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Comparison of Selected Versions of H.R. 6644

Updated October 20, 2026

Congressional Research Service
https://crsreports.congress.gov
R48922

CRS REPORT
Prepared for Members and
Committees of Congress

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Introduction

The 21st Century ROAD to Housing Act (H.R. 6644), enacted on July 11, 2026 (P.L. 119-101), is a wide-ranging piece of legislation predominantly concerning housing affordability. Enactment of the 21st Century ROAD to Housing Act was preceded by the consideration of several related legislative proposals in each chamber in the 119th Congress.

On August 1, 2025, the Senate Banking Committee reported the Renewing Opportunity in the American Dream (ROAD) to Housing Act of 2025 (S. 2651). The bill contained eight titles comprising 40 sections. On October 9, 2025, a modified version of that bill passed the Senate as an amendment to the National Defense Authorization Act (NDAA) for Fiscal Year 2026,[1] but it was not included in the enacted NDAA.

On January 15, 2026, the House Financial Services Committee reported a separate housing bill, the Housing for the 21st Century Act (H.R. 6644). A revised version passed the House on February 9, 2026. The bill contained six titles comprising 38 sections, with some provisions that were similar to those in S. 2651, along with some new provisions.

On March 12, 2026, the Senate passed H.R. 6644 with the substitute amendment S.Amdt. 4308 under the short title of the 21st Century ROAD to Housing Act. This substitute amendment contained 11 titles comprising 43 sections. It included similar or modified versions of provisions from both H.R. 6644 and S. 2651, as well as new provisions.

On May 20, 2026, the House agreed to a new version of the 21st Century ROAD to Housing Act, proposing an amendment to replace the Senate amendment to H.R. 6644.[2] This House amendment contained 12 titles comprising 56 sections. It included some elements from the Senate-passed version, some elements from the original House version, and some modified elements.

On June 22, 2026, the Senate agreed to a negotiated compromise version of the legislation by concurring with a further amendment.[3] On June 23, 2026, the House voted to agree to this Senate amendment. The House and Senate had then both approved identical versions of H.R. 6644, and the bill was presented to the President on June 29. The bill passed without the president's signature on July 11, 2026. This enacted version of the 21st Century ROAD to Housing Act contains 12 titles comprising 59 sections. It includes many elements from the version passed by the House on May 20, with some elements removed, some elements from the version passed by the Senate on March 12 added, and some modified elements.

This report compares the version of the 21st Century ROAD to Housing Act agreed to by the Senate on March 12 (H.R. 6644 as amended by S.Amdt. 4308; hereinafter, the "Senate bill"), the version of the 21st Century ROAD to Housing Act agreed to by the House on May 20 (the House amendment to the Senate amendment to H.R. 6644; hereinafter, the "House bill"), and the version

[1] S.Amdt. 3901 to S.Amdt. 3748 to S. 2296.

[2] The House agreed to H.Res. 1299, providing for the concurrence by the House in the Senate amendment to H.R. 6644, with amendment. For more information on the legislative procedures used by the House, see discussion in the "Suspending the Rules to Dispose of Senate amendments" section of CRS Report R41003, *Amendments Between the Houses: Procedural Options and Effects*, by Elizabeth Rybicki. The version of H.Res. 1299 that was ultimately introduced and considered differed from a draft that was released in the days prior to floor consideration and subsequently revised.

[3] The Senate concurred in the House amendment with a further amendment (S.Amdt. 5823) to the House amendment to the Senate amendment to H.R. 6644.

of the 21st Century ROAD to Housing Act enacted on July 11 (P.L. 119-101; hereinafter, the "enacted law").

The tables in this report provide a side-by-side comparison of the Senate bill, the House bill, and the enacted law. In each table, the first column summarizes provisions of the Senate bill, the second column summarizes provisions of the House bill (relative to similar Senate provisions, if applicable), and the third column summarizes provisions of the enacted law (relative to the two proposed bills). Provisions are presented in 12 tables, organized by the titles in the three bill texts.

