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Reps. Liccardo and Garbarino Introduce Bipartisan SUPPLY Act to Address America's Housing Crisis

Empowering homeowners to become home providers can boost our nation's affordable housing supply.

WASHINGTON, D.C. — Today, Congressman Sam Liccardo (D-CA) and Congressman Andrew Garbarino (R-NY) introduced [H.R. 4479](#), the **Supporting Upgraded Property Projects and Lending for Yards (SUPPLY) Act**. This bipartisan bill will help address the national housing shortage by expanding access to financing for Accessory Dwelling Units (ADUs), also known as backyard cottages, granny flats, or in-law suites.

Across the country, ADUs have become an increasingly important tool for addressing the housing crisis. Yet, most ADUs today are financed through savings or home equity lines of credit by relatively affluent homeowners, because modest-income and younger homeowners cannot get second loans on their homes where they lack the equity. The SUPPLY Act will provide government-backed, flexible financing options to help homeowners of modest means overcome what is often the last hurdle to breaking ground on an ADU.

“As mayor of San Jose, we proved that cutting the red tape made reluctant homeowners jump at the chance, and we saw nearly 1,000 permit applications in a year. After they got the permits, too many homeowners faced, another barrier: a lack of financing options,” **said Liccardo**. “With access to capital, we can empower homeowners to become home providers for thousands of renters in every metropolitan area.”

“On Long Island, families work hard to create economic opportunities for themselves and their communities. Sometimes that opportunity is right in their own backyard, and they just need the tools to seize it,” **said Garbarino**. “The SUPPLY Act would help New Yorkers access financing and provide the flexibility to turn in-law suites, converted

garages, and other Accessory Dwelling Units on their property into spaces that build long-term value. This bipartisan bill gives families the chance to invest, grow equity, and strengthen our local economy. I am proud to partner with Congressman Liccardo on this commonsense effort to empower homeowners across the country.”

“For nearly a decade, Casita Coalition has worked to break down the barriers preventing homeowners from financing ADUs. We’re thrilled that Representative Liccardo has introduced a bill that tackles one of the biggest remaining hurdles—access to practical, affordable ADU loans. By allowing second-position financing that preserves a homeowner’s low-interest first mortgage, this bill makes it possible for more families to build the ADUs they need,” **said Noerena Limon, CEO of Casita Coalition.** “The bill will also mean that more lower-income and multi-generational households will qualify for loans to build ADUs—helping them stay housed, support loved ones, or generate income. This is a smart, targeted solution that brings ADUs within reach for the people who need them most.”

“The National Association of Home Builders applauds Reps. Sam Liccardo (D-Calif.) and Andrew Garbarino (R-N.Y.) for introducing the SUPPLY Act, legislation that will address our nation’s housing supply shortage by making it easier to finance accessory dwelling units (ADUs). By allowing HUD to insure second mortgages for homeowners seeking to finance ADU construction, this bill will ensure that property owners have access to ADU financing, which will ease housing shortages and improve affordability,” **said Buddy Hughes, NAHB Chairman.**

“Credit unions have helped families achieve the American dream of homeownership for generations. As California’s housing crisis evolves, more residents are turning to accessory dwelling units (ADUs) as a practical solution to rising costs and limited housing options. The SUPPLY Act is a meaningful step in creating flexible lending opportunities for ADUs and expanding access to affordable housing,” **said Scott Simpson, California Credit Union League’s CEO & President.**

Endorsers: Mortgage Bankers Association, the National Association of Home Builders, and the California and Nevada Credit Union Leagues.

Cosponsors: Reps. Sherman, Thompson, Ruiz, Soto, Peters, Garamendi, Swalwell, McBride, Goodlander, Fields, Elfreth, Harder, Cleaver, Gray, Stanton, and Fields.

Bill text can be found [here](#).

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