

Dear Chair Yurek,

The National Fair Housing Alliance (NFHA), the Legal Defense Fund (LDF), the National Consumer Law Center (NCLC), and the undersigned civil rights and consumer advocacy organizations submit the following comments in response to the Appraiser Qualifications Board's (AQB) Third Exposure Draft of proposed changes to the Real Property Appraiser Qualifications Criteria (Criteria). We thank the AQB for the opportunity to comment on these proposed reforms to the Criteria. Reforms to the Criteria are necessary to address unfair barriers to the appraisal profession, which contribute to ongoing problems with appraisal discrimination against Black, Latino, and other people of color. While we support the proposal to remove college degree or coursework requirements for appraisers, we oppose the proposed reduction in fair housing training hours. We also believe guardrails are necessary to ensure the Demonstration Pathway expands who can enter the profession, rather than becoming another mechanism to exclude Black, Latino, and other people of color. We look forward to continued discussion of how the Criteria can address the longstanding challenge of appraisal discrimination and enable a diverse appraisal profession ready to serve the needs of all current and aspiring homeowners.

A. The Longstanding and Continuing Problem of Appraisal Discrimination

Appraisals are an essential part of the real estate market. An appraiser has the unique power to determine the value of a home, which for most Americans, is their single most important financial asset and holds the key to wealth, stability, and opportunity for their family and generations to come.¹ Yet, if you “[l]ook critically at the appraisal process,” one prominent appraiser and bank executive noted, “you will discover the potential for discrimination at almost every step along the way.”² This is due to the variety of factors considered in appraisal, often with significant discretion, that provide the perfect opportunity for subjective interpretation and can lead to discrimination.³

Appraisal discrimination creates serious harm to generational wealth-building. “If I can get the true value for my home, then I can pass that value on to whoever [sic] may come after me,” said one Federal Reserve Bank official, “But if I can’t get a fair appraisal, then you have, in effect, taken away from my wealth.”⁴ Appraisal discrimination can create harms even beyond the family who experiences it

¹ *Devalued, Denied, and Disrespected: How Home Appraisal Bias and Discrimination Are Hurting Homeowners and Communities of Color: Hearing Before the H. Comm. on Fin. Servs.*, 117th Cong. (Mar. 29, 2022) (testimony of Lisa Rice, President & CEO, National Fair Housing Alliance), <https://www.congress.gov/event/117th-congress/house-event/114561> [hereinafter Rice Testimony].

² William Pittenger, *Managing the Appraisal Component of Fair Lending Compliance*, ABA BANK COMPLIANCE (Mar./Apr. 1996).

³ *Home Mortgage Disclosure Act: Joint Hearings Before the Subcomm. on Consumer Affairs & Coinage and the Subcomm. on Hous. & Cmty. Dev. of the H. Comm. on Banking, Fin. & Urb. Affs.*, 102d Cong. (May 7 & 14, 1992) (testimony of Shanna L. Smith), https://www.google.com/books/edition/Home_Mortgage_Disclosure_Act/2tz4Q-ZkioC?hl=en&gbpv=0.

⁴ FEDERAL RESERVE BANK OF CLEVELAND, 1996 ANNUAL REPORT (1996), <https://www.clevelandfed.org/-/media/project/clevelandfedtenant/clevelandfedsite/publications/annual-reports/ar-1996-local-solutions-lasting->

directly as it can also impact the tax base, school funding, and community investments.⁵ Communities of color often bear the brunt of inaccurate and unfair home valuations.⁶

While the Fair Housing Act of 1968 banned discriminatory appraisals,⁷ legal action was required to change the practices of the appraisal industry and enforce compliance with the Fair Housing Act.⁸ Congress recently enacted significant reforms in the bipartisan 21st Century ROAD to Housing Act (ROAD Act), which codifies reconsideration of value policy requirements for all federally related mortgages and will result in a study and congressional hearings about the feasibility of publicly released appraisal data.⁹

Research has repeatedly shown that appraisers are more likely to undervalue homes owned by Black and Latino individuals, as well as homes in communities of color.¹⁰ A 2021 study by Freddie Mac found that Black and Latino homeowners are more likely to receive

[change-pdf.pdf](#) (noting a 1994 test in which four different appraisers valued the same property in a Black neighborhood in Cleveland at between \$28,000 and \$83,500).