For a complete discussion of P.L. 119-101 as enacted on July 11, 2026, see CRS Report R49354, *The 21st Century ROAD to Housing Act (P.L. 119-101)*. For a complete discussion of H.R. 6644 as originally passed by the House on February 9, 2026, see CRS Report R48849, *Housing for the 21st Century Act*. For a complete discussion of the Senate ROAD to Housing Act, see CRS Report R48732, *ROAD to Housing Act of 2025*. These reports provide additional contextual information.

Table 1. Improving Financial Literacy / Opportunities for Housing

Side-by-Side Comparison of Provisions in Title I of the Senate-Passed 21st Century ROAD to Housing Act (H.R. 6644 as amended by S.Amdt. 4308), Title I of the House-Approved 21st Century ROAD to Housing Act (the House amendment to the Senate amendment to H.R. 6644), and Title I of the enacted 21st Century ROAD to Housing Act (H.R. 6644 as enacted)

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
Section 101 would make changes to certain Department of Housing and Urban Development (HUD) housing counseling requirements, including changes related to distribution of funds, performance reviews, remedies for counselors found to lack competence, and termination of assistance. This section would also provide that borrowers with certain federally backed mortgages who become delinquent should be given an opportunity to participate in available housing counseling, with the costs paid for out of the Federal Housing Administration's (FHA's) Mutual Mortgage Insurance Fund (MMIF) if certain measures related to the financial stability of the MMIF are met.	Section 101 is similar to Section 101 of the Senate bill, with a few differences. There are some differences in how language related to HUD reviews of housing counseling agencies would apply, and while the Senate bill would allow HUD to permanently suspend a housing counselor's certification under certain circumstances, the House bill does not include the word "permanently." The House bill also includes an additional reference to owner-occupants of cooperative housing units in a definition of "covered mortgage loan."	Section 101 of the enacted law is identical to Section 101 of the House bill.
NA	Section 102 would require the HUD Secretary to issue model building code language, best practices, and technical guidance to facilitate the permitting of "point-access block residential buildings," defined as multifamily buildings not greater than six stories in height with a single stairway. This section would also require the HUD Secretary to encourage the International Code Council (ICC) to incorporate provisions about point-access block buildings into the International Building Code (IBC), and it would permit the HUD Secretary to award competitive grants for point-access block pilot projects.	Section 102 of the enacted law and Section 102 of the House bill have drafting differences but are otherwise the same.
NA	Section 103 would exempt U.S. Department of Agriculture (USDA) rural housing projects that meet the definition of "infill housing" from any study or report on the environmental effects of such assistance and require USDA to issue a report to Congress on	Section 103 of the enacted law is identical to Section 103 of the House bill.

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
	the implementation of this section within five years of enactment.	
NA	Section 104 would require Community Development Block Grant (CDBG) grantees to maintain, on a publicly accessible website, a searchable database that identifies all parcels of undeveloped land owned by the grantee.	Section 104 of the enacted law is similar to Section 104 of the House bill but additionally includes the creation of a database of land (as required by this section) as an eligible CDBG activity.
NA	Section 105 would allow HUD to establish a pilot program to increase access to small-dollar mortgages. The program would be time-limited and would include certain reporting requirements.	Section 105 of the enacted law and Section 105 of the House bill have drafting differences but are otherwise the same.
NA	Section 106 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. The pilot would sunset three years after enactment.	Section 106 of the enacted law and Section 106 of the House bill have drafting differences but are otherwise the same.
NA	Section 107 would abolish HUD's existing Regulatory Barriers Clearinghouse (RBC) and require HUD to publish guidelines and best practices—in consultation with an external task force—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 HUD describing the adoption of these guidelines and best practices by states and localities.	Section 107 of the enacted law and Section 107 of the House bill have drafting differences but are otherwise the same.

Source: CRS analysis of H.R. 6644 as amended and passed by the Senate on March 12, 2026, the House amendment to the Senate amendment to H.R. 6644 agreed to on May 20, 2026, and H.R. 6644 as enacted on July 11, 2026.

Notes: NA = not applicable. For a complete discussion of H.R. 6644 as originally passed by the House, see CRS Report R48849, *Housing for the 21st Century Act*, coordinated by Henry G. Watson.

