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Housing for the 21st Century Act

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Housing for the 21st Century Act

The Housing for the 21st Century Act (H.R. 6644) was reported by the House Committee on Financial Services on January 15, 2026. The bill contains five titles comprising 25 sections, which address several housing policy topics. According to the committee report accompanying the bill (H.Rept. 119-457), its purpose is “to make it easier to build and afford housing, including modernizing outdated government programs, lowering costs by removing unnecessary federal requirements, and increasing local flexibility over housing decisions.”

Most of the sections in the Housing for the 21st Century Act are similar to previously introduced stand-alone bills. Additionally, many of the provisions in the Housing for the 21st Century Act are similar to provisions included in the Renewing Opportunity in the American Dream to Housing Act of 2025 (S. 2651; also known as the ROAD to Housing Act); some sections are substantially identical, some have similarities but are notably different, and some are only present in one bill and not the other. **Table A-1** provides a comparison of provisions from the Housing for the 21st Century Act to those in the ROAD to Housing Act.

On February 3, 2026, an amended version of the Housing for the 21st Century Act was included in a list of items that may be considered under suspension of the rules during the week of February 9, 2026. The amended version differs from the reported version in several ways. Among other things, it adds a new Title VI, “Strengthening Community Banks’ Role in Housing”, which incorporates the text of 12 banking-related bills that had previously been reported by the Financial Services Committee, as well as a savings provision. This report is based on the version of the Housing for the 21st Century Act that was reported out of committee, but it notes differences in the amended version in the section summaries for Titles I-V.

Major Components of the Housing for the 21st Century Act

Title I contains seven sections concerning housing supply and housing development regulations. Several national indicators suggest that housing supply may be relatively low compared to demand, which can be a contributing factor to decreasing housing affordability. The sections in Title I would seek to publish land use policy guidelines and best practices, including for single-stair reform; establish a grant program for home building *pattern books*; adjust and streamline certain environmental review processes; adjust Federal Housing Administration (FHA) multifamily loan limits; and require Government Accountability Office (GAO) studies of workforce housing and a federal uniform residential building code.

Title II contains five sections, four of which would make reforms to existing federal housing programs: the HOME Investment Partnerships program, the Community Development Block Grant, the Section 504 rural housing home repair program, and the Housing Choice Voucher program. A fifth section proposes a new competitive grant program to assist planning and implementation activities associated with affordable housing.

Title III contains three sections concerning the definition of “manufactured homes,” small-dollar mortgages, and an increased cap on bank investments to promote the public welfare.

Title IV contains eight sections, which propose to exclude veterans disability compensation when determining income for eligibility for certain U.S. Department of Housing and Urban Development (HUD) programs, add a disclosure about potential eligibility for Department of Veterans Affairs (VA)-guaranteed loans to the Uniform Residential Loan application for mortgages, increase interagency coordination on housing programs, create a new pilot program within the Family Self-Sufficiency program, make changes to HUD’s housing counseling program, create a new eviction helpline grant program, create a new temperature sensor pilot program in public and assisted housing, and require GAO studies on housing for elderly/disabled persons, housing near superfund sites, and residential heirs property.

Title V contains two sections concerning congressional oversight of federal housing officials and Public Housing Agencies, respectively.

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Henry G. Watson,
Coordinator

Analyst in Housing Policy

Katie Jones

Analyst in Housing Policy

Maggie McCarty

Specialist in Housing Policy

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Introduction

Housing affordability is a perennial policy issue, and it has become one of greater concern in recent years in light of notable increases in house prices and rents, rising mortgage interest rates, increasing property insurance costs, and housing supply constraints in many housing markets.¹

The Housing for the 21st Century Act (H.R. 6644) was introduced on December 11, 2025, ordered reported by the House Committee on Financial Services on December 17, 2025, and reported on January 15, 2026 (H.Rept. 119-457).² The bill contains a wide range of housing-related provisions over five titles and 25 sections. Some provisions would create new federal housing programs, some would modify existing programs, and several would require new reports to be issued. According to the committee report accompanying the bill, its purpose is “to make it easier to build and afford housing, including modernizing outdated government programs, lowering costs by removing unnecessary federal requirements, and increasing local flexibility over housing decisions.”

This report provides a brief overview and context for each of the sections of the Housing for the 21st Century Act, organized by title. Many of the provisions in this act are substantially similar to provisions contained in other bills that have been introduced in the 119th Congress, and, where relevant, those similar measures are noted in the summaries of each section.

In addition, many provisions included in the Housing for the 21st Century Act are similar to provisions included in the Renewing Opportunity in the American Dream (ROAD) to Housing Act of 2025. That measure was introduced as S. 2651 and was unanimously approved and reported by the Senate Committee on Banking, Housing, and Urban Affairs on August 1, 2025. A largely similar version of The ROAD to Housing Act was separately incorporated into Division I of a Senate version of the National Defense Authorization Act for Fiscal Year 2026 (NDAA; S. 2296) by S.Amdt. 3901 to S.Amdt. 3748. The ROAD to Housing Act was not retained in the final enacted version of the NDAA (P.L. 119-60). While there are a number of similarities between provisions included in the Housing for the 21st Century Act and the ROAD to Housing Act, there are also a number of differences, including several sections that are included in one bill but not the other. A comparison of those similarities and differences is provided in **Table A-1**.³ For more details on the ROAD to Housing Act, see CRS Report R48732, *ROAD to Housing Act of 2025*, coordinated by Henry G. Watson.

Legislative Status

On February 3, 2026, an amended version of the Housing for the 21st Century Act was included in a list of items provided by the House Majority Leader that may be considered under suspension of the rules during the week of February 9, 2026.⁴ The amended version differs from the reported version in several ways. It adds or revises sunset dates for a number of pilot programs, it strikes a provision that was enacted into law subsequent to the bill having been reported by committee, and it removes a provision requiring a U.S. Government Accountability Office (GAO) study on a federal uniform residential building code. It also requires the U.S. Department of Housing and

¹ For more on the current state of U.S. housing markets, see CRS Report R48743, *Housing Issues in the 119th Congress*, coordinated by Katie Jones.

² The House Committee on Veterans’ Affairs was discharged the same day from further consideration of the bill.

³ Where comparisons are made between the Housing for the 21st Century Act and the ROAD to Housing Act, the version of the ROAD to Housing Act that was incorporated into the NDAA is used as the basis for comparison.

⁴ See the list at <https://docs.house.gov/floor/Default.aspx?date=2026-02-09>.

Urban Development (HUD) to review and update Build America, Buy America guidance with respect to the HOME program, rather than making Build America, Buy America provisions inapplicable to HOME-assisted housing activities. In addition, it adds a new Title VI, “Strengthening Community Banks’ Role in Housing,” which incorporates the text of 12 banking-related bills that had previously been reported by the Financial Services Committee, as well as a savings provision. A score released by the Congressional Budget Office determines that the bill would not increase the deficit.⁵

The section summaries provided in this report are based on the version of the Housing for the 21st Century Act that was reported out of committee. Changes to provisions in Titles I-V that were included in the amended version of the bill are noted in the text of the report. A brief summary of Title VI, as added by the amended version released by the House Majority Leader, is provided, but the report does not go into detail about these provisions.

Summary of the Housing for the 21st Century Act (H.R. 6644)

Title I: Building Smarter for the 21st Century

Section 101. Housing Supply Frameworks

Local governments’ zoning and land use policies have been identified by many housing market researchers as one of several contributing factors to an undersupply of housing, relative to demand, in some areas of the country. One federal approach to affecting local zoning and land use policy has been to provide guidance, technical assistance, and research to promote certain reforms designed to increase housing development. For this purpose, HUD has maintained the Regulatory Barriers Clearinghouse (RBC) since 2001, as required in statute (42 U.S.C. §12705d). The RBC collects, disseminates, and publishes research and examples pertaining to state and local regulations and policies that affect affordable housing.⁶

This section would abolish the RBC and require HUD’s Assistant Secretary for Policy Development and Research to publish guidelines and best practices—in consultation with a task force consisting of academics, practitioners, and state and local officials—with respect to state and local zoning and land use policies (referred to in the bill as “zoning frameworks”). This section would also require a report from the HUD Assistant Secretary for Policy Development and Research describing the adoption of these guidelines and best practices by states and localities.

Similar guidelines and best practices to those required by this section were introduced in the 118th Congress in the Housing Supply and Innovation Frameworks Act (H.R. 10351). This section is also similar to provisions in the ROAD to Housing Act, although the latter included some additional provisions.

⁵ Congressional Budget Office (CBO), “Legislation considered under suspension of the Rules of the House of Representatives during the week of February 9, 2026,” February 4, 2026, https://www.cbo.gov/system/files/2026-02/suspensions_week_of_2_9_2026.pdf.

⁶ See, for example, HUD, *Eliminating Regulatory Barriers to Affordable Housing: Federal, State, Local, and Tribal Opportunities*, January 19, 2021, <https://www.huduser.gov/portal/publications/eliminating-regulatory-barriers-to-affordable-housing.html>.

