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(Original Signature of Member)

117TH CONGRESS
1ST SESSION

H. R. _____

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

IN THE HOUSE OF REPRESENTATIVES

Mr. PERLMUTTER introduced the following bill; which was referred to the Committee on _____

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 2021”.

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 appraisal.
- Sec. 5. Energy-efficiency standards for manufactured housing.
- 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. Grants for registered apprenticeship programs in certain industries.
- 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 270 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 HUD assistance and lending programs
10 to achieve substantial improvements in energy efficiency.

11 (b) DETERMINATION.—The Secretary shall deter-
12 mine the level of participation incentives based on partici-
13 pants meeting the energy efficiency standards under sec-
14 tion 3.

15 (c) REQUIREMENT FOR APPROPRIATION OF
16 FUNDS.—The requirement under subsection (a) for the
17 Secretary to provide annual energy efficiency participation

1 incentives pursuant to the provisions of this Act shall be
2 subject to the annual appropriation of necessary funds.

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

5 (a) BASIC HUD STANDARD.—

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

10 (A) the structure complies with the appli-
11 cable provisions of the American Society of
12 Heating, Refrigerating, and Air-Conditioning
13 Engineers Standard 90.1–2019, as such stand-
14 ard or successor standard is in effect for pur-
15 poses of this section pursuant to subsection (c);

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

21 (C) in the case only of an existing struc-
22 ture, where determined cost effective, the struc-
23 ture has undergone rehabilitation or improve-
24 ments, completed after the date of the enact-
25 ment of this Act, and the energy consumption

1 for the structure has been reduced by at least
2 20 percent from the previous level of consump-
3 tion, as determined in accordance with energy
4 audits performed both before and after any re-
5 habilitation or improvements undertaken to re-
6 duce such consumption; or

7 (D) the structure complies with the appli-
8 cable provisions of such other energy efficiency
9 standards as the Secretary may adopt and
10 apply by regulation, as may be necessary, for
11 purposes of this section for specific types of res-
12 idential single-family or multifamily structures
13 or otherwise, except that the Secretary shall
14 make a determination regarding whether to
15 adopt and apply any such standards for pur-
16 poses of this section not later than the expira-
17 tion of the 180-day period beginning upon the
18 date of receipt of any written request, made in
19 such form as the Secretary shall provide, for
20 such adoption and application.

21 In addition to compliance with any of subparagraphs
22 (A) through (D), the Secretary shall by regulation
23 require, for any newly constructed residential single-
24 family or multifamily structure to be considered to
25 comply with the energy efficiency standards under

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

6 (2) NONRESIDENTIAL STRUCTURES.—For pur-
7 poses of this section, the Secretary may identify and
8 adopt by regulation, as may be necessary, energy ef-
9 ficiency standards applicable to nonresidential struc-
10 tures that are constructed or rehabilitated with
11 HUD assistance and lending programs. A nonresi-
12 dential structure shall be considered to comply with
13 the energy efficiency standards under this subsection
14 if the structure complies with the applicable provi-
15 sions of any such energy efficiency standards identi-
16 fied and adopted by the Secretary pursuant to this
17 paragraph, as such standards are in effect for pur-
18 poses of this section pursuant to subsection (c).

19 (3) EFFECT.—Nothing in this subsection may
20 be construed to require any structure to comply with
21 any standard established or adopted pursuant to this
22 subsection, or identified in this subsection, or to pro-
23 vide any benefit or credit under any Federal pro-
24 gram for any structure that complies with any such
25 standard, except to the extent that—

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

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

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

13 (1) PURPOSE AND EFFECT.—

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

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

23 (ii) provide for green and sustainable
24 building standards not required by such
25 standards; and

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

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

18 (2) COMPLIANCE.—A residential or nonresiden-
19 tial structure shall be considered to comply with the
20 enhanced energy efficiency and conservation stand-
21 ards or the green building standards under this sub-
22 section, to the extent that such structure is verified
23 by a third party as compliant with, or certified to,
24 the applicable provisions of the standards under
25 paragraph (3) or (4), respectively (as such standards

1 are in effect for purposes of this section, pursuant
2 to paragraph (7)), in a manner that is not required
3 for compliance with the energy efficiency standards
4 under subsection (a) then in effect and subject to
5 the Secretary's determination of which standards are
6 applicable to which structures.

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

10 (A) RESIDENTIAL STRUCTURES.—With re-
11 spect to residential structures:

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

20 (ii) EXISTING STRUCTURES.—For ex-
21 isting structures, a reduction in energy
22 consumption from the previous level of
23 consumption for the structure, as deter-
24 mined in accordance with energy audits
25 performed both before and after any reha-

1 bilitation or improvements undertaken to
2 reduce such consumption by at least 30
3 percent or achievement of ENERGY
4 STAR certification.

5 (B) NONRESIDENTIAL STRUCTURES.—

6 With respect to nonresidential structures, such
7 energy efficiency standards for nonresidential
8 structures as the Secretary may identify and
9 adopt by regulation, as may be necessary, for
10 purposes of this paragraph.