⁵ Rice Testimony.

⁶ Rice Testimony.

⁷ 42 U.S.C. § 3601 *et seq.*

⁸ *United States v. American Institute of Real Estate Appraisers*, 442 F. Supp. 1072 (N.D. Ill. 1977).

⁹ 21st Century ROAD to Housing Act, Pub. L. No. 119-101, § 704 (2026), <https://www.congress.gov/bill/119th-congress/house-bill/6644>.

¹⁰ NATIONAL FAIR HOUSING ALLIANCE ET AL., IDENTIFYING BIAS AND BARRIERS, PROMOTING EQUITY: AN ANALYSIS OF THE USPAP STANDARDS AND APPRAISER QUALIFICATIONS CRITERIA (Jan. 2022) (commissioned by the Appraisal Subcommittee), https://nationalfairhousing.org/wp-content/uploads/2022/02/2022-01-28-NFHA-et-al-Analysis-of-Appraisal-Standards-and-Appraiser-Criteria_FINAL.pdf; Scott Susin, *Underappraisal Disparities and Time Adjustments*, FHFA INSIGHTS BLOG (Jan. 16, 2024), <https://www.fhfa.gov/blog/insights/underappraisal-disparities-and-time-adjustments>; Heather Abraham, *Appraisal Discrimination: Five Lessons for Litigators*, 76 SMU L. REV. 205 (2023), <https://scholar.smu.edu/cgi/viewcontent.cgi?article=4958&context=smulr>; Hannah Gable & David Garcia, *Reducing Bias in Home Appraisals: The Roles for Policy and Technology*, TERNER CENTER FOR HOUSING INNOVATION (Mar. 3, 2022), <https://turnercenter.berkeley.edu/research-and-policy/reducing-bias-in-home-appraisals-the-roles-for-policy-and-technology/>; Jake Williamson & Mark Palim, *Appraising the Appraisal*, FANNIE MAE (Feb. 2022), <https://www.fanniemae.com/media/42541/display>; Melissa Narragon et al., *Racial and Ethnic Valuation Gaps in Home Purchase Appraisals*, FREDDIE MAC ECONOMIC & HOUSING RESEARCH NOTE (2021); Melissa Narragon et al., *Racial and Ethnic Valuation Gaps in Home Purchase Appraisals—A Modeling Approach*, FREDDIE MAC ECONOMIC & HOUSING RESEARCH NOTE (2022); Chandra Broadnax & James Wylie, *Reducing Valuation Bias by Addressing Appraiser and Property Valuation Commentary*, FHFA INSIGHTS BLOG (Dec. 14, 2021), <https://www.fhfa.gov/blog/insights/reducing-valuation-bias-by-addressing-appraiser-and-property-valuation-commentary>; Jonathan Liles, *Exploring Appraisal Bias Using UAD Aggregate Statistics*, FHFA INSIGHTS BLOG (Nov. 2, 2022), <https://www.fhfa.gov/Media/Blog/Pages/Exploring-Appraisal-Bias-UsingUAD-Aggregate-Statistics.aspx>; Jake Lilien, *Faulty Foundations: Mystery-Shopper Testing in Home Appraisals Exposes Racial Bias Undermining Black Wealth*, NATIONAL COMMUNITY REINVESTMENT COALITION (Oct. 2022), <https://ncrc.org/faulty-foundations-mystery-shopper-testing-in-home-appraisals-exposes-racial-biasundermining-black-wealth/>; Andre Perry et al., *The Devaluation of Assets in Black Neighborhoods: The Case of Residential Property*, BROOKINGS INSTITUTION (Nov. 27, 2018), <https://www.brookings.edu/research/devaluation-of-assets-in-black-neighborhoods/>; Junia Howell et al., *Appraised: The Persistent Evaluation of White Neighborhoods as More Valuable Than Communities of Color* (Nov. 2022), <https://www.eruka.org/appraised>; Edward Pinto et al., *How Common Is Appraiser Racial Bias?—An Update*, AMERICAN ENTERPRISE INSTITUTE (May 2022), <https://www.aei.org/wp-content/uploads/2022/06/How-Common-is-Appraiser-Racial-Bias-An-Update-May-2022-FINAL-corrected-1.pdf?x73875>; Gregory Squires & Ira Goldstein, *Property Valuation, Appraisals, and Racial Wealth Disparities*, POVERTY & RACE RESEARCH ACTION COUNCIL (Summer 2021), <https://www.prrac.org/newsletters/pr-summer-preview-2021.pdf>; Brent Ambrose et al., *Do Appraiser and Borrower Race Affect Mortgage Collateral Valuation?*, 30 REV. FIN. 639 (2026), <https://academic.oup.com/rof/article/30/2/639/8316104>.