Section 102. Accelerating Home Building Grant Program

One factor that affects the speed of housing development is local permitting processes. Some local governments have adopted pre-reviewed designs, sometimes known by names such as *pattern books*, that allow for faster approval processes for certain types of housing.⁷

This section would authorize HUD to provide competitive grants to eligible entities, including local governments and Indian tribes, to adopt pre-reviewed designs for certain types of low- or mid-rise housing with no more than 25 dwelling units. Ten percent of any funds appropriated for this purpose in a fiscal year would be set aside for rural areas. This grant program sunsets seven years after the date of enactment in the amended version of the bill released by the House Majority Leader.

This section is similar to the Accelerating Home Building Act of 2025 (S. 2361) and to H.R. 5907. It is also substantially similar to provisions in the ROAD to Housing Act.

Section 103. Federal Guidelines for Point-Access Block Buildings

Building codes provide rules and standards for the design, construction, alteration, materials, maintenance, and performance of buildings.⁸ Building codes are adopted and enforced by state, local, tribal, and territorial (SLTT) entities. SLTTs typically adopt part or all of the model building codes developed and maintained by Standards Developing Organizations, such as the International Code Council (ICC). The ICC's 2024 model building code for new construction, the International Building Code (IBC), contains the requirement that buildings above three stories must contain at least two exit stairways. Another common model code, produced by the National Fire Protection Association (NFPA), contains the requirement that buildings above four stories must contain at least two exit stairways. Some researchers have advocated for amending building codes to allow multifamily dwellings to have a single stairway, even if they exceed three or four stories.⁹ One design concept, *Single-stair Point Access Block*, proposes consolidating stair access to a single point within a residential or commercial block.¹⁰ Proponents of *single-stair* building code reforms suggest that they would reduce construction costs and increase the feasibility of multifamily construction on small lots.¹¹ Other organizations, including the NFPA, have cautioned that double stairwells remain necessary for fire safety.¹²

⁷ For more information on pre-approved housing designs and examples of some localities that have used such designs, see Nani Wolf and Nicholas Julian, *From Blueprint to Reality: Harnessing the Power of Pre-Approved Housing*, National Association of Home Builders, May 23, 2024, <https://www.nahb.org/-/media/NAHB/advocacy/docs/industry-issues/land-use-101/community-planning/pre-approved-housing-plans.pdf?rev=1305001032434f4897b44b99dc137816>; and Robert Steuteville, "Cities moving ahead with pre-approved house plans," *Public Square, a Congress for New Urbanism (CNU) Journal*, February 7, 2024, <https://www.cnu.org/publicsquare/2024/02/07/cities-moving-ahead-pre-approved-house-plans>.

⁸ For more information, see CRS Report R47665, *Building Codes, Standards, and Regulations: Frequently Asked Questions*, coordinated by Linda R. Rowan

⁹ See, for example, Alex Horowitz et al., *Small Single-Stairway Apartment Buildings Have Strong Safety Record*, The Pew Charitable Trusts, February 27, 2025, <https://www.pew.org/en/research-and-analysis/reports/2025/02/small-single-stairway-apartment-buildings-have-strong-safety-record>.

¹⁰ Housing Affordability Institute, *Housing Policy Explainer: Point Access Block / Single-Stair Dwellings*, <https://www.housingaffordabilityinstitute.org/policy-center/single-stair-dwellings/>.

¹¹ Alex Horowitz et al., *Small Single-Stairway Apartment Buildings Have Strong Safety Record*, The Pew Charitable Trusts, February 27, 2025, <https://www.pew.org/en/research-and-analysis/reports/2025/02/small-single-stairway-apartment-buildings-have-strong-safety-record>.

¹² Jesse Roman, *Single Stair, Many Questions*, National Fire Protection Association, August 6, 2024, <https://www.nfpa.org/news-blogs-and-articles/nfpa-journal/2024/08/06/the-single-exit-stairwell-debate>.

This section requires the HUD Secretary to issue model code language, best practices, and technical guidance to SLTTs to facilitate the permitting of “point-access block residential buildings,” defined as a single stairway for multifamily buildings not greater than six stories. This section further requires the HUD Secretary to encourage the ICC to incorporate provisions about point-access block buildings into the IBC, and permits the HUD Secretary to award competitive grants for point-access block pilot projects. This grant program sunsets seven years after the date of enactment in the amended version of the bill released by the House Majority Leader.

This section is nearly identical to the Point-Access Housing Guidelines Act of 2025 (H.R. 6345), with minor wording differences. The ROAD to Housing Act contains no such provision.

Section 104. Unlocking Housing Supply Through Streamlined and Modernized Reviews

HUD requires projects proposed for HUD assistance or insurance to undergo an environmental review to evaluate potential environmental impacts and to determine whether the projects meet federal, state, and local environmental standards.¹³ HUD’s environmental review process includes procedures for complying with the National Environmental Policy Act (NEPA; 42 U.S.C. §§4321 et seq.) and other environmental requirements, guidelines, and statutory obligations listed in 24 C.F.R. §50.4.¹⁴

NEPA generally requires federal agencies to evaluate the environmental impacts of a proposed federal agency action and to report those effects in an environmental document.¹⁵ How a federal agency demonstrates compliance with NEPA depends on the level of the proposed action’s impacts.¹⁶ An agency is not required to prepare an environmental document for a proposed agency action if the action is excluded by statute or one of the agency’s categorical exclusions (CEs), or if another agency’s CE is applied consistent with 42 U.S.C. §4336c.¹⁷

Under current regulations, HUD *exempts* some project activities from specific environmental review requirements, including NEPA.¹⁸ For exempt activities, the “responsible entity”—a unit of general local government such as a town, city, county, tribe, or state—does not have to undertake any action under NEPA or other federal environmental laws and authorities. However, even

¹³ HUD’s environmental review procedures are described in 24 C.F.R. Parts 50 and 58.

¹⁴ For an overview of NEPA, see CRS In Focus IF12560, *National Environmental Policy Act: An Overview*, by Kristen Hite and Heather McPherron.

¹⁵ 42 U.S.C. §4332(2)(C). Congress may also exempt specific agency actions from NEPA via statute. For example, in Section 316 of P.L. 93-288 (42 U.S.C. §5159), Congress exempted certain natural disaster and emergency response action from the requirements of NEPA by declaring that such actions were not “major federal actions significantly affecting the quality of the human environment.” Additionally, HUD’s Office of General Counsel may determine that a program’s activities are not federal actions to which NEPA, or other provisions of law that further the purposes of NEPA, apply (see, for example, HUD Notice CPD-16-14, “Requirements for Housing Trust Fund Environmental Provisions,” August 8, 2016).

¹⁶ 42 U.S.C. §4336(b) requires that an agency issue an Environmental Impact Statement for a proposed agency action that has a reasonably foreseeable, significant effect on the quality of the human environment, or an Environmental Assessment for a proposed agency action where the effects are unknown or reasonably foreseeable effects are not significant (unless a categorical exclusion [CE] applies).

¹⁷ 42 U.S.C. §4336(a)(2). Further, 42 U.S.C. §4336e(1) defines a “categorical exclusion” as a category of actions that a federal agency has determined normally does not significantly affect the quality of the human environment. For additional information related to legislative CEs, see CRS Report R48595, *Legislative Categorical Exclusions Under the National Environmental Policy Act*, by Heather McPherron.

¹⁸ For a list of activities for which HUD exempts responsible entities from compliance with environmental review requirements, see 24 C.F.R. §58.34.

exempt activities must comply with certain requirements including airport runway clear zones and accident potential zones, coastal barrier resources, and flood insurance.¹⁹

If a project is not exempted, HUD or responsible entities comply with environmental review requirements under 24 C.F.R. Parts 50 and 58 by pursuing one of the following levels of review:²⁰

- **Categorically excluded from NEPA.** For categorically excluded activities, the responsible entity does not have to prepare an environmental assessment (EA) or an environmental impact statement (EIS), except in extraordinary circumstances.²¹ Some categorically excluded activities are subject to the other related federal environmental laws and authorities listed in 24 C.F.R. §§50.4 or 58.5 (CEST) and others are not (CENST).²² These other related authorities listed in 24 C.F.R. §§50.4 or 58.5 include environmental requirements, guidelines, and statutory obligations such as the National Historic Preservation Act (16 U.S.C. §§470 et seq.), the Endangered Species Act (16 U.S.C. §§1531 et seq.), and HUD environmental standards specified in 24 C.F.R. Part 51, among others.
- **EA.** Activities not exempt or categorically excluded from NEPA must complete an EA.²³ If, based on the analyses within the EA, HUD or the responsible entity determines that the project will not result in a significant impact on the quality of the human environment, it documents that determination in a Finding of No Significant Impact (FONSI).
- **EIS.** If it is evident without preparing an EA that a project may result in significant impacts or if the EA concludes in a “finding of significant impact,” HUD or the responsible entity must prepare an EIS and document its finding in a “record of decision.”²⁴

Some stakeholders have argued that environmental reviews add costs and delays to housing development, while others argue that such reviews are necessary to protect both the environment and human health.