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

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

21 (B) The LEED for New Construction rat-
22 ing system, the LEED for Homes rating sys-
23 tem, the LEED for Core and Shell rating sys-
24 tem, as applicable, as such systems or successor

1 systems are in effect for purposes of this sec-
2 tion pursuant to paragraph (7).

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

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

10 (E) The National Green Building Stand-
11 ard.

12 (F) Any other proven standards for green
13 building or sustainability as the Secretary may
14 identify and adopt by regulation, as may be
15 necessary for purposes of this paragraph, ex-
16 cept that the Secretary shall make a determina-
17 tion regarding whether to adopt and apply any
18 such standards for purposes of this section not
19 later than the expiration of the 180-day period
20 beginning upon date of receipt of any written
21 request, made in such form as the Secretary
22 shall provide, for such adoption and application.

23 (5) GREEN BUILDING.—For purposes of this
24 subsection, the term “green building” means, with
25 respect to standards for structures, standards to re-

1 quire use of sustainable design principles to reduce
2 the use of nonrenewable resources, minimize the im-
3 pact of development on the environment, and to im-
4 prove indoor air quality.

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

8 (7) APPLICABILITY AND UPDATING OF STAND-
9 ARDS.—

10 (A) APPLICABILITY.—Except as provided
11 in subparagraph (B), the standards referred to
12 in this subsection that are in effect for purposes
13 of this subsection are such standards as are in
14 existence upon the date of the enactment of this
15 Act.

16 (B) UPDATING.—For purposes of this sec-
17 tion, the Secretary may adopt and apply by reg-
18 ulation, as may be necessary, future amend-
19 ments and supplements to, and editions of, the
20 standards referred to in this subsection.

21 (c) AUTHORITY OF SECRETARY TO APPLY STAND-
22 ARDS TO FEDERALLY ASSISTED STRUCTURES AND PRO-
23 GRAMS.—

24 (1) HUD HOUSING AND PROGRAMS.—The Sec-
25 retary of Housing and Urban Development may, by

1 regulation, provide for the applicability of the energy
2 efficiency standards under subsection (a) or the en-
3 hanced energy efficiency and conservation standards
4 and green building standards under subsection (b),
5 or both, with respect to any covered federally as-
6 sisted structure described in paragraph (3)(A) or
7 any HUD assistance and lending programs.

8 (2) RURAL HOUSING.—The Secretary of Agri-
9 culture may, by regulation, provide for the applica-
10 bility of the energy efficiency standards under sub-
11 section (a) or the enhanced energy efficiency and
12 conservation standards and green building standards
13 under subsection (b), or both, with respect to any
14 covered federally assisted structure described in
15 paragraph (3)(B) or any assistance provided with re-
16 spect to rural housing by the Rural Housing Service
17 of the Department of Agriculture.

18 (3) COVERED FEDERALLY ASSISTED STRUC-
19 TURE.—For purposes of this subsection, the term
20 “covered federally assisted structure” means—

21 (A) any residential or nonresidential struc-
22 ture participating in a HUD assistance or lend-
23 ing program; and

24 (B) any new construction of single-family
25 housing (other than manufactured homes) sub-

1 ject to mortgages insured, guaranteed, or made
2 by the Secretary of Agriculture under title V of
3 the Housing Act of 1949 (42 U.S.C. 1471 et
4 seq.).

5 **SEC. 4. ENHANCED ENERGY APPRAISAL.**

6 (a) DEFINITIONS.—In this section:

7 (1) ADVISORY GROUP.—The term “advisory
8 group” means the advisory group established under
9 subsection (f)(2).

10 (2) COVERED AGENCY.—The term “covered
11 agency” means—

12 (A) the Federal Housing Administration;

13 (B) includes each enterprise, as defined in
14 section 1303 of the Federal Housing Enter-
15 prises Financial Safety and Soundness Act of
16 1992 (12 U.S.C. 4502); and

17 (C) includes the Government National
18 Mortgage Association.

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

22 (4) ENERGY REPORT.—The term “energy re-
23 port” means an energy report that meets the re-
24 quirements under subsection (c)(3)(B).

1 (5) HERS.—The term “HERS” means the
2 Home Energy Rating System of the Residential En-
3 ergy Service Network.

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

6 (7) MORTGAGEE.—The term “mortgagee”
7 means a creditor as defined in section 103 of the
8 Truth in Lending Act (15 U.S.C. 1602).

9 (8) QUALIFIED APPRAISER.—The term “quali-
10 fied appraiser” means an appraiser with the req-
11 uisite knowledge of energy efficiency to perform a
12 professional quality appraisal, as evidenced by pro-
13 fessional certification or development programs on
14 the valuation of sustainable properties of at least 14
15 hours in length approved by the Secretary.

16 (9) SECRETARY.—The term “Secretary” means
17 the Secretary of Housing and Urban Development.

18 (b) FINDINGS AND PURPOSES.—

19 (1) FINDINGS.—Congress finds that—

20 (A) energy costs for homeowners are a sig-
21 nificant and increasing portion of their house-
22 hold budgets;

23 (B) household energy use can vary sub-
24 stantially depending on the efficiency and re-

1 newable energy generation characteristics of a
2 house;

3 (C) expected energy cost savings resulting
4 from efficiency measures and/or the generation
5 of energy from solar panels and/or other renew-
6 ables are in many cases important to the value
7 of a house; and

8 (D) the “loan-to-value” ratio test for origi-
9 nations of covered loans is tied to the appraisal
10 or other valuation of a property of a house,
11 which often does not adjust for the energy effi-
12 ciency or renewable energy generation features
13 of a house.

