only the newest code edition provides resilience is not supported by the evidence. Homes built to modern building codes adopted since 2000 have consistently performed well in major disaster events. These modern codes already incorporate the lessons learned from past disasters and provide robust protections for life safety and structural integrity. While incremental refinements may continue over time, the resilience gains between successive three-year code cycles are often marginal, while the costs and administrative burdens of adoption are substantial. FEMA's current approach risks treating "latest" as synonymous with "resilient," when in practice, most jurisdictions are already operating under modern and effective hazard-resistant standards.

H.R. 501 *The Promoting Resilient Buildings Act*[7]provides a necessary and commonsense fix to FEMA's current approach by restoring the long-standing definition of "latest published editions" of building codes to include the two most recent code cycles. This legislation recognizes that states and local governments need time to responsibly evaluate, adopt, and amend model building codes in a way that reflects local risks, construction practices, and economic conditions. The bill also preserves strong incentives for resilience by acknowledging that modern building codes already provide substantial life-safety and hazard resistance, while ensuring jurisdictions are not penalized for following deliberate, transparent code adoption processes.

[7] https://www.congress.gov/bill/119th-congress/house-bill/501

2. Labor Regulations

Davis Bacon and Related Acts (DBRA)

DBRA requires contractors and subcontractors working on federally assisted construction projects to pay workers no less than the "prevailing wage" for similar work in the local area, as determined by the Department of Labor (DOL). These prevailing wages typically include both hourly pay and fringe benefits and are often benchmarked to union wage rates, even in markets where union labor represents a small share of the construction workforce.

When DBRA applies, builders must comply not only with higher wage rates, but also with extensive administrative, reporting, and compliance requirements. Builders must classify workers into specific job categories, track and certify payroll weekly, and retain detailed records. Even technical violations are subject to penalties. These compliance obligations impose real costs. NAHB multifamily builder members have shared that they must employ full-time DBRA staff just to maintain compliance.

The impact is especially pronounced in regions like the South, Midwest, and rural areas, where wage determinations exceed market wages by a wide margin. This disconnect means builders cannot rely on local labor pricing or suitable workforce arrangements. Instead, they must pay artificially elevated wages that may not reflect actual labor conditions, productivity, or availability. A study from the Turner Center for Housing at UC Berkeley illustrates how prevailing wage requirements add $30 more per square foot on affordable housing projects.[8] For a 900 sq. ft. unit, that's $27,000.

These higher labor costs translate directly into higher overall construction costs. For residential development, especially entry-level or attainable housing, labor is a major component of total project costs. When costs rise, builders respond by scaling back projects, reducing unit counts, increasing sales prices or rents, or walking away from deals entirely. In practice, this regulation reduces the feasibility of housing production, particularly for multifamily rental housing.

DBRA also includes uncertainty and risk. Wage determinations can be outdated, internally inconsistent, or revised mid-project. Unintentional misclassification errors can lead to back-pay liability, liquidated damages, contract withholding, and disqualification from future federal work. This risk discourages participation in federally assisted housing programs and deters private capital from partnering on projects that trigger DBRA coverage.

NAHB urges Congress and the Administration to consider reforms such as demonstrating a sound methodology for prevailing wages, reducing administrative burdens, and rescinding the split wage determination.

[8] The Hard Costs of Construction: Recent Trends in Labor and Materials Costs for Apartment Buildings in California: https://ternercenter.berkeley.edu/wp-content/uploads/pdfs/Hard_Construction_Costs_March_2020.pdf

Independent Contractor and Joint Employer Rule

The residential construction industry relies on subcontractors to complete much of the on-site work. As a result, specialty independent contractors are an essential part of the industry and its ability to meet housing demand and keep costs low. Unclear definitions of how to classify independent contractors and joint employers, however, have translated into regulatory burdens for businesses and higher costs for homebuyers, while also jeopardizing home builders' operations.