This section would modify the environmental review requirements for several housing activities. It would categorically exclude seven activities that may have previously required an EA or an EIS, although these activities would remain subject to related federal environmental laws and authorities (i.e., CEST). One of the activities that would be newly excluded by this section is “infill projects consisting of new construction, rehabilitation, or development of residential housing units.”²⁵

¹⁹ 24 C.F.R. §58.6.

²⁰ HUD has made available a guide to the level of environmental review on the HUD Exchange website: <https://www.hudexchange.info/programs/environmental-review/orientation-to-environmental-reviews/#level-of-review>.

²¹ The presence of extraordinary circumstances indicates that, despite the typical lack of significant environmental impact associated with the action, the specific context or nature of the proposal may lead to unforeseen or elevated environmental effects (e.g., impacts to federally listed species, historic resources, or sensitive ecosystems). If extraordinary circumstances are present and the effects to those resources cannot be avoided or mitigated, the agency may have to prepare an EA or EIS.

²² For a list of CENST activities, see 24 C.F.R. §§50.19 and 58.35(a). For a list of CEST activities, see 24 C.F.R. §§50.20(a) and 58.35(b).

²³ Regulations specifying HUD’s procedures for preparing an EA are in Subpart E of both 24 C.F.R. Parts 50 and 58.

²⁴ Regulations specifying HUD’s procedures for responsible entity preparation of an EIS are in 24 C.F.R. Part 58, Subpart F.

²⁵ “Infill project” is defined in this section as a project that occurs within the geographic limits of a municipality, is (continued...)

This section would also reclassify four current CEST activities—categorically excluded under 24 C.F.R. §§50.20 and 58.35(b)—such that they no longer would require a review or compliance determination under related federal environmental laws and authorities (i.e., CENST).²⁶ These reclassified categorical exclusions would only apply “if such activities do not materially alter environmental conditions and do not materially exceed the original scope of the project.”

The section would also exempt responsible entities from HUD’s environmental review requirements for eight additional housing activities.²⁷ Seven of these newly exempted housing activities are currently CENST activities categorically excluded from NEPA review under 24 C.F.R. §58.35(b) and not subject to related federal environmental laws and authorities.²⁸

For some projects, including most HUD grant programs, program legislation allows a responsible entity to assume responsibility for the environmental review.²⁹ These projects are regulated by 24 C.F.R. Part 58, and are commonly referred to as *Part 58* projects. When program legislation does not permit responsible entities to assume responsibility—such as for Federal Housing Authority (FHA) housing programs, Section 202 housing projects, and Section 811 housing projects—HUD is responsible for the environmental review. These projects are regulated by 24 C.F.R. Part 50, and are commonly referred to as *Part 50* projects.³⁰ Whether HUD or a responsible entity is accountable for the environmental review is specified in the Notice of Funding Availability, program regulations, or legislation relevant to the project.³¹

In addition to the changes described above, this section would allow the HUD Secretary to designate “assistance administered by the Secretary” as a “special project” for the purposes of NEPA and other provisions of law that further the purposes of NEPA.³² Special projects are statutorily subject to environmental review under 42 U.S.C. §3547, but responsibility for the environmental review for special projects may be assumed by a responsible entity under 24 C.F.R. Part 58. This section would give the HUD Secretary flexibility to redesignate certain Part 50 projects as Part 58 projects, thereby allowing responsible entities (rather than HUD) to assume

adequately served by existing utilities and public services as required under applicable law, is located on a site of previously disturbed land of not more than five acres and substantially surrounded by residential or commercial development, will repurpose a vacant or underutilized parcel of land or a dilapidated or abandoned structure, and will serve a residential or commercial purpose.

²⁶ HUD’s current CENST activities are listed in 24 C.F.R. §§50.19 or 58.35(b). Note that there are slight differences in the wording used to describe these activities between the text of this section and the current section of the C.F.R.

²⁷ Responsible entities are exempted from NEPA compliance and a review or compliance determination under 24 C.F.R. §58.5; however, they are still subject to additional HUD requirements under 24 C.F.R. §58.6. Further, Section 208(b)(1)(A) refers specifically to an exemption for responsible entities under 24 C.F.R. §58.34. Part 50 projects where HUD is undertaking similar actions are not similarly exempted by S. 2651.

²⁸ The eighth activity that would be newly exempted from NEPA review by this section is “Emergency homeowner or renter assistance for HVAC, hot water heaters, and other necessary uses of existing utilities required under applicable law.” There are slight differences in the wording used to describe these activities between the text of this section and the current section of the C.F.R.

²⁹ For a list of activities and projects where specific statutory authority exists for recipients or other responsible entities to assume environmental responsibilities, see 24 C.F.R. §58.1(b).

³⁰ 24 C.F.R. §50.2(a) defines “Project” for the purposes of Part 50 as “an activity, or a group of integrally-related activities, undertaken directly by HUD or proposed for HUD assistance or insurance.”

³¹ For more information about Part 50 and Part 58 projects, see “Orientation to Environmental Review” on HUD’s website: <https://www.hudexchange.info/programs/environmental-review/orientation-to-environmental-reviews/#part-50-and-part-58> (accessed September 17, 2025).

³² HUD has interpreted “other provisions of law that further the purposes of NEPA” as those specified in 24 C.F.R. §58.5.

responsibility for environmental review of those projects. CRS is unable to determine exactly what activities would be covered by “assistance administered by the Secretary.”

This section also would codify that Indian tribes may be responsible entities for the purposes of assuming environmental review obligations. Under current regulation, HUD permits Indian tribes, Alaska Native Villages, the Department of Hawaiian Home Lands, and Regional Corporations in Alaska to be responsible entities.³³

The provisions concerning the reclassification of housing activities to modify environmental review requirements are substantially similar to the Unlocking Housing Supply Through Streamlined and Modernized Reviews Act (H.R. 4660/S. 2390). The provisions concerning special projects and Indian tribes are substantially similar to the Better Use of Intergovernmental and Local Development for Housing Act (H.R. 4810/S. 2391). In addition, this section is substantially similar to provisions in the ROAD to Housing Act.

Section 105. Federal Housing Agency Application of Environmental Reviews

HUD and the U.S. Department of Agriculture (USDA) administer a number of housing programs that have similar structures and are sometimes used in conjunction with one another. This section would require the two agencies to enter into a Memorandum of Understanding (MOU) to review and potentially revise the environmental review process and requirements across the two agencies and to explore the feasibility of joint physical inspections for properties assisted by both agencies. It would also establish an advisory working group comprising various stakeholders to inform the MOU.

The provisions of this section are similar to the Streamlining Rural Housing Act of 2025 (H.R. 4989/S. 2423). These provisions are also nearly identical to provisions in the ROAD to Housing Act, with only a few changes. One change is that the Housing for the 21st Century Act incorporates the provisions of the Rural Housing Regulatory Relief Act (H.R. 6327) to exempt USDA rural housing projects that meet the definition of “infill housing” from any study or report on the environmental effects of such assistance. The ROAD to Housing Act contains no such provision.

Section 106. Multifamily Loan Limits

FHA administers a number of programs to insure mortgages for the construction, acquisition, rehabilitation, or refinancing of multifamily apartment buildings.³⁴ These programs are subject to mortgage limits set in respective program statutes. The underlying program statutes allow HUD to increase the maximum mortgage amounts in high-cost areas, subject to certain limits.³⁵ Separately, the law directs HUD to adjust certain multifamily mortgage limits for inflation each year, using the percentage change in the Consumer Price Index for All Urban Consumers (CPI-U).³⁶ Some observers have argued that, despite these inflation adjustments and exceptions for high-cost areas, the mortgage limits have not kept up with the costs of developing

³³ See 24 C.F.R. §58.2(7) for a definition of “responsible entity.”

³⁴ For descriptions of different FHA multifamily mortgage insurance programs, see <https://www.hud.gov/hud-partners/multifamily-programs>.

³⁵ For example, see FHA Mortgagee Letter 2025-11, *Annual Revisions to Base City High-Cost Percentage and High-Cost Areas Annual Indexing of MAP Guide's Substantial Rehabilitation and Large Loan Risk Mitigation Thresholds*, April 14, 2025, identifying high-cost areas where projects could qualify for such exceptions.

³⁶ 12 U.S.C. §1712a. For inflation adjustments for calendar year 2025, see HUD, “Annual Indexing of Basic Statutory Mortgage Limits for Multifamily Housing Programs,” 89 *Federal Register* 107155-107156, December 31, 2024, <https://www.govinfo.gov/content/pkg/FR-2024-12-31/pdf/2024-31184.pdf>.

multifamily housing in many areas.³⁷ Past HUD budget justifications have called for adjustments to the loan limits.³⁸

This section would increase the multifamily loan limits for several FHA multifamily programs. It would also require HUD to use the Census Bureau's Price Deflator Index of Multifamily Residential Units Under Construction as the index used to calculate the annual inflation adjustment rather than the CPI-U.