14 (2) PURPOSE.—The purpose of this section is
15 to—

16 (A) improve the credibility and reliability
17 of appraisals of houses subject to covered loans
18 by ensuring that the energy efficient and renew-
19 able energy generation features and energy
20 costs of those houses are included in the ap-
21 praisal analysis, which would place value on en-
22 ergy efficient and renewable energy features of
23 a house and facilitate the creation of energy ef-
24 ficiency retrofit, renewable installation, and
25 construction jobs; and

1 (B) require the Secretary to—

2 (i) develop consistent enhanced energy
3 appraisal protocols that recognize all appli-
4 cable approaches to the value of a house,
5 including the cost and income approaches
6 to value, in analyzing energy efficiency and
7 renewable energy features;

8 (ii) ensure that the guidelines de-
9 scribed in clause (i) prevent the double
10 counting of energy cost savings in the valu-
11 ation of a house;

12 (iii) support safe and sound lending;

13 and

14 (iv) protect consumers.

15 (c) ENHANCED ENERGY APPRAISAL CRITERIA.—

16 (1) IN GENERAL.—Not later than 1 year after
17 the date of enactment of this Act, the Secretary, in
18 consultation with the Federal Housing Finance
19 Agency, the Bureau of Consumer Financial Protec-
20 tion and the advisory group, shall develop and issue
21 guidelines for a covered agency to implement en-
22 hanced energy appraisal protocols for properties that
23 are subject to a covered loan.

24 (2) REQUIREMENTS TO ACCOUNT FOR ENERGY
25 COST SAVINGS.—

1 (A) IN GENERAL.—The enhanced energy
2 appraisal protocols under paragraph (1) shall
3 require that, for each property with a covered
4 loan for which the homeowner has voluntarily
5 opted for an energy report, the appraiser shall
6 take into consideration the energy efficiency
7 and renewable energy features of a house and
8 resulting estimated energy cost savings and en-
9 ergy generation expected for the owner of the
10 subject property as part of the appraisal proc-
11 ess.

12 (B) ASSESSED ENERGY COSTS.—The esti-
13 mated energy costs to be taken into consider-
14 ation under subparagraph (A) shall include the
15 cost of electricity, natural gas, oil, and any
16 other fuel regularly used to supply energy to
17 the subject property.

18 (3) DETERMINATION OF ESTIMATED ENERGY
19 COST SAVINGS.—

20 (A) IN GENERAL.—The guidelines issued
21 under paragraph (1) shall include instructions
22 for an appraiser to calculate estimated energy
23 cost savings for a property using—

1 (i) an energy report documenting the
2 energy efficiency and renewable energy fea-
3 tures of the property;

4 (ii) an estimate of baseline average
5 energy costs for the property; and

6 (iii) additional sources of information
7 determined by the Secretary.

8 (B) REPORT REQUIREMENTS.—For pur-
9 poses of subparagraph (A), an energy report
10 shall—

11 (i) estimate the expected energy cost
12 savings specific to the subject property,
13 based on specific information about the
14 property;

15 (ii) estimate the expected energy gen-
16 erated from installed renewable energy fea-
17 tures;

18 (iii) be prepared in accordance with
19 the guidelines issued under paragraph (1);
20 and

21 (iv) be prepared—

22 (I) in accordance with HERS by
23 an individual certified by the Residen-
24 tial Energy Service Network, unless
25 the Secretary finds that the use of

1 HERS does not further the purposes
2 of this section;

3 (II) by the Department of Ener-
4 gy's Home Energy Score; or

5 (III) by other methods approved
6 by the Secretary, in consultation with
7 the Secretary of Energy and the advi-
8 sory group, for use under this section,
9 which shall include a quality assur-
10 ance procedure approved by the Sec-
11 retary, in consultation with the Sec-
12 retary of Energy.

13 (C) USE BY APPRAISER.—If an energy re-
14 port is used under paragraph (2), the energy
15 report shall be provided to the appraiser—

16 (i) to estimate the energy efficiency of
17 the subject property including the esti-
18 mated annual savings;

19 (ii) to estimate the energy generated
20 by renewables; and considered in devel-
21 oping opinions and conclusions about any
22 value contribution for energy efficiency and
23 renewable energy generation.

24 (4) REQUIRED DISCLOSURE TO CONSUMER FOR
25 A HOME WITH AN ENERGY REPORT.—If an energy

1 report is used for an appraisal of a property under
2 paragraph (2), the guidelines issued under para-
3 graph (1) shall require the mortgagee of the prop-
4 erty to—

5 (A) inform the homeowner and loan appli-
6 cant of the expected energy cost savings esti-
7 mated in the energy report and any associated
8 appraisal adjustment, in a manner and at a
9 time as prescribed by the Secretary, and, if
10 practicable, in the documents delivered at the
11 time of the transfer of title; and

12 (B) include a copy of the energy report in
13 the appraisal report provided to the homeowner
14 and loan applicant.

