



Build Now Act

The Problem:

The United States has a shortfall of [10 million housing units](#) relative to current demand. The shortage of available units has caused the average age of a first-time American home buyer to hit [40 years old as of 2025](#). Owning a home—once the bedrock of the American dream—has become an unattainable goal for far too many.

Bill Summary:

The Build Now Act would help boost housing supply in the United States by:

- Spurring housing construction in high-demand communities by increasing Community Development Block Grant (CDBG) funding to localities that build more homes and modestly reducing funding to those that do not.
- Encouraging localities to eliminate red tape, streamline building processes, and simplify local planning and zoning laws to speed up construction.
- Allowing for a three-year grace period for communities to take action and improve their track record of building more housing.
- Providing Department of Housing and Urban Development guidance to communities at risk of CDBG funding reductions due to insufficient construction progress.
- Exempting economically distressed communities or those impacted by natural disasters from reductions in CDBG funding.

Background:

- Established in 1974, the CDBG program issues annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.
- In Fiscal Year 2025, Stamford, Norwalk, and Fairfield—all located in Connecticut's Fourth Congressional District—respectively received \$989,095, \$831,261, and \$441,600 in federal CDBG funding; all three stand to see their CDBG funding allocations increase under Congressman Himes' Build Now Act.
- The bill specifically preserves local control over zoning and permitting regulations to ensure communities construct the types of additional housing that best meet their needs while leveraging federal incentives to promote new builds in high demand localities.