This section is similar to the Housing Affordability Act (S. 1527/H.R. 6132). The ROAD to Housing Act also includes a section that addresses the FHA multifamily loan limits, but it does so differently.

Section 107. GAO Studies³⁹

Congress has demonstrated interest in federal programs that would support *workforce housing*. Workforce housing is generally understood to be housing that is affordable and available for a population distinct from either low-income or upper-income households, but the term is not defined in federal statute or regulation.⁴⁰ The federal government has historically targeted limited housing resources to low-income households, although some existing federal housing programs are available to households with earnings above the low-income threshold.

This section would require GAO to conduct studies and submit reports to Congress on two separate topics. First, the section requires a report regarding housing affordability for middle-income households, the eligibility of middle-income households for existing federal housing programs, recommendations for a definition of “workforce housing,” and policy options for workforce housing development. The section defines “middle-income households” as those with incomes between 80% and 120% of area median family income, as determined by HUD. Second, the section requires a report regarding the costs and benefits associated with establishing a federal uniform residential building code. This second report is not required by the amended version of the bill released by the House Majority Leader.

The portion of this section regarding a study of a federal uniform residential building code is similar to the Affordable Housing Through Common-Sense Standards Act (H.R. 6772). There is no similar provision in the ROAD to Housing Act.

³⁷ See, for example, Mortgage Bankers Association, “FHA: A Critically Important Program for Financing Multifamily and Residential Healthcare Properties,” February 2025, https://www.mba.org/advocacy-and-policy/commercial/multifamily/policy-issues/FHA_HUD_Multifamily_Policy (accessed February 2, 2026).

³⁸ See page 28-8 of HUD's FY2024 budget justification at https://archives.hud.gov/budget/fy24/2024_CJ_Program_-_FHA.pdf and page 29-14 of HUD's FY2025 budget justification at https://archives.hud.gov/budget/fy25/2025_CJ_Program_-_FHA.pdf.

³⁹ In the amended version of the bill released by the Clerk of the House, this section is titled “GAO study on workforce housing.”

⁴⁰ Some scholars have criticized the term *workforce housing* for marginalizing and stigmatizing lower-income households, many of whom participate in the workforce. See, for example, Alexander Hermann et al., *Subsidizing the Middle: Policies, Tradeoffs, and Costs of Addressing Middle-Income Affordability Challenges*, Joint Center for Housing Studies, July 2024, <https://www.jchs.harvard.edu/research-areas/working-papers/subsidizing-middle-policies-tradeoffs-and-costs-addressing-middle>.

Title II: Modernizing Local Development and Rural Housing Programs

Section 201. HOME Reform

The HOME Investment Partnerships (HOME) program provides formula funds to states and eligible local governments to be used for a range of affordable housing activities that benefit low-income households, including new construction, rehabilitation, and acquisition of rental housing and housing for homeownership, as well as tenant-based rental assistance. Each participating state and locality must reserve at least 15% of its HOME funding for qualified Community Housing Development Organizations (CHDOs), which are nonprofit organizations that meet certain legal and organizational requirements. While there have been some legislative and regulatory changes over the years, the program has not been reauthorized by Congress since 1992 as part of the Housing and Community Development Act of 1992 (P.L. 102-550).

This section proposes several reforms to the HOME program. Among other changes, the section would do the following:

- Increase the maximum income eligibility for HOME-assisted housing for homeownership from 80% to 100% of the area median family income, as determined by HUD.
- Increase the maximum initial purchase price for HOME-assisted housing for homeownership from 95% to 110% of the area median purchase price, as determined by HUD.
- Permit resale requirements for HOME-assisted housing for homeownership to be satisfied by a community land trust or other approved mechanisms that preserve affordability for future eligible homebuyers.
- Waive income requirements for HOME-assisted housing for homeownership in the case of members of the military, and waive resale restrictions for such housing in the case of inheritances.
- Expand eligible uses for HOME dollars for jurisdictions that do not receive direct assistance under the Community Development Block Grant (CDBG).
- Allow grantees to use funds reserved for CHDOs for other eligible activities after 24 months, and eliminate the deadline that HOME funds be committed to a specific project within 24 months of allocation. These commitment deadlines have sometimes, but not always, been waived in annual appropriations acts.⁴¹
- Codify that HOME rent limits do not apply to rental assistance or subsidy payments made by the Housing Choice Voucher (HCV) program.⁴²

⁴¹ Other deadlines would still apply to the use and expenditure of HOME funds. For example, grantees are required to repay any funds spent on projects that are not completed within four years of the date the funds were committed, and HOME funds that are not expended within five years of the end of the period of availability specified in appropriations acts (typically three years) revert to the U.S. Treasury.

⁴² Current regulation states that if a tenant is using a federal, state, or local rental assistance or subsidy program, the project owner may accept the total of the tenant's rent contribution and the full permissible assistance or subsidy payment, even if that total exceeds the maximum HOME rent. In other words, the final rule states that HOME rent limits do not apply to rental assistance or subsidy payments made by federal, state, or local programs. This regulation stems from the Housing and Economic Recovery Act of 2008 (P.L. 110-289).

- Exempt additional categories of HOME activities from environmental review under NEPA. The section would also require the HUD Secretary to take steps to limit “duplicative” environmental reviews.
- Exempt HOME housing activities from requirements under the Build America, Buy America Act (41 U.S.C. §8301 note). In the amended version of the bill released by the House Majority Leader, this provision is not present. Instead, the section requires HUD to complete a review of the implementation of the Build America, Buy America Act with respect to the HOME program, issue updated guidance on that subject, and submit a report with the results to the House Financial Services Committee and the Senate Banking Committee.
- Exempt certain HOME-assisted projects from Section 3 contracting requirements.⁴³
- Exempt small-scale housing (projects with fewer than four units) from certain tenant selection requirements.
- Raise the minimum allocation for local grantees from \$500,000 to \$750,000.

This section is similar, but not identical, to the HOME Reform Act of 2025 (H.R. 5878). The ROAD to Housing Act also proposes reforms to the HOME program. There are some overlapping HOME reform provisions between the Housing for the 21st Century Act and the ROAD to Housing Act, but also many provisions that are only present in one bill or the other.

Section 202. Community Development Fund Amendments

The CDBG is a formula grant provided to states and certain localities. Eligible CDBG activities fall into five general categories: planning and administrative activities, public works and public facilities, housing-related activities, public services, and economic development.⁴⁴ New construction of housing is not an eligible activity unless carried out by qualified Community-Based Development Organizations (CBDOs) as part of larger projects, or unless statutory requirements are waived for disaster recovery. State and local grantees are required to submit a Consolidated Plan that details their housing and community development needs, including any public policies that may constitute barriers to affordable housing.⁴⁵

This section would make new construction of housing an eligible CDBG activity. Under the section, new housing construction must qualify as affordable housing under the HOME program (42 U.S.C. §12745) and may not account for more than 20% of a grantee’s CDBG funding allocation.

This section would also require CDBG grantees to submit to HUD information about whether they have adopted certain land use policies in the preceding five-year period, and any plans they have to adopt and implement these policies in the future. The submissions “shall not be binding with respect to the use or distribution” of CDBG grant dollars. The land use policies listed in this section include increasing density in residential zoning, streamlining or shortening permitting processes and timelines, limiting impact fees, establishing density bonuses, providing property tax abatements, and donating vacant land.

⁴³ See Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u).

⁴⁴ For more information, see CRS Report R43520, *Community Development Block Grants and Related Programs: A Primer*, by Joseph V. Jaroscak.

⁴⁵ For more information, see CRS Report R48073, *HUD’s Consolidated Planning Process: An Overview*, coordinated by Joseph V. Jaroscak.

This section would also require CDBG grantees to maintain, on a publicly accessible website, a searchable database that identifies all parcels of undeveloped land owned by the grantee.

Previous legislation has proposed making new housing construction an eligible CDBG activity, including the Strengthening Housing Supply Act of 2025 (H.R. 5077). The land use policy reporting requirements in this section are similar to those in the Identifying Regulatory Barriers to Housing Supply Act (H.R. 4659). There is no similar provision in the ROAD to Housing Act.

Section 203. Grants for Planning and Implementation Associated with Affordable Housing

One federal approach to affecting zoning and land use policy has been to fund state and local planning activities. This section would establish a new competitive grant program to assist planning and implementation activities associated with affordable housing. Eligible grantees would be states, insular areas, CDBG entitlement communities, and regional planning agencies. Eligible activities would include planning, land use policy reforms, housing construction, and natural hazard mitigation projects for government buildings. The section does not authorize funding for these purposes. The amended version of the bill released by the House Majority Leader specifies that this is a pilot program, and sets a sunset date five years after enactment.