15 (5) REQUIRED DISCLOSURE TO CONSUMER FOR
16 A HOME WITHOUT AN ENERGY REPORT.—If an en-
17 ergy report is not used under paragraph (2), the
18 guidelines to be issued under paragraph (1) shall re-
19 quire the mortgagee to inform the loan applicant as
20 part of the Closing Disclosure—

21 (A) typical energy cost savings that would
22 be possible from a cost-effective energy upgrade
23 of a home of the size and in the region of the
24 subject property;

1 (B) the impact the typical energy cost sav-
2 ings would have on monthly ownership costs of
3 a typical home;

4 (C) the impact on the size of a mortgage
5 that could be obtained if the typical energy cost
6 savings were reflected in an energy efficiency
7 report; and

8 (D) resources for improving the energy ef-
9 ficiency of a home.

10 (6) APPLICABILITY AND IMPLEMENTATION
11 DATE.—Not later than the earlier of two years after
12 the date of enactment of this Act and December 31,
13 2023, the enhanced energy appraisal requirements
14 required under this subsection shall be implemented
15 by each covered agency to—

16 (A) apply to an appraisal for any covered
17 loan for the sale, or refinancing of any loan for
18 the sale, of any home;

19 (B) be available on any residential real
20 property (including individual units of con-
21 dominiums and cooperatives) that qualifies for
22 a covered loan; and

23 (C) provide prospective appraisers with
24 sufficient guidance and applicable tools to im-
25 plement the required appraisal methods.

1 (d) ENHANCED ENERGY APPRAISAL PROTOCOLS.—

2 (1) IN GENERAL.—Not later than 1 year after
3 the date of enactment of this Act, the Secretary
4 shall—

5 (A) in consultation with the advisory
6 group, develop and issue guidelines for en-
7 hanced energy appraisal protocols for all cov-
8 ered loans made on properties with an energy
9 report;

10 (B) develop lender collateral valuation
11 guidelines on the use of all applicable ap-
12 proaches to value used by appraisers in accord-
13 ance with the Uniform Standards of Profes-
14 sional Appraisal Practice to analyze market re-
15 action to energy efficiency and renewable en-
16 ergy installation, including methods and tech-
17 niques, which shall include the cost and income
18 approaches to value; and

19 (C) in consultation with the Secretary of
20 Energy, issue guidelines for—

21 (i) a covered agency to determine the
22 estimated energy savings and energy gen-
23 eration under paragraph (3) for properties
24 with an energy report; and

1 (ii) a qualified appraiser to use an en-
2 ergy report to estimate the energy effi-
3 ciency rating, sales, and listing data to es-
4 tablish market reaction to energy effi-
5 ciency.

6 (2) REQUIREMENTS.—The enhanced energy ap-
7 praisal protocols required under paragraph (1)(A)
8 shall—

9 (A) include a requirement that if a home-
10 owner voluntarily opts for an energy report to
11 be used in valuing the home, then using meth-
12 ods to be established under the guidelines
13 issued under paragraph (1)—

14 (i) such report may be used by a
15 qualified appraiser to determine the esti-
16 mated energy savings of the subject prop-
17 erty in comparison to a baseline;

18 (ii) the value of estimated energy sav-
19 ings and energy generation of the subject
20 property shall be added to the appraised
21 value of the subject property, unless the
22 appraisal includes the value of the overall
23 energy efficiency and renewable energy
24 generation of the subject property; and

1 (B) the cost and income approaches to
2 value be recognized as reasonable and appro-
3 priate approaches to valuing the energy effi-
4 ciency and renewable energy features of a
5 home; and

6 (C) prohibit restrictions of all applicable
7 approaches to value an energy efficient home.

8 (3) DETERMINATION OF ESTIMATED ENERGY
9 SAVINGS AND GENERATION.—

10 (A) AMOUNT OF ENERGY SAVINGS.—For
11 the purpose of paragraph (2), the amount of es-
12 timated energy savings of a subject property
13 shall be determined by calculating the dif-
14 ference between the estimated energy costs
15 from the energy report for the subject property
16 compared to the energy costs of comparable
17 houses, as determined in the guidelines issued
18 under paragraph (1)

19 (B) AMOUNT OF ENERGY GENERATION.—
20 For the purpose of paragraph (2), the amount
21 of estimated energy generation of a subject
22 property shall be determined by calculating the
23 amount of energy generated by the home's en-
24 ergy-generating features over their useful life-
25 time.

1 (C) DURATION OF ENERGY SAVINGS AND
2 GENERATION.—For the purpose of paragraph
3 (2), the duration of the estimated energy sav-
4 ings and generation of a subject property shall
5 be based on the useful life of applicable equip-
6 ment, consistent with the rating system used to
7 produce the energy report.

8 (D) PRESENT VALUE OF ENERGY SAVINGS
9 AND GENERATION.—For the purpose of para-
10 graph (2), the present value of the estimated
11 future energy savings and/or generation of a
12 subject property shall be calculated using the
13 average interest rate of conventional 30 year
14 mortgages unless the qualified appraiser choos-
15 es to use the appropriate discount rate for the
16 market area, in the manner directed by guide-
17 lines issued under paragraph (1).

