

1 ~~(A) means a site that is served by existing~~
2 ~~infrastructure, including water lines, sewer~~
3 ~~lines, and roads; and~~

4 ~~(B) does not include—~~

5 ~~(i) a site that is served by existing in-~~
6 ~~frastructure that only consists of a road;~~

7 ~~(ii) a site within a census tract des-~~
8 ~~ignated as very high or relatively high risk~~
9 ~~for wildfire, coastal flooding, and riverine~~
10 ~~flooding under the National Risk Index of~~
11 ~~the Federal Emergency Management~~
12 ~~Agency pursuant to section 206 of the~~
13 ~~Robert T. Stafford Disaster Relief and~~
14 ~~Emergency Assistance Act (42 U.S.C.~~
15 ~~5136); and~~

16 ~~(iii) a greenfield.~~

17 **SEC. 104. DATABASE OF PUBLICLY OWNED LAND.**

18 (a) IN GENERAL.—Section 104(b) of the Housing
19 and Community Development Act of 1974 (42 U.S.C.
20 5304(b)) is amended—

21 (1) in paragraph (5), by striking “and” at the
22 end;

23 (2) in paragraph (6), by striking the period at
24 the end and inserting “; and”; and

25 (3) by adding at the end the following:

1 “(7) the grantee maintains, on a publicly acces-
2 sible website, a searchable database that identifies
3 all parcels of undeveloped land owned by the grant-
4 ee.”.

5 (b) ELIGIBLE ACTIVITY.—Section 105(a) of the
6 Housing and Community Development Act of 1974 (42
7 U.S.C. 5305(a)) is amended—

8 (1) in paragraph (25), by striking “and” at the
9 end;

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

12 (3) by adding at the end the following:

13 “(27) the creation and maintenance of a data-
14 base of land as required under section 104(b)(7).”.

15 (c) EFFECTIVE DATE.—The amendment made by
16 this subsection shall take effect on October 1, 2026.

17 ~~SEC. 105. FHA SMALL-DOLLAR MORTGAGES.~~

18 ~~(a) IN GENERAL.—Not later than 1 year after the~~
19 ~~date of the enactment of this section, the Secretary of~~
20 ~~Housing and Urban Development, acting through the~~
21 ~~Federal Housing Commissioner, may establish a pilot pro-~~
22 ~~gram to increase access to small-dollar mortgages for~~
23 ~~mortgagors, which may include—~~