Table 2. Building More in America

Side-by-Side Comparison of Provisions in Title II of the Senate-Passed 21st Century ROAD to Housing Act (H.R. 6644 as amended by S.Amdt. 4308), Title II of the House-approved 21st Century ROAD to Housing Act (the House amendment to the Senate amendment to H.R. 6644), and Title II of the enacted 21st Century ROAD to Housing Act (H.R. 6644 as enacted)

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
Section 202 would permit the HUD Secretary to give additional weight to competitive grant applicants with proposed activities or projects that are located in, or substantially and directly benefit, a community that has been designated as an Opportunity Zone.	Section 201 is identical to Section 202 of the Senate bill.	Section 201 of the enacted law is identical to Section 202 of the Senate bill and Section 201 of the House bill.
Section 203 would authorize a pilot program to provide grants to states or local governments to fund certain home repair activities. Implementing entities would provide grants to low-income homeowners and loans to landlords who meet certain criteria for "whole-home repairs" not covered by other federal home repair programs. Landlords who receive loans would be required to agree to certain conditions related to rental properties repaired through the program.	Section 202 is substantively similar to Section 203 of the Senate bill, although it adds language about owner-occupants of cooperative housing units in the definition of an "eligible homeowner."	Section 202 of the enacted law and Section 202 of the House bill have drafting differences but are otherwise the same.
Section 204 would increase the overall limit on "public welfare" investments for national banks and state member banks from 15% of a bank's unimpaired capital and unimpaired surplus to 20% of that amount.	Section 203 is similar to Section 204 of the Senate bill, although it would additionally require the Federal Reserve to submit a report to Congress every two years with certain information about public welfare investments.	Section 203 of the enacted law and Section 203 of the House bill have drafting differences but are otherwise the same.
Section 206 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.	Section 204 is identical to Section 206 of the Senate bill.	Section 204 of the enacted law, Section 206 of the Senate bill, and Section 204 of the House bill have drafting differences but are otherwise the same.

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
Section 207 would allow the HUD Secretary to designate "assistance administered by the Secretary" as a "special project" for the purposes of environmental review. This section would also make Indian tribes eligible to be responsible entities for the purposes of environmental review of special projects (this is permitted under current regulation).	Section 205 of the House bill and Section 207 of the Senate bill have drafting differences but are otherwise the same.	Section 205 of the enacted law, Section 207 of the Senate bill, and Section 205 of the House bill have drafting differences but are otherwise the same.
Section 208 would reclassify the required level of review under the National Environmental Policy Act (NEPA) for several HUD housing-related activities.	Section 206 is identical to Section 208 of the Senate bill.	Section 206 of the enacted law is identical to Section 208 of the Senate bill and Section 206 of the House bill.
Section 209 would authorize HUD to provide competitive grants to eligible entities for various activities including planning and land-use policy reforms. The program would sunset five years after the date of enactment.	Section 207 is identical to Section 209 of the Senate bill.	Section 207 of the enacted law is identical to Section 209 of the Senate bill and Section 207 of the House bill.
Section 210 would authorize a new competitive grant program for units of general local government and Indian tribes. To be eligible for a grant, applicants must have "demonstrated an objective improvement in housing supply growth, as determined by the [HUD] Secretary." Eligible uses of grants would include activities eligible under the CDBG or the Local and Regional Project Assistance Program (a competitive grant program for certain transportation projects), or initiatives to increase the supply of "attainable housing" (as defined in the section). The section authorizes $200 million for these grants for each of FY2027 through FY2031, adjusted for inflation over time.	Section 208 is similar to Section 210 of the Senate bill but would sunset the program after seven years and include as an eligible use eliminating cooperative housing regulations and restrictions.	Section 208 of the enacted law and Section 208 of the House bill have drafting differences but are otherwise the same.
Section 211 would authorize HUD to provide competitive grants to eligible entities to adopt pre-reviewed designs (*pattern books*) for certain types of low- or mid-rise housing with no more than 25 dwelling units.	Section 209 of the House bill and Section 211 of the Senate bill have drafting differences but are otherwise the same.	Section 209 of the enacted law, Section 211 of the Senate bill, and Section 209 of the House bill have drafting differences but are otherwise the same.

