

To the office of U.S. Representative Michael Lawler

Re: HR 10096 (119th Congress), Task Force on the Impact of the Affordable Housing Crisis Act of 2026 · Latest action (2026-08-13): Referred to the House Committee on Financial Services.
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Office of record (Congress.gov): 324 Cannon House Office Building, Washington, DC · (202) 225-6506

Federal Impact Assessment of Affordable Housing Shortage Act of 2025

The measure, as described from the official record: To study and report on the effects of the affordable housing crisis, so Congress can better understand its national impact and consider federal responses.

THE PROPOSAL

This Act establishes a temporary Task Force on the Impact of the Affordable Housing Shortage within the executive branch, solely to study how the shortage affects interstate commerce, federal spending programs, and the fiscal stability of the United States. The Task Force shall be advisory only and shall have no power to regulate, mandate, or direct any action by states, localities, or private parties. It may issue reports and recommendations to Congress and the President.

OPERATIVE PROVISIONS (VFA PROPOSAL)

Funding Source	From amounts already appropriated to the Department of Housing and Urban Development, transferred to a dedicated Task Force account.
Funding Amount	Not more than \$2,000,000
Sunset Years	2 years
Oversight Body	House Committee on Financial Services and Senate Committee on Banking, Housing, and Urban Affairs
Enforcement Mechanism	The Task Force automatically dissolves if it fails to submit the final report by the 18-month deadline; all unspent funds are rescinded by the Director of OMB.
Effective Date	30 days after enactment

CONSTITUTIONAL BASIS

- Article I, Section 8, Clause 1 (spend for general welfare)
- Article I, Section 8, Clause 3 (regulate interstate commerce)
- Article I, Section 8, Clause 18 (necessary and proper)
- Tenth Amendment (reserved powers to states)
- Fifth Amendment Due Process (no coercion without proper process)

Concerns with the measure as written:

- If the task force's mandate is purely general and not tied to a specific enumerated power, it may exceed Congress's limited jurisdiction under Article I.

- If the task force is given subpoena power or authority to direct state action, it would violate Tenth Amendment federalism principles.
- The original bill lacks a sunset clause, which could allow a federal commission to continue indefinitely without reauthorization.

WHY BOTH SIDES CAN BACK IT (VFA'S ASSESSMENT)

Honors Democratic priorities by directly addressing the affordable housing crisis through a federal fact-finding effort that can inform more effective federal housing assistance. Honors Republican priorities by keeping the task force advisory, strictly limiting its scope to enumerated federal powers, imposing a hard sunset, capping costs, and requiring consultation with state and local officials.

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