appraisal values lower than the contract price than White owners, and that a large portion of appraisers are generating statistically significant gaps in appraisal value.¹¹ Homes in majority-Black neighborhoods are also 1.9 times more likely to be appraised under the contract price than homes in majority-white neighborhoods and are valued roughly 21% to 23% below what their valuations would be in non-Black neighborhoods.¹² A study of 133 metro areas shows the difference in valuation is estimated to result in \$156 billion in cumulative losses for Black neighborhoods.¹³ Another study shows that homes in White neighborhoods are valued at 250 percent and 278 percent higher than in homes in Black and Latino communities, respectively, providing White homeowners with trillions in racialized appraisals.¹⁴

Media reports have similarly highlighted the scope of the problem, the impact on families, including “white-washing” their homes to achieve accurate appraisals, and the need for government intervention at all levels.¹⁵ Public hearings have elicited extensive testimony from

¹¹ Freddie Mac, *Racial and Ethnic Valuation Gaps In Home Purchase Appraisals* (Sept. 20, 2021), <https://www.freddiemac.com/research/insight/20210920-home-appraisals>.

¹² Johnathan Rothwell & Andre Perry, *How racial bias in appraisals affects the devaluation of homes in majority-Black neighborhoods*, The Brookings Institute, December 5, 2022, <https://www.brookings.edu/research/how-racial-bias-in-appraisals-affects-the-devaluation-of-homes-in-majority-black-neighborhoods/>

¹³ *Id.*

¹⁴ Junia Howell & Elizabeth Korver-Glenn, *Appraised: The Persistent Evaluation of White Neighborhoods as More Valuable Than Communities of Color*, Eruka, Washington University (Nov. 2022), https://static1.squarespace.com/static/62e84d924d2d8e5dff96ae2f/t/6364707034ee737d19dc76da/1667526772835/Howell+and+Korver-Glenn+Appraised_11_03_22.pdf.

¹⁵ See, e.g., Julian Glover, *Our America: Lowballed*, ABC7, <https://abc7.com/feature/our-america-lowball-home-appraisal-racial-bias-discrimination/12325606/>; Debra Kamin, *Widespread Racial Bias Found in Home Appraisals*, N.Y. TIMES (Nov. 2, 2022), <https://www.nytimes.com/2022/11/02/realestate/racial-bias-home-appraisals.html>; *Undervalued: Black Homeowners Fight for Unbiased Appraisals*, INVESTIGATETV (Feb. 19, 2024), <https://www.investigatetv.com/2024/02/19/undervalued-black-homeowners-fight-unbiased-appraisals/>; *What's Your Home Worth? A WUSA9 Investigation into Appraisal Bias*, WUSA9 (July 8, 2022), <https://www.youtube.com/watch?v=AfBedQpoIWQ>; *For Black Homeowners, a Common Conundrum with Appraisals*, WASH. POST (Jan. 20, 2021), https://www.washingtonpost.com/realestate/for-black-homeowners-a-common-conundrum-with-appraisals/2021/01/20/80fbfb50-543c-11eb-a817-e5e7f8a406d6_story.html; Justin Gray, *Channel 2 Investigation Finds That Homes in Majority-Black Neighborhoods Are Undervalued*, WSB-TV (Nov. 11, 2022), <https://www.wsbtv.com/news/local/channel-2-investigation-finds-that-homes-majority-black-neighborhoods-are-undervalued/4KSbVZP43FHCNIRHPLOM2EJZNA/>; Ira Goldstein & Greg Squires, *The Federal Government Won't Stop Home Appraisal Bias. Local Officials Can*, SHELTERFORCE (Aug. 27, 2025), <https://shelterforce.org/2025/08/27/local-officials-ca-stop-home-appraisal-bias-local-officials-can/>; Orla McCaffrey, *Freddie Mac Finds Home Appraisals in Black, Latino Areas More Likely to Fall Short*, WALL ST. J. (Sept. 21, 2021), <https://www.wsj.com/economy/housing/freddie-mac-finds-home-appraisals-in-black-latino-areas-more-likely-to-fall-short-11632245869>; Fannie Mae, *Freddie Mac Pressed to Help Curb Bias*, WASH. POST (Mar. 9, 1991), <https://www.washingtonpost.com/archive/realestate/1991/03/09/fannie-mae-freddie-mac-pressed-to-help-curb-bias/2d55dc17-a2d3-4f71-9f61-cc035f6b8efd/>; Errol T. Louis, *The Price Is Wrong*, SHELTERFORCE (May 1, 1997), <https://shelterforce.org/1997/05/01/the-price-is-wrong/>.