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
Section 212 would authorize the HUD Secretary to establish a new competitive grant program for states and local governments that are eligible to receive funding under the HOME program. Eligible uses of grants would include various activities to convert vacant and abandoned buildings into "attainable housing" (as defined in the section). The program would sunset in 2031. This section would also require the HUD Secretary to study the impact of the pilot program and submit a report to Congress.	Section 210 is similar to Section 212 of the Senate bill, but would include as an eligible use the establishment, maintenance, or expansion of housing cooperatives.	Section 210 of the enacted law and Section 210 of the House bill have drafting differences but are otherwise the same.
Section 213 would increase the statutory baseline loan limits for several Federal Housing Administration (FHA) multifamily programs. (These baseline loan limits are subject to annual inflation adjustments that determine the actual loan limits for a given year.) 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 Consumer Price Index for All Urban Consumers (CPI-U) required by current statute. This section would also require the FHA to conduct a study and submit a report to Congress to assess whether the HUD Secretary has sufficient authority to adjust multifamily loan limits and the impacts of multifamily loan limit increases.	Section 211 would increase the statutory baseline loan limits for several FHA multifamily programs by different amounts than the Senate bill. Like the Senate bill, 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 required by current statute. The section also includes a rule of construction stating that nothing in this section may be construed to limit the authority of the HUD Secretary to revise the statutory exceptions for high-cost percentage and high-cost areas annual indexing.	Section 211 of the enacted law is similar to Section 211 of the House bill. However, Section 211 of the enacted law additionally requires the FHA to conduct a study and submit a report to Congress to assess whether the HUD Secretary has sufficient authority to adjust multifamily loan limits and the impacts of multifamily loan limit increases. This study and reporting requirement is identical to that in Section 213 of the Senate bill.
Section 201 would eliminate the end date of the Rental Assistance Demonstration (RAD) and the cap on the number of public housing units that can convert to certain other forms of federal rental assistance. This would mean that, over time, all remaining public housing properties could potentially be converted via RAD. This section would make other program changes, including requiring the HUD Secretary to report annually on the impacts of the program and authorizing the Secretary to take action against	NA	Section 212 of the enacted law is similar to Section 201 of the Senate bill. However, rather than eliminating the cap on the number of public housing units that can convert to certain other forms of federal rental assistance, Section 212 of the enacted law raises the cap on these conversions from 455,000 units to 555,000 units. Also, Section 212 of the enacted law additionally states that PHA property shall be used for affordable housing, and not sporting, private, or for-profit purposes.

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
properties that violate the terms of the RAD agreement, among other changes.		
Section 205 would reallocate a portion of CDBG formula funding between existing entitlement communities. Entitlement communities would have their CDBG funding reduced by 10% if they have a below-median "housing growth improvement rate." This rate is calculated as the average annual percentage change in housing units over the last five years, minus the average annual percentage change in housing units over the five years before that, divided by the sum of the absolute values of those two percentages. The aggregate amount by which CDBG funding to these below-median communities is reduced would be reallocated to other eligible recipients in proportion to their total number of housing units. Entitlement communities would not be eligible for reallocation if they have relatively low housing costs, relatively high vacancy rates, a disaster declaration within the past year, or no legal authority over land-use policy. Communities with a sufficiently high average housing growth rate over the past five years could have their CDBG funding increased, but not decreased. This policy would take effect in the third full fiscal year after the date of enactment, and remain in effect until 2043.	NA	Section 213 of the enacted law is similar to Section 205 of the Senate bill. However, rather than exempt jurisdictions with a disaster declaration within the past year, Section 213 of the enacted law exempts jurisdictions with a disaster declaration within the past three years. Also, rather than make reallocations in proportion to recipients' total number of housing units, Section 213 of the enacted law makes reallocations in proportion to housing unit growth in the past year. It is possible under Section 213 of the enacted law for a recipient to be eligible for an increased CDBG allocation and to have negative housing unit growth in the past year, resulting in a negative reallocation as calculated.

Source: CRS analysis of H.R. 6644 as amended and passed by the Senate on March 12, 2026, the House amendment to the Senate amendment to H.R. 6644 agreed to on May 20, 2026, and H.R. 6644 as enacted on July 11, 2026.

