

FACT SHEET

National Infrastructure Bank Act of 2025: [H.R.5356](#)

OFF-BUDGET, NO NEW FEDERAL DEBT

How the National Infrastructure Bank (NIB) Works:

- Bill creates a \$5 trillion public bank to lend for infrastructure projects only.
- Covers 18 Project categories monitored by the American Society of Civil Engineers (ASCE). Additional categories: Affordable Housing, High-Speed-Rail, Water Projects to address drought.
- Complete financing for all transportation systems and their interconnections (\$1.3 trillion), plus High-Speed Rail (\$600 billion).
- Water Projects: \$1.3 trillion for drinking water (including to replace lead water pipes), wastewater, and storm water; plus \$200 billion to bring new water to food-producing areas.
- Electric Grid: \$600 billion to bolster transmission and meet growing demand.
- Affordable Housing: \$500 billion dedicated to financing housing for the lowest 30% AMI families.
- Creates 25 million new jobs, Davis-Bacon wages, Buy America, Disadvantaged Business Enterprise (DBE), and significant investment in low-income urban and rural communities.
- Supercharges the economy: GDP growth doubles to 5% per year.
- Requires no new Federal Spending, Taxes, or Debt. Capitalized using existing U.S. Treasuries currently held in private accounts; exchanged for Preferred Stock (silent partners, no voting).
- Operates like a self-sufficient commercial lending bank. Except provides low-interest loans at Treasury bond rates or below, flexible terms, and Loan maturity over the life of the project.
- Excess profits go to the Trust Fund to provide Grants for poor communities.