The grant program proposed by this section would be comparable to the Pathways to Removing Obstacles to Housing (PRO Housing) competition. The PRO Housing competition awarded competitive grants to state and local governments, metropolitan planning organizations, and multijurisdictional entities. Eligible activities per the FY2024 Notice of Funding Opportunity (NOFO) included planning, infrastructure, development, and preservation actions, including new construction.⁴⁶ This program was established in 2023 by the Consolidated Appropriations Act, 2023 (P.L. 117-328) and derives its authority from Title I of the Housing and Community Development Act of 1974 (42 U.S.C. §§5301 et seq.). Congress funded the program in FY2023, FY2024, FY2025, and FY2026.⁴⁷

The Pro-Housing Act of 2025 (H.R. 891) would authorize a similar competitive grant program. There is no similar provision in the ROAD to Housing Act.

Section 204. Rural Housing Service Program Improvements

USDA's Rural Housing Service administers a number of housing programs in rural areas. One of these programs, the Section 504 home repair program, provides loans and grants to very low-income homeowners in rural areas to address home repair needs. This section would revise the Section 504 home repair program to (1) increase income eligibility limits for Section 504 loans, and (2) increase the dollar threshold at which a loan is to be secured by a lien on the property rather than only a promissory note. These policy changes have been proposed in broader rural housing program reform bills, including the Rural Housing Service Reform Act (H.R. 4957/S. 1260), as well as the ROAD to Housing Act. While these other bills would have reserved at least 60% of Section 504 loan funding for the lowest income applicants, the Housing for the 21st Century Act does not include such language.

⁴⁶ HUD, "FY24 Pathways to Removing Obstacles to Housing (PRO Housing)", August 13, 2024, <https://www.grants.gov/search-results-detail/356013>.

⁴⁷ For FY2023, see P.L. 117-328, Division L, Title II. For FY2024, see P.L. 118-42, Division L, Title II. Due to the full-year CR, the PRO Housing competition was funded at FY2024 levels in FY2025; see P.L. 119-4. For FY2026, see H.R. 7148, Division D, Title II. As of the cover date of this report, HUD has not released an FY2025 NOFO for the PRO Housing competition.

This section would also require the Secretary of Agriculture to release annual reports on rural housing programs to Congress and on their website and would require a GAO report on rural housing technology needs. Similar reporting requirements were included in the ROAD to Housing Act.

While the ROAD to Housing Act included versions of these provisions, it also included a number of additional changes to USDA rural housing programs that are not included in the Housing for the 21st Century Act.

Section 205. Choice in Affordable Housing

Before a family can move into a rental housing unit with an HCV, the unit must first be inspected by the local Public Housing Authority (PHA) that administers the HCV program to ensure it meets minimum federal physical quality standards. Assuming it passes inspection, the unit must be reinspected annually thereafter as a condition of ongoing assistance. This requirement was revised by the Housing Opportunity Through Modernization Act (HOTMA; P.L. 114-201) to allow a third-party inspection associated with another housing assistance program to temporarily meet the initial inspection requirements of the HCV program, allowing families to move in to units prior to the completion of the PHA inspection (which is still required).

This section would make a number of changes to the initial inspection requirements for the HCV program. It would allow for remote inspections in rural or small areas and create a mechanism for landlords newly participating in the HCV program to have their units pre-inspected. It would further direct that PHAs provide a list of any such pre-inspected units to tenants when they are selected to participate in the HCV program. It would also allow inspections under the Low-Income Housing Tax Credit program, the HOME program, or various Rural Housing Service programs to fully satisfy the inspection requirements of the HCV program, subject to certain conditions, eliminating the current requirement for a PHA inspection in these circumstances.

These provisions are similar to a section of the Choice in Affordable Housing Act of 2025 (H.R. 1981/S. 890) and to provisions in the ROAD to Housing Act.

Title III: Expanding Manufactured and Affordable Housing Finance Opportunities

Section 301. Manufactured Housing Innovations

Manufactured housing is a type of housing that is constructed in a factory and transported to a home site for installation. Manufactured housing typically costs less than site-built housing due to smaller home sizes and lower costs per square foot.⁴⁸ While most housing is subject to state and local building codes,⁴⁹ manufactured homes are subject to a national building code: HUD's Manufactured Housing Construction and Safety Standards (often referred to as the *HUD Code*).⁵⁰ HUD was directed to develop these standards by the National Manufactured Housing

⁴⁸ See, for example, Christopher Herbert et al., *Comparison of the Costs of Manufactured and Site-Built Housing*, Joint Center for Housing Studies of Harvard University, July 2023, https://www.jchs.harvard.edu/sites/default/files/research/files/harvard_jchs_pew_report_1_updated_0.pdf.

⁴⁹ State and local building codes apply to site-built housing as well as other types of factory-built housing, such as modular homes.

⁵⁰ HUD's regulations related to manufactured housing are at 24 C.F.R. §§3280, 3282, 3284, 3285, 3286, 3288, and 3800, <https://www.ecfr.gov/current/title-24/subtitle-B/chapter-XX>. The construction and safety standards, specifically, are at 24 C.F.R. §3280.

Construction and Safety Standards Act of 1974. The standards first went into effect in 1976, and HUD updates them periodically with input from the Manufactured Housing Consensus Committee.

The statutory definition of a “manufactured home” includes the requirement that the home is “built on a permanent chassis” (a chassis is the steel frame that provides the base of a vehicle). Some observers have argued that the requirement for the chassis to be permanent is outdated and unnecessary because most manufactured homes are not moved once they have been installed on a home site. Allowing the chassis to be removed may facilitate a greater range of design and siting options for manufactured homes, such as basements or multiple stories, though it may also raise questions about distinctions between manufactured homes and other types of factory-built homes (such as modular homes).

This section would amend the statutory definition of a “manufactured home” to provide that the home may be “with or without a permanent chassis.” It would direct HUD to issue revised standards for manufactured homes built without a permanent chassis. It would also establish procedures a state to certify to the HUD Secretary that it has amended its laws and regulations to treat manufactured homes without a permanent chassis the same as those with a permanent chassis. If a state did not submit such a certification by the date required, manufactured homes without a permanent chassis that are constructed after the date of enactment would be prohibited from being manufactured, installed, or sold in the state. The section also includes language that would specify that HUD has the primary authority to establish manufactured home construction and safety standards, and that other federal agencies may not establish such standards without approval from HUD.

This section is similar to the Housing Supply Expansion Act of 2025 (S. 2414/H.R. 6293). Many of these provisions are also substantially similar to provisions in the ROAD to Housing Act, although the provisions in Housing for the 21st Century related to HUD’s issuance of revised standards and HUD’s primary authority to establish standards are not included in ROAD.

Section 302. FHA Small-Dollar Mortgages

Research generally shows that lower-priced properties are less likely to be financed with mortgages than higher-priced properties, and that applications for smaller mortgage loans are more likely to be denied.⁵¹ There is no formal definition of a *small dollar mortgage*, but researchers and industry participants have used the term to refer to mortgages below certain thresholds, such as \$70,000, \$100,000, or \$150,000. While a number of potential factors may contribute to challenges related to small-mortgage lending—including borrower credit characteristics, property condition, and greater competition from all-cash buyers—a significant barrier is that small mortgages are generally less profitable for lenders, for a variety of reasons. A particular challenge is that many origination costs are fixed, making it less profitable to originate a smaller mortgage loan than a larger one.⁵²

⁵¹ Urban Institute, *Improving the Availability of Small Mortgage Loans*, December 2022, <https://www.urban.org/sites/default/files/2022-12/Improving%20the%20Availability%20of%20Small%20Mortgage%20Loans.pdf>; and Pew, *Small Mortgages Are Too Hard to Get*, June 22, 2023, <https://www.pew.org/en/research-and-analysis/issue-briefs/2023/06/small-mortgages-are-too-hard-to-get>.

⁵² HUD Office of Policy Development and Research, *Financing Lower Priced Homes: Small Mortgage Loans*, October 2022, <https://www.huduser.gov/portal/portal/sites/default/files/pdf/Financing-Lower-Priced-Homes-Small-Mortgage-Loans.pdf>.

This section would allow HUD, acting through the Federal Housing Commissioner, to establish a pilot program to increase access to small-dollar mortgages. The program would be time-limited and would include certain reporting requirements.

These provisions are not included in the ROAD to Housing Act, although that act contains different provisions addressing small-dollar mortgages.⁵³

Section 303. Community Investment and Prosperity

The Community Reinvestment Act (CRA; P.L. 95-128, as amended; 12 U.S.C. §§2901-2908), was enacted to encourage banks to meet the credit needs of the localities in which they were chartered.⁵⁴ The CRA specifically encourages banks to make “public welfare investments” (PWIs), which promote the public welfare by providing housing, services, or jobs that primarily benefit low- and moderate-income individuals. The PWI authority allows banks to engage in activities that typically would not be permitted, as long as these activities promote the public welfare and do not expose institutions to unlimited liability. For example, banks generally cannot make direct purchases of the preferred or common equity shares of other banking firms. They may, however, purchase equity shares of institutions with a primary mission of community development, up to an allowable limit. The Financial Services Regulatory Relief Act of 2006 (P.L. 109-351) amended Section 5136 of the Revised Statutes of the United States and the Federal Reserve Act to limit investments made to a single institution to 15% of a bank's unimpaired capital and unimpaired surplus. The 15% cap limits a bank's exposure to a single borrower and encourages diversification of its loan portfolio.