impacted families, experts, and relevant officials.¹⁶ Disciplinary actions have shown state appraisal regulators willingness to take action to enforce fair housing principles.¹⁷

Lawsuits and legal settlements¹⁸ have made clear that discriminatory appraisal discrimination has been a persistent and ongoing problem. The AQB should consider its proposed changes to the Criteria, and our recommendations below, with this record in mind.

B. The AQB Should Finalize Its Proposal to Remove College Degree and Coursework Requirements for Appraisers

The AQB should move forward with its proposal to remove college degree and coursework requirements for appraisers, which will eliminate an unnecessary barrier and

¹⁶ First Appraisal Subcommittee Hearing on Appraisal Bias (Jan. 24, 2023), https://www.asc.gov/sites/default/files/2024-06/J056_F-2023%20Jan%2024%20Appraisal%20Subcommittee%20Hearing_MPB_final_041824.pdf; Second Appraisal Subcommittee Hearing on Appraisal Bias (May 19, 2023), <https://www.fhfa.gov/news/news-release/fhfa-to-host-appraisal-subcommittee-asc-hearing-on-appraisal-bias>; Third Appraisal Subcommittee Hearing on Appraisal Bias (Oct. 23, 2023), <https://www.consumerfinance.gov/archive/blog/next-public-hearing-on-appraisal-bias-november-1/>; Fourth Appraisal Subcommittee Hearing on Appraisal Bias (Feb. 13, 2024), <https://www.youtube.com/watch?v=Kz-rtRWp5k0>.

¹⁷ Press Release, Colorado Department of Regulatory Agencies, Division of Real Estate, *Revocation of Both a Colorado Appraiser License and Colorado Controlling Appraiser License* (Jan. 8, 2025), <https://dre.colorado.gov/division-notifications/news-release-revocation-of-both-a-colorado-appraiser-license-and-colorado> (revoking the license of an appraiser named in *United States v. Rocket Mortgage* for violations of state appraisal law); *In re Grievance Nos. 23-14, 23-15, 23-16* (Ky. Real Estate Auth. Appraisers Bd.) (agreed order), <https://www.documentcloud.org/documents/24434191-kentucky-real-estate-appraisers-board-agreement-order/?responsive=1&title=1>; Consent Agreement, No. 2021-000397-IT-ENF (Mass. Bd. of Registration of Real Estate Appraisers Mar. 2023), https://www.documentcloud.org/documents/24434202-racial-bias-2021-000397-it-enf-jm_redacted/?responsive=1&title=1; *Undervalued*, *supra* note <https://www.investigatetv.com/2024/02/19/undervalued-black-homeowners-fight-unbiased-appraisals/8> (noting state appraisal disciplinary actions in Massachusetts and Tennessee).

