



U.S. Senate 'housing emergency' bill seeks to spur 4 million U.S. homes

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Brief

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Dive Brief:

The National Housing Emergency Act, announced [Thursday by Sen. Elissa Slotkin](#), D-Mich., calls on President Donald Trump to declare a national emergency concerning the state of the nation's housing supply and use the Defense Production Act to boost domestic production of materials used for building and refurbishing housing.

The bill seeks to spur the construction of 4 million additional housing units in the U.S. It also asks the federal government to prohibit state and local governments from imposing regulations that place "a substantial burden" on housing production during the "period of the emergency" that lasts until 2031 or until the 4 million goal is met.

"There is nothing more fundamental to the American Dream than owning your own home, and it has become increasingly difficult for middle class Americans to do this," stated Slotkin, who began calls for a national housing emergency declaration last summer. "The United States is in a housing crisis, and we need to act now."

Dive Insight:

The share of first-time homeowners fell to a record-low 21% in 2025 as the average age of a first-time homebuyer reached a record-high 40, according to the National [Housing Emergency Act](#). Homelessness also climbed to never-before-seen [highs in 2024](#).

Local governments across the country have been exploring ways to boost housing, including cutting or reducing red tape ingrained in restrictive zoning regulations.

Federal intervention also began picking up speed in 2025 with the introduction of [dueling housing production bills](#) in both the House and Senate. On Thursday, President Donald Trump also used social media to call on the [federal government to purchase](#) \$200 billion in mortgage bonds to bring down mortgage rates.

The Trump administration [reportedly began exploring the idea](#) of a national emergency surrounding the housing crisis last fall, with Treasury Secretary Scott Bessent telling the Washington Examiner, “We’re trying to figure out what we can do, and we don’t want to step into the business of states, counties and municipal governments.”

The legislation introduced Thursday, however, would compel regulatory changes for state and local governments.

The Defense Production Act, introduced in 1950, gives the president authority to [“require persons](#) (including businesses and corporations) to prioritize and accept contracts for materials and services as necessary to promote the national defense.” The National Housing Emergency Act would expand the act to address housing production, including production of lumber, steel and manufactured housing.

The bill also introduces a “pro-growth requirement” funding condition for a state or local government to receive federal block grant funding.

“No one gets a blank check: It rewards pro-growth communities with federal dollars and holds accountable communities that refuse to grow,” Slotkin’s office stated.

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