This section would increase the current cap of 15% to 20% of a bank's unimpaired capital and unimpaired surplus for investments made to a single institution. The increase may encourage banks to make PWIs, thereby increasing credit availability for the construction of more affordable housing and for small businesses.⁵⁵ The section would also direct the Comptroller of the Currency and the Board of Governors of the Federal Reserve System to submit a report to the authorizing committees—the House Financial Services Committee and the Senate Banking Committee—every two years with certain information about public welfare investments made in the previous two years.

This section is substantially similar to the Community Investment and Prosperity Act (S. 2464/H.R. 5913) and to provisions in the ROAD to Housing Act, except that the reporting requirements included in the Housing for the 21st Century Act are not included in these other bills.

⁵³ A bill that appears to have a similar purpose— H.R. 6774, “A bill to authorize the Secretary of Housing and Urban Development, acting through the Federal Housing Commissioner, to establish a pilot program to increase access to small-dollar mortgages, and for other purposes”—was introduced on December 17, 2025; the text of the bill was not available on Congress.gov as of the cover date of this report.

⁵⁴ For more information, see CRS Report R48096, *Modernization of the Community Reinvestment Act*, by Darryl E. Getter.

⁵⁵ Novogradac, *Senate Introduces Bill to Increase Cap on Bank Investments in Community Development*, July 24, 2025, <https://www.novoco.com/news/senate-introduces-bill-to-increase-cap-on-bank-investments-in-community-development>.

Title IV: Protecting Borrowers and Assisted Families

Section 401. Exclusion of Certain Disability Benefits

The HUD-VA Supportive Housing (HUD-VASH) program is a collaboration through which HUD provides HCVs for veterans experiencing homelessness and the Department of Veterans Affairs (VA) provides case management services.⁵⁶ Eligibility for HUD-assisted housing (including HUD-VASH) is determined based on “income” as defined in statute and regulation.⁵⁷ Most sources of income, including veteran disability benefits, are included when determining eligibility.⁵⁸ The amount of rent paid by eligible families is calculated based on “adjusted income,” which is also defined in statute and regulation, and includes certain deductions from total income.⁵⁹ The amount of VA disability benefits received by some veterans may cause their total income to exceed HUD income eligibility thresholds, as well as thresholds set by other programs that are used to fund the capital costs of affordable housing.

This section would amend the statutory definition of income and exclude VA benefits for both service- and nonservice-connected disabilities in determining eligibility for HUD-VASH, but it would include the VA benefits when calculating adjusted income to determine rent levels. The section would also amend current law to state that the same method of determining income and adjusted income shall apply to HUD-VASH voucher holders applying to live in housing funded through other types of housing assistance. It would further exclude VA service-connected disability benefits from income for the purposes of assistance funded by Community Development Block Grants and require GAO to issue a report on the treatment of VA service-connected disability payments across HUD programs. The latter two provisions were enacted into law on January 20, 2026 by the Disabled Veterans Housing Support Act, P.L. 119-70, and is struck from the amended version of the bill released by the House Majority Leader.

The provisions that have not already been enacted into law are similar to those included in versions of the Housing Unhoused Disabled Veterans Act (H.R. 965/S. 1415). H.R. 965 was passed by the House on February 10, 2025. These provisions are also included in the Road to Housing Act.

Section 402. Military Service Question

The Uniform Residential Loan Application (URLA) is used by lenders to collect information from mortgage applicants. Fannie Mae and Freddie Mac publish and occasionally update it.⁶⁰ The URLA contains a question about military service: “Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?” This section would require the Federal Housing Finance Agency (FHFA) Director, within six months of enactment, to add a statement below the question about military service reading “If yes, you may qualify for a VA Home Loan. Consult your lender regarding eligibility.”

⁵⁶ For more information about HUD-VASH, see CRS Report RL34024, *Veterans and Homelessness*, by Libby Perl.

⁵⁷ 42 U.S.C. §1437a(b)(4) and 24 C.F.R. §5.609.

⁵⁸ For more information, see CRS Report R42734, *Income Eligibility and Rent in HUD Rental Assistance Programs: Frequently Asked Questions*, by Libby Perl and Maggie McCarty.

⁵⁹ 42 U.S.C. §1437a(b)(5) and 24 C.F.R. §5.611.

⁶⁰ The URLA is Freddie Mac form 65 and Fannie Mae form 1003. The URLA was initially published in regulations at 12 C.F.R. Part 202, Appendix B. For the most recent version of it as of the cover date of this report, see <https://singlefamily.fanniemae.com/media/7896/display>, accessed January 13, 2026.

This section is substantially similar to the VA Home Loan Awareness Act (H.R. 2362 /S. 138). It is also substantially similar to provisions in the ROAD to Housing Act.

Section 403. HUD–USDA–VA Interagency Coordination

This section directs the HUD, USDA, and VA Secretaries to enter into an agreement, within 180 days of enactment, to share data, with the purpose of facilitating evidence-based policymaking. The section also directs the three agencies to submit a report, within one year of enactment, to various congressional committees describing opportunities for increased collaboration to reduce inefficiencies in housing programs.

This section is similar to the HUD-USDA-VA Interagency Coordination Act (S. 1695) and a provision in the ROAD to Housing Act.

Section 404. Family Self-Sufficiency Escrow Expansion Pilot Program

The Family Self-Sufficiency (FSS) program—originally authorized in 1992—was designed to reduce the implicit tax on new earnings associated with federal rental assistance programs that charge income-based rents. Families participating in FSS develop five-year self-sufficiency plans, with the assistance of an FSS caseworker. Over the course of that five-year period, any increases in rent the family must pay that are attributable to increased earnings are deposited in an interest-bearing escrow account for the family. Upon successful completion of the program, the family receives the escrowed funds (interim withdrawals are permissible for eligible activities). The program was originally made available only to families receiving HCVs, but it was later expanded to tenants in other forms of assisted housing. Participation in FSS is optional for both PHAs and owners, as well as tenants. To date, demand has exceeded available funding. PHAs and landlords who wish to participate must apply for limited FSS caseworker funding from HUD. In some cases, there are waitlists for families at participating PHAs and properties.

This section would create a new Escrow Expansion Pilot within FSS that would allow up to 5,000 families to participate in a streamlined version of FSS featuring only the escrow account component of the program, without the caseworker and self-sufficiency plan requirements.

This section is nearly identical to the Helping More Families Save Act of 2026 (H.R. 4385/S. 970) and to a provision in the ROAD to Housing Act.

The amended version of the bill as posted by the House Majority Leader would shorten the length of the pilot from 10 years to 7 years.

Section 405. Reforms to Housing Counseling and Financial Literacy Programs

HUD-approved housing counseling agencies provide clients with guidance on a range of housing topics, including pre- and post-purchase homeownership counseling and rental housing counseling. HUD approves housing counseling agencies that meet specified criteria, administers housing counselor certification requirements, and provides competitive grants to HUD-approved housing counseling organizations. Statutory requirements related to HUD-approved housing counseling agencies are at 12 U.S.C. §1701x.

This section would amend 12 U.S.C. §1701x to make certain changes to HUD housing counseling requirements. These would include changes to language governing the distribution of housing counseling funds; the addition of certain provisions related to performance reviews; adding provisions describing actions the HUD Secretary can take upon a determination that an individual counselor lacks competence, based on certain measures; and adding provisions related to the termination of assistance to organizations under certain circumstances. It would also

provide for those borrowers with mortgages made, guaranteed, or insured by HUD, VA, or USDA who become delinquent to be given an opportunity to participate in available housing counseling, and allow the costs of such counseling to be paid for out of FHA's Mutual Mortgage Insurance Fund (MMI Fund) if certain measures related to the financial stability of the MMI Fund are met.

This section is substantially similar to H.R. 6726 and to provisions in the ROAD to Housing Act.

Section 406. Establishment of Eviction Helpline

Interest in increasing the role of the federal government in helping to prevent residential evictions began before, but increased during, the COVID-19 pandemic.⁶¹ This section would require HUD to establish within one year an eviction helpline available for residents of federally-assisted housing, defined broadly to include tenants receiving rental assistance through HUD programs, living in properties that receive support from any HUD program, or living in properties financed with mortgage loans insured by FHA or backed by Fannie Mae or Freddie Mac. The hotline would be required to provide counseling, resources, and referrals to eviction-related assistance.

This section is substantially the same as the Eviction Helpline Act (H.R. 5889). There is no similar provision in the ROAD to Housing Act.

The amended version of the bill posted by the House Majority Leader would set a sunset date for the program of seven years after enactment.

Section 407. Temperature Sensor Pilot Program

Federally-assisted housing is required to meet certain minimum quality standards that, due to relatively recent policy changes, incorporate minimum temperature standards.⁶² Federally-assisted housing units are physically inspected against those standards annually, biennially, or triennially, depending on the program and a property's prior inspection score.