¹⁸ Conciliation Agreement with JPMorgan Chase Bank, FHEO Case No. 05-21-0635-8 (Mar. 8, 2021), https://archives.hud.gov/news/2021/21Chase-Conciliation-Agreement_Redacted_Redacted.pdf; *Connolly v. Lanham*, No. 1:22-cv-2048-SAG (D. Md. Feb. 28, 2024) (settlement agreement between plaintiffs and loanDepot.com LLC), <https://www.reلمانlaw.com/assets/htmldocuments/Connolly%20loanDepot%20-%20Settlement%20Agreement%20-%20fully%20executed.pdf>; Press Release, Fair Housing Advocates of Northern California, *Resolution Reached with Appraiser in Discrimination Complaints Alleging Race and National Origin Discrimination in Home Appraisal Process* (Apr. 17, 2025), <https://www.fairhousingnorcal.org/press-releases-and-statements/resolution-reached-with-appraiser-in-discrimination-complaints-alleging-race-and-national-origin-discrimination-in-home-appraisal-process>; Press Release, Fair Housing Advocates of Northern California, *Discrimination Lawsuit Alleging Race Discrimination in Home Appraisal Process Settled with AMC* (Oct. 13, 2022), <https://www.fairhousingnorcal.org/press-releases-and-statements/discrimination-lawsuit-alleging-race-discrimination-in-home-appraisal-process-settled-with-amc>; Press Release, Fair Housing Advocates of Northern California, *Lawsuit Alleging Race Discrimination in Home Appraisal Process Settled with Appraiser* (Mar. 6, 2023), <https://www.fairhousingnorcal.org/press-releases-and-statements/discrimination-lawsuit-alleging-race-discrimination-in-home-appraisal-process-settled-with-appraiser>; Press Release, Fair Housing Advocates of Northern California, *Discrimination Complaint Alleging Race Discrimination in Home Appraisal Process Settled with Appraiser* (May 7, 2024), <https://www.fairhousingnorcal.org/press-releases-and-statements/discrimination-complaint-alleging-race-discrimination-in-home-appraisal-process-settled-with-appraiser>; Complaint, *United States v. Rocket Mortgage*, No. 24-cv-02915 (D. Colo. Oct. 21, 2024), <https://www.justice.gov/opa/media/1374076/dl?inline>.

increase access to the profession for people of color. While the college degree requirement was originally intended to ensure appraisers possessed job-related skills, as the AQB concedes, a study of 3,600 appraisers found there was no difference in the performance of appraisers with college degrees compared to appraisers without a college degrees.¹⁹ The requirement thus fails to meet the baseline expectation that it helps accurately identify who is qualified to serve as an appraiser.

Importantly, this unfair barrier does not fall evenly on all groups, but disproportionately excludes Black, Latino, and Indigenous people from becoming appraisers.²⁰ According to 2023 data from the Bureau of Labor Statistics (BLS), 94.7 percent of property appraisers were white and only 0.6 percent are Black.²¹ Property appraisers are the least racially diverse of 800 occupations surveyed.²² The lack of diversity in the appraisal profession contributes to the systematic undervaluation of homes in Black and Latino neighborhoods and other communities of color, as appraisers may be less familiar with those communities and therefore less able to evaluate those homes accurately and objectively.²³

Removing the unnecessary college requirement will help more people from all racial groups become appraisers by ensuring the qualifications are tied to the job. Moving forward, the AQB should also carefully evaluate other requirements to identify whether other criteria create unfair barriers and whether those criteria are job-related. The AQB should explore additional ways to increase access to the appraisal profession, such as broad recruiting efforts and scholarships for necessary training courses.

C. The AQB Should Include Guardrails to Ensure the Demonstration Pathway Is Implemented in a Nondiscriminatory Way

Adding new pathways into the appraisal profession is a positive step toward an inclusive and diverse appraiser workforce and removing unnecessary barriers to entry. However, the current framework raises several concerns that could open the door to discrimination. The Criteria do not directly establish Demonstration Pathway standards that states would apply, but instead establish the AQB as the approver of providers that administer the program, subject only to limited AQB oversight and the guidelines in the Policies for the Demonstration Pathway

¹⁹ APPRAISER QUALIFICATIONS BOARD, THIRD EXPOSURE DRAFT OF PROPOSED CHANGES TO THE REAL PROPERTY APPRAISER QUALIFICATIONS CRITERIA 130 (Sep. 24, 2026) [hereinafter AQB Proposal].

²⁰ AMERICAN COUNCIL ON EDUCATION, RACE AND ETHNICITY IN HIGHER EDUCATION: 2024 STATUS REPORT 3 (2024) (discussing different rates of college degree attainment for Black, Latino, and Indigenous students compared to white and Asian American students), https://www.equityinhighered.org/wp-content/uploads/2024/05/REHE2024_Full_Report.pdf.

²¹ U.S. Bureau of Labor Statistics, Labor Force Statistics from the Current Population Survey <https://www.bls.gov/cps/data/aa2023/cpsaat11.htm> (last visited Oct. 14, 2026).