18 (5) TRANSACTIONS REQUIRING STATE CER-
19 TIFIED AND COMPETENT APPRAISERS.—Section
20 1113 of the Financial Institutions Reform, Recov-
21 ery, and Enforcement Act of 1989 (12 U.S.C. 3342)
22 is amended—

23 (A) in paragraph (1), by inserting before
24 the semicolon the following: “, or any real prop-

1 erty on which the appraiser makes adjustments
2 using an energy report”; and

3 (B) in paragraph (2), by inserting after
4 “atypical” the following: “, or an appraisal on
5 which the appraiser makes adjustments using
6 an energy report.”.

7 (7) PROTECTIONS.—The guidelines issued
8 under paragraph (1) shall include such limitations
9 and conditions as determined by the Secretary to be
10 necessary to protect against meaningful under or
11 over valuation of energy cost savings or duplicative
12 counting of energy efficiency and renewable energy
13 features or energy cost savings and generation in the
14 valuation of any subject property that is used to de-
15 termine a loan amount.

16 (8) APPLICABILITY AND IMPLEMENTATION
17 DATE.—Not later than the earlier of 2 years after
18 the date of enactment of this Act and December 31,
19 2023, each covered agency shall implement the
20 guidelines required under this subsection, which
21 shall—

22 (A) apply to the appraisal of a property
23 that is subject to any covered loan for the sale,
24 or refinancing of any loan for the sale, of any
25 home; and

1 (B) be available on any residential real
2 property, including individual units of con-
3 dominiums and cooperatives, that qualifies for a
4 covered loan.

5 (e) MONITORING.—Not later than 1 year after the
6 date on which the enhanced appraisal protocols are imple-
7 mented under this section, and annually thereafter, each
8 covered agency that issues a covered loan shall issue and
9 make available to the public a report that—

10 (1) enumerates the number of covered loans
11 issued by the agency during the previous year for
12 which there was an energy report and that used en-
13 ergy appraisal protocols established under this sec-
14 tion;

15 (2) includes the default rates and rates of fore-
16 closures for loans (including a breakdown of default
17 and foreclosure rates by geographic region, race, and
18 self-identified gender) made using the energy ap-
19 praisal protocols established under this section; and

20 (3) describes the risk premium, if any, that the
21 agency has priced into covered loans for which there
22 was an appraisal that included an energy report.

23 (f) RULEMAKING.—

24 (1) IN GENERAL.—The Secretary, in consulta-
25 tion with the Secretary of Energy and the advisory

1 group, shall prescribe regulations to carry out this
2 section, which may contain such classifications, dif-
3 ferentiations, or other provisions, and may provide
4 for such proper implementation and appropriate
5 treatment of different types of transactions, as the
6 Secretary determines are necessary or proper to ef-
7 fectuate the purposes of this section, to prevent cir-
8 cumvention or evasion thereof, or to facilitate com-
9 pliance therewith.

10 (2) ADVISORY GROUP.—To assist in carrying
11 out this section, the Secretary shall establish an ad-
12 visory group, consisting of professional associations
13 and individuals representing the interests of—

14 (A) mortgage lenders;

15 (B) appraisers;

16 (C) energy raters, residential energy con-
17 sumption experts, and residential retrofit ex-
18 perts;

19 (D) energy efficiency organizations;

20 (E) real estate agents;

21 (F) home builders and remodelers;

22 (G) State energy officials;

23 (H) low-income communities;

24 (I) consumers; and

1 (J) other individuals determined by the
2 Secretary.

3 (g) EVALUATION.—

4 (1) IN GENERAL.—Not later than 18 months
5 after the date of enactment of this Act, the Sec-
6 retary, in consultation with the advisory group, shall
7 reevaluate the effectiveness of the energy appraisal
8 protocols established under this section to ensure
9 that the cost savings of energy efficient and renew-
10 able energy features are properly valued in residen-
11 tial real estate appraisals.

12 (2) RECOMMENDATIONS.—

13 (A) IN GENERAL.—Not later than 18
14 months after the date of enactment of this Act,
15 the advisory group shall provide recommenda-
16 tions to the Secretary on any revisions or addi-
17 tions to the enhanced energy appraisal protocols
18 and guidelines established under subsections (c)
19 and (d) determined necessary by the group,
20 which may include alternate methods to better
21 account for home energy costs and additional
22 factors to account for substantial and regular
23 costs of homeownership, such as water costs,
24 the storage of energy through batteries, indoor

1 air quality, and transportation costs stemming
2 from the home's location.

3 (B) LEGISLATIVE RECOMMENDATIONS.—

4 The Secretary shall forward any legislative rec-
5 ommendations received from the advisory group
6 under subparagraph (A) to Congress for consid-
7 eration.

8 **SEC. 5. ENERGY-EFFICIENCY STANDARDS FOR MANUFAC-**
9 **TURED HOUSING.**

10 Not later than 180 days after the date of the enact-
11 ment of this Act, the Secretary shall, in consultation with
12 the Secretary of Energy and upon review of the rec-
13 ommendations made by the Manufactured Housing Con-
14 sensus Committee, update the Manufactured Home Con-
15 struction and Safety Standards to encourage energy effi-
16 ciency while maintaining affordability for manufactured
17 housing.