This provision would authorize a new three-year pilot program to provide grants to selected owners of federally-assisted housing properties to acquire, install, and test the efficiency of approved temperature sensors to ensure federally assisted units remain in compliance with temperature requirements between inspections. The pilot would require data collection and an interim and final evaluation.

This section is substantially the same as the Housing Temperature Safety Act of 2025 (H.R. 638). There is no similar provision in the ROAD to Housing Act.

The amended version of the bill posted by the House Majority Leader would set a sunset date for the pilot of three years after enactment.

Section 408. GAO Studies

This section includes directives to GAO to conduct three different studies:

⁶¹ For background, see CRS Report R47204, *Federal Role in Preventing Evictions*, by Libby Perl and Maggie McCarty.

⁶² Section 111 of the Housing Opportunity Through Modernization Act of 2016 (P.L. 114-201) required HUD to establish minimum heating requirements for public housing units. HUD established those standards for public housing in 2018 (HUD Notice PIH 2018-19) and subsequently incorporated them into the property standards applicable to all HUD-assisted properties via the National Standards for the Inspection of Real Estate (NSPIRE) finalized in 2023. No equivalent *maximum* temperature standards have been established.

- A study on options for removing barriers and improving housing for persons who are elderly or disabled, including implications for the Section 202 Housing for the Elderly and Section 811 Housing for Persons with Disabilities programs.
- A study on the number of housing units, including public housing units, that are within one mile of Superfund sites.
- A report to Congress on various residential heirs' property issues. Heirs' property issues and related title issues can pose challenges for access to housing programs, including, but not limited to, in the context of disaster recovery.

Two of these studies are also requested in Sections 301 and 306 of the Revitalizing America's Housing Act (H.R. 4856). There is no similar provision in the ROAD to Housing Act.

Title V: Enhancing Oversight of Housing Providers

Section 501. Requirement to Testify

This section would require the HUD Secretary to testify on an annual basis before the Senate Banking Committee and the House Financial Services Committee.

This section is substantially similar to the HUD Accountability Act of 2025 (H.R. 3774). It is also similar to a provision in the ROAD to Housing Act, though that act includes additional provisions not included in the Housing for the 21st Century Act.

Section 502. Improving Public Housing Agency Accountability

This section has several provisions related to oversight of the PHAs that administer HUD's HCV and Public Housing programs. PHAs are established by state law and are generally governed by local boards. HUD monitors PHA performance in administering federal programs. If a PHA's performance deteriorates below certain thresholds, or if there are significant findings of waste, fraud, and abuse, HUD—or a court—may place a PHA under the supervision of a HUD- or court-appointed receiver or monitor.

This section would require a PHA to notify HUD if it is under a federal monitor, and the start date and scheduled end date (if known) of the monitor, as well as the monitor's identity. (The New York City Housing Authority [NYCHA], the nation's largest PHA, is currently under the supervision of a federal monitor.) The section would require any receiver or federal monitor overseeing a PHA to provide an annual written report to the House Financial Services and Senate Banking Committees including information on the receiver's activities, the PHA's progress, and unresolved issues, among other elements. It would require the receiver to promptly furnish additional information, as requested by the committees. The section would also require the HUD OIG to respond within 180 days to any written request by the committees seeking analysis related to PHAs under receiverships or federal monitors.

In addition, this section would require HUD to mandate that PHAs publicly disclose all of their contracts on their websites. This requirement is the same as that in the Contracting Accountability and Transparency Act (H.R. 6344). There is no similar provision in the ROAD to Housing Act.

Title VI: Strengthening Community Banks' Role in Housing

This title was not included in the version of the Housing for the 21st Century Act that was reported by the House Financial Services Committee. It was added in the amended version of the bill that was posted by the House Majority Leader. It includes 12 provisions that each incorporate

a stand-alone, banking-related measure that was previously reported by the committee, as well as a thirteenth provision that provides budgetary savings by reducing the aggregate amount of surplus funds of the federal reserve banks, beginning in 2035. A list of the provisions and their related bills (the provision titles match the bill titles) is provided below. Due to time constraints, CRS has not attempted to identify if any of the text was changed from the originally reported measure.

- §601. Community Bank Deposit Access; H.R. 5317
- §602. Keeping Deposits Local; H.R. 3234
- §603. Supervisory Modifications for Appropriate Risk-based Testing; H.R. 4437
- §604. Tailored Regulatory Updates for Supervisory Testing; H.R. 4478
- §605. Credit Union Board Modernization; H.R. 975
- §606. Systemic Risk Authority Transparency; H.R. 3716
- §607. Least cost exception; H.R. 6547
- §608. Failing Bank Acquisition Fairness; H.R. 6556
- §609. Advancing the Mentor-Protege Program for Small Financial Institutions; H.R. 3709
- §610. American Access to Banking; H.R. 4544
- §611. Promoting New Bank Formation; H.R. 478
- §612. Rural Depositories Revitalization Study; H.R. 6536
- §613. Discretionary Surplus Fund; (no related bill)

Appendix. Comparison of the Housing for the 21st Century Act (H.R. 6644) and the ROAD to Housing Act of 2025 (S. 2651, as incorporated into S. 2296)

Table A-1 provides a comparison of provisions that are included in the Housing for the 21st Century Act and/or the ROAD to Housing Act. The table is organized by the general issue areas addressed. For each specific subissue, the table provides the section of the Housing for the 21st Century Act that addresses it (if applicable), the section of the ROAD to Housing Act that addresses it (if applicable), and notes on any differences between provisions addressing similar issues across the two bills.

This comparison uses the version of the Housing for the 21st Century Act that was reported by the Financial Services Committee and the version of the ROAD to Housing Act that passed the Senate as part of the National Defense Authorization Act for FY2026 (but was not included in the enacted version of the NDAA). Changes included in the amended version of the Housing for the 21st Century Act posted by the House Majority Leader are noted. For ease of reference, the table provides the section numbers for the ROAD to Housing Act as reported out of the Senate Banking Committee as well as the section number in the Senate-passed NDAA.

Table A-1. Side-by-Side Comparison of Provisions in the Housing for the 21st Century Act and the ROAD to Housing Act

Policy Issue and Subissue	21 st Century	ROAD	Notes on Differences
Environmental Review			
Adjustments to responsible entity designation under NEPA	§104	§207/§5207	Many of the provisions are substantively the same, though they are ordered differently and there are other drafting differences, including a substantive difference in the definition of “voluntary property acquisitions” or “buyouts.” In the Housing for the 21 st Century Act, voluntary acquisitions of properties located in floodways and floodplains not impacted by a federally declared disaster would be reclassified as CEST; in the ROAD to Housing Act, they would not.
Reclassification of several housing activities for the purposes of environmental review under NEPA		§208/§5208	
Streamlined environmental review for projects funded by both HUD and USDA	§105	§802/§5802	Many of the provisions are substantively the same, but there are some differences. The Housing for the 21 st Century Act includes an additional reporting requirement not present in the ROAD to Housing Act, and exempts USDA-assisted infill projects from “any study or report on the environmental effects of such assistance.”
Homeownership and Housing Finance			
FHA multifamily loan limits	§106	§213/§5213	Both bills address FHA multifamily mortgage limits. The Housing for the 21 st Century Act makes changes to the statutory loan limits and the index used to make annual adjustments to the limits for inflation. The ROAD to Housing Act requires HUD to study changes to multifamily loan limits, including the impacts of changing the index used to make annual adjustments to the limits for inflation, and allows HUD to make changes to the limits through regulation, up to certain limits.
Increased cap on bank investments to promote the public welfare	§303	§205/§5205	Many of the provisions are substantively the same, but the Housing for the 21 st Century Act includes reporting requirements regarding public welfare investments not present in the ROAD to Housing Act.
Small-dollar mortgages	§302	§401/§5401	Both bills address small dollar mortgages but do so differently:
		§402/§5402	The Housing for the 21 st Century Act allows HUD to establish a pilot program to increase access to small-dollar mortgages. The ROAD to Housing Act does not include the HUD pilot program language, but it requires the Director of the Consumer Financial Protection Bureau (CFPB) to submit a report on loan compensation practices in the residential mortgage market, and to evaluate the impact of current points and fees thresholds for qualified mortgages; and it allows the CFPB Director to issue regulations regarding permissible types of loan originator compensation and amended points and fees thresholds for qualified mortgages to encourage increased lending for small dollar mortgages.