²² *Id.*

²³ Michael Neal & Peter J. Mattingly, *Increasing Diversity in the Appraisal Profession Combined with Short-Term Solutions Can Help Address Valuation Bias for Homeowners of Color*, URBAN INST. (Jul. 1, 2021), <https://www.urban.org/urban-wire/increasing-diversity-appraisal-profession-combined-short-term-solutions-can-help-address-valuation-bias-homeowners-color>.

(AQB Pathway Policy).²⁴ The AQB identifies as a principal goal a “consistent national process” and “consistent evaluation,” under which “[a]pplicants must be evaluated under the same national requirements regardless of which approved provider administers the Demonstration Pathway.”²⁵

But consistent evaluation will not happen under the AQB Pathway Policy as drafted, and the discretion and variation it permits could easily lead to discriminatory outcomes. The AQB Pathway Policy allows providers to draft their own materials, set their own fees, and establish their own policies—including reasonable accommodation policies, privacy disclosures and policies, and complaint procedures—all subject only to limited AQB standards. While the AQB Pathway Policy frames these as mere “administrative process[]” differences,²⁶ they are highly likely to affect substantive outcomes and to result in differential treatment depending on which provider an applicant happens to choose.

To address these concerns, the AQB should establish guardrails to address the discrimination risks created by the current level of discretion and variation, and it should give states a much greater role than the AQB itself in overseeing the process. The specific guardrails would require deeper study and evaluation, but could include uniform fee caps, standardized assessment materials, uniform reasonable-accommodation and complaint procedures, and monitoring of outcomes by provider and by protected characteristics under the Fair Housing Act including race, ethnicity, sex, and disability.

D. The AQB Should Restore the Initial 7-Hour Fair Housing Course and Retain the Continuing Education 4-Hour Fair Housing Course

The AQB has proposed several reductions in required fair housing education for appraisers. The AQB proposes to:

- reduce the initial course from seven hours²⁷ to five hours (inclusive of exam time);
- rename the course to remove “Laws” and “Impartiality” from the title;
- remove fair housing from the Basic Appraisal Principles course; and
- remove the mandatory four-hour fair housing continuing education course required every two years.²⁸

Congress recently enacted significant appraisal discrimination reforms in Section 704 of the bipartisan 21st Century ROAD to Housing Act (ROAD Act), which codified reconsideration of value policy requirements for all federally related mortgages and will result in a study and

²⁴ APPRAISER QUALIFICATIONS BOARD, POLICIES FOR THE DEMONSTRATION PATHWAY (Sep. 24, 2026) [hereinafter AQB Pathway Policy].

²⁵ AQB Pathway Policy at 4.

²⁶ *Id.*

²⁷ Eight hours for new applicants and trainees.

²⁸ AQB Proposal at 147–48.

congressional hearings on the public release of appraisal data.²⁹ Rolling back fair housing education requirements in the wake of these statutory reforms would not serve current and future appraisers well in ensuring fair valuations for all homeowners and aspiring homeowners.

These reductions would also work against other changes the AQB has proposed to the Criteria. Appraisers entering through the new Demonstration Pathway would benefit significantly from the fair housing education requirements as originally adopted.

The AQB's proposed changes would significantly scale back a recently adopted requirement designed to address a longstanding problem in the appraisal industry. The AQB's justification for the changes appears to rest primarily on some commenters' preference not to be subject to the education requirements, rather than on actual experience with the requirements (which has been very limited to date). This rationale is undermined by the demonstrated, longstanding problem of appraisal discrimination discussed above, recent public policy developments, and the interaction between these changes and other AQB proposals. The AQB should instead retain the current fair housing training requirements for both the initial and continuing education courses.

Thank you again for the opportunity to comment on the proposed revisions to the Criteria. Please contact James Wylie (jwylie@nationalfairhousing.org), Amalea Smirniotopoulos (asmirniotopoulos@naacpldf.org), and Andrew Pizor (apizor@nclc.org) with any questions regarding these comments.

Sincerely,

National Fair Housing Alliance
Legal Defense Fund
National Consumer Law Center
American Association of People with Disabilities
Center for Responsible Lending
National Coalition for Asian Pacific Islander Community Development (National CAPACD)
National Low Income Housing Coalition
National Urban League

²⁹ 21st Century ROAD to Housing Act, Pub. L. No. 119-101, § 704 (2026), <https://www.congress.gov/bill/119th-congress/house-bill/6644>.