In January 2024, the DOL issued a final rule to change the way it determines independent contractor status under the Fair Labor Standards Act (FLSA).[9] This policy introduces more subjectivity on the part of the investigating entity to determine worker status, adds undue confusion for employers trying to comply with the more complicated system, and threatens to impact many industries that rely on the subcontractor business model. We are encouraged by DOL's May 2025 announcement that it will no longer apply the 2024 rule in its enforcement actions while there is ongoing litigation against the rule, rather reverting to a more technically feasible criteria that emphasizes the economic relationship of employer and employee among a totality of circumstances. We urge Congress to support the codification of this standard through passage of H.R. 4366, *the Save Local Business Act*.[10]

Similarly, recent policies from the National Labor Relations Board (NLRB) determining joint employment status could have the same costly impact on builders who hire various self-employed specialty tradespeople for providing several services throughout the life of a project. Restrictive policies, such as the NLRB's 2023 rulemaking, further complicate the regulatory landscape that employers must navigate due to its vague requirements and consideration of indirect control over a worker as evidence of joint employment. Although the NLRB rule was struck down nationwide in March 2024, any future policies must recognize the ubiquity of the contractor-subcontractor relationship in residential construction, as well as the overall impact on small businesses.

Occupational Safety and Health Administration (OSHA): Heat Standard

In August 2024, OSHA published a proposed rule to establish a federal standard for preventing heat-related injuries and illnesses for indoor and outdoor work settings. While ensuring well-being on job sites is essential, this rule is not precise and does not consider regional differences. Notably, the standard would enforce certain year-round requirements regarding heat-specific safety plans and recordkeeping obligations, as well as two levels of requirements for job sites that reach a certain heat index or temperature threshold.

For the construction industry, the agency expects 725,200 total entities to be affected by the standard. Annualized costs for the industry are expected to be $3.1 billion ($1.8 billion in cost savings), with nearly $2 billion in costs alone from the Southern region of the U.S. Many elements in the proposed rule will likely have a disproportionate impact on small businesses. Small home builders and specialty trade

[9] https://www.federalregister.gov/documents/2024/01/10/2024-00067/employee-or-independent-contractor-classification-under-the-fair-labor-standards-act
[10] https://www.congress.gov/bill/119th-congress/house-bill/4366

contractors do not have the capacity to implement these overly prescriptive requirements without taking on additional burden, and denying small employers the much-needed flexibility to tailor their safety practices in ways that meet the needs of their employees would result in costly delays in delivering much-needed housing supply.

NAHB urges OSHA to reconsider this federal rulemaking. Any related rule should underscore the following:

- Industry-specific standards that promote flexibility, recognize the uniqueness, challenges, and best practices of the different regulated industries.
- Creates a standard for construction that promotes the main tenets of "water, rest, shade" establishes reasonable care for employees without overly prescriptive requirements.
- Expands the exemptions to include construction operations as part of disaster recovery efforts in areas under disaster or emergency declarations.

3. Environmental Permitting

Waters of the United States and Clean Water Act (CWA) Permitting

The regulatory phrase "waters of the United States" (WOTUS) determines the extent of federal jurisdiction under the CWA. This regulation directly impacts builders and developers if their land development or construction activities result in a discharge of pollutants or the placement of dredged or fill material into jurisdictional waters or wetlands.

The Environmental Protection Agency's (EPA) 2023 conforming rule created significant problems with WOTUS implementation, which intensified delays as builders struggled to identify which waters were federally protected. By taking early action to promulgate a rule that adheres to *Sackett*[11], EPA and the U.S. Army Corps of Engineers (Corps) are bringing the definition of WOTUS in line with its original intent. The clarity this new rule provides will help reduce delays and costs associated with home building.

NAHB is also pleased to see the House of Representatives pass H.R. 3898, the *PERMIT Act*.[12] CWA permitting is a significant barrier to home building, even for streamlined permitting under the "Nationwide Permit" process—which can require upwards of 313 days and $50,000 to complete, compared to the alternate "Individual Permit", which costs $470,000 and drags on for 788 days.[13] The PERMIT Act takes steps to address these costs by increasing access to the streamlined "Nationwide Permit", extending their duration, requiring the Corps to address the backlog of approved jurisdictional determinations, and codifying several longstanding WOTUS exclusions. NAHB was also proud to support provisions to bring more wetland mitigation banks to the market, which will help address the high cost of compensatory mitigation and ultimately construction costs.

[11] [11] https://www.supremecourt.gov/opinions/22pdf/21-454_4g15.pdf
[12] https://www.congress.gov/bill/119th-congress/house-bill/3898
[13] David Sunding & David Zilberman, *The Economics of Environmental Regulation by Licensing: An Assessment of Recent Changes to the Wetland Permitting Process*, 42 Nat. Res. J. 59 (2002).