Policy Issue and Subissue	21 st Century	ROAD	Notes on Differences
Addition of disclaimer about potential eligibility for VA home loans to the military service question on the Uniform Residential Loan Application (URLA)	§402	§601/§5601	The provisions are substantively the same, except the Housing for the 21 st Century Act includes language related to the placement of the military service question on the URLA that does not appear in Section 601/Section 5601 of the ROAD to Housing Act. Similar language addressing the placement of the military service question is included in Section 502/Section 5602 of the ROAD to Housing Act.
Appraisal industry reforms, including of FHA appraiser workforce standards and certain provisions of FIRREA	NA	§403/§5403	
Includes a comparison of VA-guaranteed loans to FHA-insured loans in the Informed Consumer Choice Disclosure provided to FHA loan applicants	NA	§602	
Appraisal reforms related to consumer requests for re-appraisals and a GAO report on the feasibility of a public appraisal database	NA	§705/§5705	
Land Use and Zoning			
Land use policy guidelines and best practices (Housing Supply Frameworks)	§101	§203/§5203	Many of the provisions are substantively the same, though there are some differences. The Housing for the 21 st Century Act omits the following from the ROAD to Housing Act: HUD's second "Monitoring" report, authorization of appropriations for HUD to carry out this section, and a GAO report on housing supply.
Single-stair reform policy guidelines and best practices	§103	NA	
Additional land use policy reporting requirements for CDBG grantees, including a database of publicly owned land	§202	NA	
Partial conditioning of CDBG formula grants on housing production	NA	§206/§5206	

Policy Issue and Subissue	21 st Century	ROAD	Notes on Differences
Factoring pro-housing policies into Capital Investment Grant (CIG) project ratings	NA	§211/§5211	
Manufactured Housing			
Removal of the permanent chassis requirement from definition of “manufactured home”	§301	§301/§5301	Both bills amend the statutory definition of a “manufactured home” to remove the requirement for a "permanent" chassis and require states to submit certifications to HUD regarding their treatment of manufactured homes with and without a permanent chassis. The Housing for the 21 st Century Act also includes additional language around HUD implementation of the change and, separately, provides that HUD shall have the primary authority to establish federal manufactured housing construction and safety standards.
Modular housing studies and rulemaking	NA	§302/§5302	
FHA Title I loan program reforms and HUD study on off-site construction	NA	§303/§5303	
Authorization of competitive grants to support manufactured home communities	NA	§304/§5304	
Other New Grant Programs			
Pattern book grants	§102	§210/§5210	Many of the provisions are substantively the same, though there are drafting differences. In addition, the ROAD to Housing Act includes "a municipal membership organization" as an eligible entity and authorizes appropriations; the Housing for the 21 st Century Act does not. The amended version of the Housing for the 21 st Century Act, as posted by the House Majority Leader, would sunset the program after seven years.
Establishment of an affordable housing planning and implementation grant program	§203	NA	
Establishment of a pilot program for whole-home repair grants	NA	§204/§5204	

Policy Issue and Subissue	21 st Century	ROAD	Notes on Differences
Establishment of new competitive grants for local governments that demonstrate housing supply growth	NA	§209/§5209	
Establishment of new vacant and abandoned housing conversion grants	NA	§212/§5212	
Other Program Reforms			
HOME: program reforms	§201	§502/§5502	<p>Both bills propose the elimination of the commitment deadline, allow CHDO-reserved funds to be used for other activities after 24 months, waive income requirements for members of the military, waive resale restrictions for heirs, and waive some tenant selection requirements for small-scale housing projects. Both bills also modify rules regarding Community Land Trusts, but they differ in the details.</p> <p>The Housing for the 21st Century Act, but not the ROAD to Housing Act, proposes to raise the income eligibility limit and maximum purchase price for HOME-assisted housing for homeownership, expand eligible uses for HOME dollars in certain jurisdictions, exempt certain HOME-assisted housing projects from Buy America Preferences and Section 3 contracting requirements, modify environmental review requirements, and raise the minimum allocation for local grantees, among other provisions. The exemption from Buy America Preferences is not present in the amended version of the bill released by the House Majority Leader.</p> <p>The ROAD to Housing Act, but not the Housing for the 21st Century Act, proposes to reauthorize the HOME program, increase the allowable percentage of funds for administrative costs, clarify how the purchase price of housing for homeownership is defined, and lower requirements for organizations to qualify as CHDOs, among other provisions.</p>
RHS: program reforms	§204	§503/§5503	<p>The Housing for the 21st Century Act includes nearly identical reporting provisions as the ROAD to Housing Act. It also contains Section 504 program changes that are similar, but not identical, to those included in the ROAD to Housing Act.</p> <p>The ROAD to Housing Act contains a range of additional rural housing program reforms related to loan program changes and rural housing preservation that are not included in the Housing for the 21st Century Act.</p>
HCVs: modified voucher inspection process	§205	§405/§5405	<p>While the provisions are ordered differently, they are substantively the same, with one exception: the Housing for the 21st Century Act adds additional conditions to the use of remote inspections beyond what is included in the ROAD to Housing Act.</p>

Policy Issue and Subissue	21 st Century	ROAD	Notes on Differences
Exclusion of service-connected disability compensation when determining income for HUD programs	§401	§603/§5603	The provisions are substantively the same; however, the Housing for the 21 st Century Act additionally applies to CDBG-funded assistance and would require a GAO report. The amended version of the Housing for the 21 st Century Act, as posted by the House Majority Leader, strikes the CDBG and GAO provisions, which were enacted into law subsequent to committee consideration of the bill.
HUD-USDA-VA Interagency Coordination	§403	§801/§5801	Many of the provisions are substantively the same, though there are some differences. The Housing for the 21 st Century Act has a one-year timeline for submission of an interagency report, compared to 180 days in the ROAD to Housing Act. The Housing for the 21 st Century Act requires the report be issued to additional committees compared to the ROAD to Housing Act. The ROAD to Housing Act would require the report to include additional elements, not included in the Housing for the 21 st Century Act, related to identifying laws and regulations that impede housing development and policy recommendations to Congress.
FSS: escrow-only pilot program	§404	§404/§5404	The provisions are substantively the same, though there are drafting differences and two policy differences. The Housing for the 21 st Century Act would require that the pilot be established within a year; there is no timeframe specified in the ROAD to Housing Act. The ROAD to Housing Act would authorize appropriations of such sums as necessary to carry out the pilot; the Housing for the 21 st Century Act includes no authorization of appropriations. The amended version of the Housing for the 21 st Century Act, as posted by the House Majority Leader, would reduce the term of the pilot from 10 years to 7 years.
HUD Housing Counseling reforms	§405	§101/§5101	The provisions are substantively the same, except that the Housing for the 21 st Century Act provides that HUD can "suspend" a counselor's certification under certain circumstances, while the ROAD to Housing Act provides that HUD can "permanently suspend" the certification.
CDBG: addition of new housing construction as an eligible activity, up to 20% of grants	§202	NA	
Establishment of an eviction helpline grant program	§406	NA	
Establishment of a temperature sensor pilot program in public and assisted housing	§407	NA	

Policy Issue and Subissue	21 st Century	ROAD	Notes on Differences
Authorization and expansion of the Rental Assistance Demonstration	NA	§201/§5201	
Additional weight to HUD competitive grant applicants in Opportunity Zones	NA	§202/§5202	
Authorization of the CDBG Disaster Recovery (CDBG-DR) program	NA	§501/§5501	
Expansion of Moving to Work (MTW) demonstration	NA	§504/§5504	
Continuum of Care (CoC) program reforms	NA	§505/§5505	
Emergency Solutions Grants (ESG) program reforms	NA	§506/§5506	
Oversight and Studies			
Annual congressional testimony from federal housing officials	§501	§701/§5701	The Housing for the 21 st Century Act only requires annual testimony from the HUD Secretary. The ROAD to Housing Act additionally requires testimony from the President of Ginnie Mae, the Federal Housing Commissioner, the Administrator of the RHS, the Executive Director of the Loan Guaranty Service of the VA, and the FHFA Director. The ROAD to Housing Act also requires the Mortgagee Review Board to submit its annual report to Congress.
GAO studies of (1) workforce housing and (2) a federal uniform residential building code	§107	NA	The amended version of the Housing for the 21 st Century Act released by the House Majority Leader does not include a GAO study on a federal uniform residential building code.
GAO studies of (1) housing for elderly/disabled persons, (2) housing near superfund sites, and (3) residential heirs property	§408	NA	
Public Housing Agency disclosures	§502	NA	

Policy Issue and Subissue	21 st Century	ROAD	Notes on Differences
Revisions to FHA reporting requirements and a GAO study	NA	§702/§5702	
United States Interagency Council on Homelessness (USICH) oversight	NA	§703/§5703	
Establishment of an Inspector General for NeighborWorks America	NA	§704/§5704	
HUD study of work requirements among original MTW agencies	NA	§803/§5803	

Source: CRS Analysis of the Housing for the 21st Century Act (H.R. 6644), including amendments as posted by the House Majority Leader, and the ROAD to Housing Act of 2025 (S. 2651, as incorporated into S. 2296).

Notes: “NA”: not applicable. For more information on the ROAD to Housing Act, see CRS Report R48732, *ROAD to Housing Act of 2025*, coordinated by Henry G. Watson. None of the provisions of Title VI, as added in the amended version of the Housing for the 21st Century Act, as posted by the House Majority Leader, were included in the ROAD to Housing Act; as such, Title VI is not included in this table.

Author Information

Henry G. Watson, Coordinator
Analyst in Housing Policy

Maggie McCarty
Specialist in Housing Policy

Katie Jones
Analyst in Housing Policy

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