18 **SEC. 6. MAKING IT GREEN.**

19 (a) PARTNERSHIPS WITH TREE-PLANTING ORGANI-
20 ZATIONS.—The Secretary shall establish and provide in-
21 centives for developers of housing for which any HUD fi-
22 nancial assistance, as determined by the Secretary, is pro-
23 vided for development, maintenance, operation, or other
24 costs, to enter into agreements and partnerships with tree-
25 planting organizations, nurseries, and landscapers to cer-

1 tify that trees, shrubs, grasses, and other plants are plant-
2 ed in the proper manner, are provided adequate mainte-
3 nance, and survive for at least 3 years after planting or
4 are replaced. The financial assistance determined by the
5 Secretary as eligible under this section shall take into con-
6 sideration such factors as cost effectiveness and afford-
7 ability.

8 (b) MAKING IT GREEN PLAN.—In the case of any
9 new or substantially rehabilitated housing for which HUD
10 financial assistance, as determined in accordance with
11 subsection (a), is provided by the Secretary for the devel-
12 opment, construction, maintenance, rehabilitation, recon-
13 struction, improvement, operation, or costs of the housing,
14 including financial assistance provided through the Com-
15 munity Development Block Grant program under title I
16 of the Housing and Community Development Act of 1974
17 (42 U.S.C. 5301 et seq.), the Secretary shall require the
18 development of a plan that provides for—

19 (1) in the case of new construction and im-
20 provements, siting of such housing and improve-
21 ments in a manner that provides for energy effi-
22 ciency and conservation to the extent feasible, taking
23 into consideration location and project type;

1 (2) minimization of the effects of construction,
2 rehabilitation, or other development on the condition
3 of existing trees;

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

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

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

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

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

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

8 (1) by striking “and” at the end of paragraph
9 (19);

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

12 (3) and by inserting after paragraph (20) the
13 following new paragraphs:

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

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

1 “(B) increased conservation, recycling, and
2 reuse of resources;

3 “(C) more effective use of existing infra-
4 structure;

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

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

18 “(22) describe the jurisdiction’s efforts to co-
19 ordinate its housing strategy with its transportation
20 planning strategies to ensure to the extent prac-
21 ticable that residents of affordable housing have ac-
22 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) ENVIRONMENTAL REVIEW.—For purposes of en-
6 vironmental review, pursuant to the National Environ-
7 mental Policy Act of 1969 (42 U.S.C. 4321 et seq.) and
8 other provisions of law that further the purposes of such
9 Act, a grant under this section shall be considered to be
10 funds for a special project for purposes of section 305(c)
11 of the Multifamily Housing Property Disposition Reform
12 Act of 1994 (42 U.S.C. 3547(c)).

13 (f) DEFINITIONS.—For purposes of this section, the
14 following definitions shall apply:

15 (1) NONPROFIT ORGANIZATION.—The term
16 “nonprofit organization” has the meaning given
17 such term in section 104 of the Cranston-Gonzalez
18 National Affordable Housing Act (42 U.S.C.
19 12704).

20 (2) ELIGIBLE COMMUNITY DEVELOPMENT OR-
21 GANIZATION.—The term “eligible community devel-
22 opment organization” means—

23 (A) a unit of general local government (as
24 defined in section 104 of the Cranston-Gonzalez

1 National Affordable Housing Act (42 U.S.C.
2 12704));

3 (B) a community housing development or-
4 ganization (as defined in section 104 of the
5 Cranston-Gonzalez National Affordable Hous-
6 ing Act (42 U.S.C. 12704));

7 (C) an Indian tribe or tribally designated
8 housing entity (as such terms are defined in
9 section 4 of the Native American Housing As-
10 sistance and Self-Determination Act of 1996
11 (25 U.S.C. 4103)); or

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

15 (3) LOW-INCOME COMMUNITY.—The term “low-
16 income community” means a census tract in which
17 50 percent or more of the households have an in-
18 come which is less than 80 percent of the greater
19 of—

20 (A) the median gross income for such year
21 for the area in which such census tract is lo-
22 cated; or

23 (B) the median gross income for such year
24 for the State in which such census tract is lo-
25 cated.

1 (g) AUTHORIZATION OF APPROPRIATIONS.—There
2 are authorized to be appropriated to the Secretary to carry
3 out this section \$20,000,000 for each of fiscal years 2021
4 through 2025.

5 **SEC. 9. BENCHMARKING.**

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

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

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

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

16 (B) The program under section 811 of the
17 Cranston-Gonzalez National Affordable Hous-
18 ing Act (42 U.S.C. 8013) for supportive hous-
19 ing for persons with disabilities.

20 (C) Any program under section 8 of the
21 United States Housing Act of 1937 (42 U.S.C.
22 1437f) for rental assistance for low-income fam-
23 ilies.

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

4 (E) The programs under sections 220,
5 221(d)(4), 223(a)(7), 223(f), 232, and 241(a)
6 of the National Housing Act (12 U.S.C. 1715k,
7 1715l(d)(4), 1715n(a)(7), 1715n(f), 1715w,
8 1715z-6(a)).