Endangered Species Act (ESA) Permitting

In many areas of the country, land development and construction activities are impacted by the ESA due to their potential to affect federally listed species or designated “critical habitat”. As the list of protected species grows, more private land is being designated as “critical habitat”, and more housing projects trigger the ESA’s permitting processes.

ESA authorization is not easy, and it is not fast. The process typically entails conducting species surveys, preparing biological assessments or habitat conservation plans, modifying planned projects to comply with species conservation measures, and providing compensatory habitat mitigation, each can result in significant delays and cost increases for projects. Additionally, the uncertainty associated with many aspects of the ESA, compounded with the increasing number of other authorizations needed to construct new housing creates additional challenges, delays, and compliance costs that are difficult to recoup.

Landowners are increasingly finding that the ESA permitting process is too expensive and difficult to navigate, which results in fewer projects being built and higher home prices. During President Trump’s first term, the U.S. Fish and Wildlife Service (FWS) undertook several regulatory reforms to address these barriers. However, President Biden reversed the changes.

Fortunately, FWS has already taken steps to restore these ESA regulatory reforms. Last year, FWS proposed several rulemakings under the ESA that NAHB supports including rescinding the “blanket rule” and allowing FWS to simply disclose potential economic impacts of species listing determinations. NAHB also supports H.R. 1897, *the ESA Amendments Act of 2025*[14], which makes beneficial reforms to the permitting process.

National Environmental Policy Act (NEPA)

While reforming the Clean Water Act remains the most impactful opportunity to reduce costs and barriers to home building, addressing NEPA reviews would also provide meaningful benefits. Multifamily projects that receive federal financial assistance are often subject to automatic NEPA review—regardless of whether that assistance is the sole form of federal involvement in the development.

This practice persists despite recent amendments to NEPA that clarify loans, loan guarantees, and other forms of financial assistance do not constitute a “major Federal action” unless the federal government exercises sufficient control or responsibility over the use of the funds or the effects of the project. In many housing developments, no similar control exists.

Automatically triggering NEPA reviews based solely on the presence of federal funding imposes additional restrictions on property development and ongoing maintenance. NEPA compliance also serves

[14] https://www.congress.gov/bill/119th-congress/house-bill/1897/text

as the gateway to a range of other "related federal laws," compounding regulatory complexity, increasing costs, and causing significant project delays for multifamily developments.

NAHB appreciates Chairman Westerman and Representative Golden's leadership in introducing H.R. 4776, *the SPEED Act*[15], which passed the House in December 2025, and would help ensure NEPA reviews are appropriately limited to projects involving genuine federal control.

4. HUD Regulations

Federal Flood Risk Management Standard

Under the FFRMS, all federal agencies are required to anticipate and predict the expected increased flooding risks due to climate change and improve the resilience of projects receiving federal funding. This is to be done by expanding the federal floodplain management requirements beyond the current 100-year base flood level to a larger vertical and horizontal area.

On April 22, 2024, HUD published its final rule to implement the FFRMS. For single-family new construction where building permit applications are submitted on or after Jan. 1, 2025, HUD will require all new single-family homes located within the 100-year floodplain to be elevated two feet above the base flood elevation to qualify for FHA mortgage insurance. For FHA-insured or HUD-assisted multifamily properties, the new FFRMS requires a complicated, three-tiered process for determining the extent of the FFRMS floodplain, with a preference for a climate-informed science approach. The rule then requires more stringent elevation and flood-proofing requirements if federal funds are used to develop or provide financing for new construction within the newly defined FFRMS floodplain. The rule also applies to substantial improvement for structures financed through HUD grants, subsidy programs and applicable multifamily programs.

HUD's final rule unnecessarily expands floodplain management requirements and fundamentally threatens access to FHA mortgage insurance programs for single-family homebuyers and multifamily builders. By establishing a higher flood risk standard, the proposed rule generates inconsistencies with the National Flood Insurance Program (NFIP) and creates unwarranted and expansive flood mitigation requirements beyond those established by the Federal Emergency Management Agency, the agency with the expertise, funding and statutory directive to oversee activities within the floodplain and administer the federal flood insurance and floodplain mapping programs.