9 (F) The programs under subsections (b)
10 and (c) of section 542 of the Housing and Com-
11 munity Development Act of 1992 (12 U.S.C.
12 1707 note).

13 (3) BENCHMARKED HUD-ASSISTED PROP-
14 erty.—The term “benchmarking HUD-assisted
15 property” means a HUD-assisted property with re-
16 spect to which energy and water benchmarking data
17 is required by a State or local authority to be re-
18 ported through the ENERGY STAR Portfolio Man-
19 ager.

20 (4) CLIMATE ZONE.—The term “Climate Zone”
21 means a region of the United States as defined by
22 the Environmental Protection Agency under the EN-
23 ERGY STAR program or the Office of Energy Effi-
24 ciency and Renewable Energy of the Department of
25 Energy.

1 (b) BENCHMARKING REPORT.—

2 (1) IN GENERAL.—Not later than the expira-
3 tion of the 1-year period beginning on the date of
4 the enactment of this Act, the Secretary shall submit
5 to the Committee on Financial Services of the House
6 of Representatives and the Committee on Banking,
7 Housing, and Urban Affairs of the Senate, a report
8 that includes—

9 (A) an assessment of the current state of
10 energy and water use benchmarking in the mul-
11 tifamily property sector;

12 (B) data identifying the number and
13 square footage of multifamily properties that
14 are required by State or local authorities to re-
15 port benchmarking data, the proportion that
16 are HUD-assisted properties, and the propor-
17 tion of all HUD-assisted properties that are
18 subject to such requirements;

19 (C) data identifying multifamily properties
20 that participate in each building standard in
21 the HUD Green Mortgage Insurance Premium
22 program, including the number and square foot-
23 age of participating properties and the propor-
24 tion of eligible properties participating;

1 (D) data identifying multifamily properties
2 that participate in the HUD Better Buildings
3 Challenge, including the number and square
4 footage of participating properties;

5 (E) estimates of the extent of HUD-as-
6 sisted properties that are not conducting energy
7 and water benchmarking;

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

11 (G) information identifying the typical
12 costs of multifamily benchmarking and re-
13 sources available to support multifamily owners
14 and operators in benchmarking; and

15 (H) information relevant to the impact of
16 multifamily benchmarking, including published
17 research studies.

18 (2) PUBLIC AVAILABILITY.—The Secretary
19 shall make the report publicly available on the
20 website of HUD.

21 (c) PROVISION OF EXISTING BENCHMARKING
22 DATA.—

23 (1) POLICIES.—Not later than the expiration of
24 the 6-month period beginning on the date of the en-
25 actment of this Act, the Secretary shall issue such

1 regulations as may be necessary to ensure that own-
2 ers of benchmarked HUD-assisted properties provide
3 to the Secretary-selected ENERGY STAR Portfolio
4 Manager data for the property. In developing such
5 regulations, the Secretary shall—

6 (A) provide for data to be released in a
7 manner that protects information that identifies
8 particular properties, but retains essential geo-
9 graphical and building characteristics to enable
10 aggregate analysis;

11 (B) require data sharing not less often
12 than every three years;

13 (C) identifies the minimum data to be
14 shared; and

15 (D) develop mechanisms to streamline data
16 requests and sharing in collaboration with the
17 Environmental Protection Agency ENERGY
18 STAR program.

19 (2) ANALYSIS.—Not later than the expiration
20 of the 2-year period beginning on the date of the en-
21 actment of this Act and annually thereafter, the Sec-
22 retary shall conduct an analysis of the data received
23 under this subsection and shall make the findings
24 publicly available on the website of HUD.

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

1 (1) IN GENERAL.—Not later than 1 year after
2 the enactment of this Act, the Secretary, , in con-
3 sultation with the Secretary of Energy, shall—

4 (A) compile energy consumption and bill
5 data from multifamily properties that is pro-
6 vided to HUD in connection with utility allow-
7 ance determination and capital needs assess-
8 ment activities;

9 (B) analyze the data in order to better un-
10 derstand energy consumption patterns and
11 trends throughout the portfolio of properties
12 represented, including relevant subcategory
13 types of multifamily properties;

14 (C) using the data from subparagraphs (A)
15 and (B), develop energy intensity statistics for
16 each climate zone and multifamily subcategory;
17 and

18 (D) using the data from subparagraphs
19 (A) and (B), develop energy intensity targets
20 for each climate zone and multifamily sub-
21 category reflecting energy efficiency perform-
22 ance of at least 25 percent below the baseline
23 and related to ENERGY STAR performance
24 scores for each respective climate zone and mul-
25 tifamily subcategory.

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

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

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

9 (1) engage with stakeholders regarding multi-
10 family sustainability, including providing education
11 and opportunities for robust stakeholder input; and

12 (2) conduct targeted outreach to representatives
13 of public housing agencies, housing and tenant advo-
14 cates, multifamily property owners and managers,
15 energy efficiency organizations, architects, State and
16 local governments, multifamily finance entities, and
17 other interested groups.