NAHB urges HUD to repeal the "Floodplain Management and Protection of Wetlands; Minimum Property Standards for Flood Hazard Exposure; Building to the Federal Flood Risk Management Standard" rule, which was published in the Federal Register on April 23, 2024.

Additionally, we recognize and appreciate HUD's temporary partial waiver announcement in February 2025, for single-family new construction in Special Flood Hazard Areas. While we understand the waiver means the new elevation standard requiring the lowest floor of new construction to be elevated two feet

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[15] https://www.congress.gov/bill/119th-congress/house-bill/4776

above base flood elevation has been delayed until February 21, 2026, we urge HUD to repeal this two-foot elevation requirement as well as the rule permanently.

Build America Buy America (BABA) Requirements

As part of the Infrastructure Investment and Jobs Act, all federally assisted infrastructure projects—which includes real estate—must source materials domestically. Materials that are required to comply with BABA standards include iron, steel, manufactured products, and construction materials, all of which must be produced in the United States.

Current BABA requirements do not reflect the realities the residential construction industry faces. Demand for construction materials already far exceeds supply, leading to lengthy delays. Our members routinely report that sourcing certain materials can take months. BABA compounds these challenges further by extending project timelines, adding significant costs, and creating complex compliance barriers, since determining whether a product qualifies as "Made in America" frequently requires extensive research and documentation.

To demonstrate, each quarter, NAHB conducts a survey of multifamily builders and property managers. In the Q2 2025 survey, builders and managers were asked if they have been impacted by HUD's implementation of the BABA policies: 76% of respondents did not know the country in which their building materials were manufactured, and 89% of respondents were not aware of an AI tool or other app that would help them easily determine the country of origin.

While single-family housing has received relief through an exemption waiver, multifamily housing must still comply with BABA. NAHB supports granting multifamily housing a waiver, and language included in H.R. 6644, *the Housing for the 21st Century Act*[16], which exempts the HOME Partnership Program from BABA.

<u>5. Regulatory Relief for Small Business</u>

Restoring Congressional Oversight to the Rulemaking Process REINS Act and Increased Oversight

The federal rulemaking process is governed by several laws and executive orders that agencies must follow when developing, proposing, and finalizing a new rule or amending or repealing an existing rule. These laws and orders set out the procedural and information requirements, such as clearly stating why the rule is being proposed, conducting public outreach, and sharing the data, information, and analyses that were relied on to develop the rule.

Over the past few decades, executive orders (EOs) have become an increasingly powerful tool, as they have been used to alter the rulemaking process to better reflect the policy priorities of each administration. Several recent EOs have addressed important procedural underpinnings of the processes

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[16] https://www.congress.gov/bill/119th-congress/house-bill/6644

to better account for costs and benefits, require review of guidance documents, and avoid biased outcomes.

Although agencies cannot issue regulations unless a statute gives them the authority to do so, since 1984, they have been given broad latitude to interpret the statutes as they see fit if the interpretation is viewed as "reasonable". Despite rulemaking procedures and guardrails, agencies have regularly misused their discretion to skirt portions of the rulemaking process, avoid conducting full cost-benefit analyses, expand regulations beyond their authority or continuously revise rules despite arguments to the contrary. The resulting overregulation and abuse of discretionary authority has resulted in confusion, additional permitting requirements, project delays and increased construction costs.

The U.S. Supreme Court invalidated the deference historically given the agencies in June 2024 in Loper Bright Enterprises v. Raimondo.[17] Further, as part of both his regulatory reform and deregulatory agendas, President Trump directed the agencies to ensure their regulations are grounded in clearly applicable law. Likewise, agencies should be directed to review the basis of the rules that they have developed based on the "reasonable" interpretation of statutes to determine if those are the best interpretations of statutes. In Congress, legislative efforts, such as the *REINS Act*[18], are an important step toward fixing the broken regulatory rulemaking process.

Conclusion

Thank you, Chairman Burlison and Ranking Member Frost, for convening this hearing. To help alleviate housing attainability constraints faced by homebuyers and renters, we must improve our regulatory processes. Upholding the status quo will continue to add costs and ultimately limit housing supply. We look forward to working with you and members of this subcommittee addressing our key hurdles so that we're able to provide the housing supply our nation needs.

[17] 144 S.Ct. 2244 (2024).
[18] https://www.congress.gov/bill/118th-congress/house-bill/277