18 **SEC. 10. GRANTS FOR REGISTERED APPRENTICESHIP PRO-**
19 **GRAMS IN CERTAIN INDUSTRIES.**

20 (a) IN GENERAL.—The Secretary of Labor shall pro-
21 vide grants to registered apprenticeship programs or pre-
22 apprenticeship programs to expand apprenticeship pro-
23 grams in the following industries:

24 (1) Energy-efficient building, construction, and
25 retrofit industries.

1 (2) Deconstruction and materials use indus-
2 tries.

3 (3) Energy efficiency assessment industry serv-
4 ing residential, commercial, or industrial sectors.

5 (4) Manufacturers that produce sustainable
6 processes and materials.

7 (5) Building maintenance and management.

8 (6) Benchmarking greenhouse gas emissions
9 from buildings.

10 (7) Ground source heating retrofits.

11 (8) Air source heat pump installation and main-
12 tenance.

13 (9) Carbon capture and conveyance to proc-
14 essing facilities.

15 (b) PRIORITY FOR TARGETED COMMUNITIES.—In
16 providing grants under the program established under
17 subsection (a), the Secretary of Labor shall give priority
18 to eligible entities that recruit employees—

19 (1) from the communities it serves; and

20 (2) who are minorities, women, individuals who
21 are or were foster children, individuals who are
22 transitioning from fossil energy sector jobs, or vet-
23 erans.

1 (c) AUTHORIZATION.—There is authorized to be ap-
2 propriated to carry out this section \$100,000,000 for each
3 of fiscal years 2021 through 2025.

4 (d) GAO STUDY.—No later than 1 year after the
5 date of the enactment of this Act, the Comptroller General
6 shall submit to Congress a report detailing the barriers
7 the residential energy efficiency sector experiences in
8 workforce training and access to skilled workers. The
9 study shall address each of the following:

10 (1) The financial barriers the residential energy
11 efficiency sector faces in training new employees.

12 (2) The financial barriers the residential energy
13 efficiency sector faces in investing in existing em-
14 ployees to advance their skills.

15 (3) An assessment of the available local, State,
16 and Federal investments in residential energy effi-
17 ciency workforce training programs, including part-
18 nerships with Registered Apprenticeship Programs
19 and any regional differences.

20 (4) An assessment of any gaps between avail-
21 able local, State, and Federal investments in resi-
22 dential energy efficiency workforce training and the
23 demand from small residential energy efficiency
24 businesses.

1 (5) Recommendations for how to improve Fed-
2 eral programs to support skilled workers in the resi-
3 dential energy efficiency sector.

4 **SEC. 11. ENSURING AVAILABILITY OF HOMEOWNERS IN-**
5 **SURANCE FOR HOMES NOT CONNECTED TO**
6 **ELECTRICITY GRID.**

7 (a) CONGRESSIONAL INTENT.—The Congress intends
8 that—

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

15 (2) States should ensure that consumers are
16 able to obtain homeowners insurance for such dwell-
17 ings;

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

20 (4) States may not prohibit insurers from offer-
21 ing a homeowners insurance product specifically de-
22 signed for such dwellings.

23 (b) INSURING HOMES AND RELATED PROPERTY IN
24 INDIAN AREAS.—Notwithstanding any other provision of
25 law, dwellings located in Indian areas (as such term is de-

1 fined in section 4 of the Native American Housing Assist-
2 ance and Self-Determination Act of 1996 (25 U.S.C.
3 4103)) and constructed or maintained using assistance,
4 loan guarantees, or other authority under the Native
5 American Housing Assistance and Self-Determination Act
6 of 1996 may be insured by any tribally owned self-insur-
7 ance risk pool approved by the Secretary of Housing and
8 Urban Development.

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

- 12 (1) consists of one to four dwelling units;
- 13 (2) is provided electricity from renewable en-
14 ergy sources; and
- 15 (3) is not connected to any wholesale or retail
16 electrical power grid.

17 **SEC. 12. DEFINITIONS.**

18 For purposes of this Act, the following definitions
19 shall apply:

- 20 (1) GREEN BUILDING STANDARDS.—The term
21 “green building standards” means standards to re-
22 quire use of sustainable design principles to reduce
23 the use of nonrenewable resources, encourage en-
24 ergy-efficient construction and rehabilitation and the
25 use of renewable energy resources, minimize the im-

1 pact of development on the environment, and im-
2 prove indoor air quality.

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

5 (3) HUD ASSISTANCE OR LENDING PRO-
6 GRAM.—The term “HUD assistance or lending pro-
7 gram” means a program of the Department of
8 Housing and Urban Development for financial as-
9 sistance that is awarded, competitively or non-
10 competitively, allocated by formula, or provided by
11 HUD through loan insurance or guarantee.

12 (4) NONRESIDENTIAL STRUCTURE.—The term
13 “nonresidential structures” means only nonresiden-
14 tial structures that are appurtenant to single-family
15 or multifamily housing residential structures, or
16 those that are funded by the Secretary of Housing
17 and Urban Development through the HUD Commu-
18 nity Development Block Grant program.

19 (5) SECRETARY.—The term “Secretary”, unless
20 otherwise specified, means the Secretary of Housing
21 and Urban Development.