Notes: NA = not applicable. For a complete discussion of H.R. 6644 as originally passed by the House, see CRS Report R48849, *Housing for the 21st Century Act*, coordinated by Henry G. Watson.

Table 3. Manufactured Housing for America

Side-by-Side Comparison of Provisions in Title III of the Senate-Passed 21st Century ROAD to Housing Act (H.R. 6644 as amended by S.Amdt. 4308), Title III of the House-Approved 21st Century ROAD to Housing Act (the House amendment to the Senate amendment to H.R. 6644), and Title III of the enacted 21st Century ROAD to Housing Act (H.R. 6644 as enacted)

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
Section 301 would amend the statutory definition of a "manufactured home" to allow homes to be built without a permanent chassis. This section would also direct HUD to issue revised standards for such homes, including a requirement for a distinct label to distinguish manufactured homes built with and without a permanent chassis. Additionally, this section provides that states shall certify to HUD, within certain time frames, that they have amended their laws and regulations to treat manufactured homes with and without a permanent chassis the same. In addition, the section requires the HUD Secretary to adopt minimum energy efficiency standards for manufactured homes, and it provides that any energy efficiency standards for manufactured housing developed by any federal agency shall only have legal effect if adopted by HUD pursuant to the consensus standards and regulatory development process in the National Manufactured Housing Construction and Safety Standards Act of 1974 (NMHCSSA).	Section 301 includes identical language related to amending the statutory definition of a "manufactured home" to allow homes to be built without a permanent chassis; directing HUD to issue revised standards for such homes, including a requirement for a distinct label to distinguish manufactured homes built with and without a permanent chassis; and providing that states shall certify to HUD, within certain time frames, that they have amended their laws and regulations to treat manufactured homes with and without a permanent chassis the same. It does not include the language in the Senate bill related to the adoption of energy efficiency standards. Rather, this section would amend the statutory definition of "Federal manufactured home construction and safety standard" to add "energy efficiency" to existing language regarding reasonable standards for the construction, design, and performance of manufactured homes. It would also specify that HUD has the primary authority to establish manufactured home construction and safety standards, and that any other federal agency that seeks to establish a manufactured home construction and safety standard may not establish such a standard without approval from HUD.	Section 301 of the enacted law and Section 301 of the Senate bill have drafting differences but are otherwise the same.
Section 302 would direct the HUD Secretary to identify barriers to using modular building methods in FHA construction financing programs, identify measures authorized under Section 235 of the National Housing Act that may facilitate modular developers' participation, publish a related report, and initiate a rulemaking to examine an alternative draw schedule for construction financing loans to modular	Section 302 is identical to Section 302 of the Senate bill.	Section 302 of the enacted law is identical to Section 302 of the Senate bill and Section 302 of the House bill.

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
and manufactured home developers. This section would also allow the HUD Secretary to award a grant to study the design and feasibility of a standardized uniform commercial code for modular homes.		
Section 303 would make a number of changes to FHA's Title I Property Improvement Program and Title I Manufactured Home Loan Program, including increasing the baseline loan limits, changing how loan limits are adjusted over time, changing maximum loan terms, providing HUD with more flexibility to set terms and conditions related to certain manufactured home leases, and making the construction of accessory dwelling units an eligible use of Title I property improvement loans. This section would also direct HUD to conduct a study and submit a report to Congress on the cost effectiveness of offsite construction.	Section 303 is substantively the same as Section 303 of the Senate bill, except that it would require that the HUD report on offsite construction be completed within one year of the date of enactment.	Section 303 of the enacted law and Section 303 of the House bill have drafting differences but are otherwise the same.
Section 304 would formally authorize a version of the Preservation and Reinvestment in Community Enhancement (PRICE) program, which would provide competitive funds to a range of eligible entities for various enumerated activities related to manufactured homes and manufactured home communities, including reconstruction or repair of existing homes, replacement of homes, and community infrastructure, among others. This section would allow the HUD Secretary to set aside amounts for grants to Indian tribes, their tribally designated housing entities, or the Department of Hawaiian Home Lands.	NA	Section 304 of the enacted law is similar to Section 304 of the Senate bill. However, Section 304 of the enacted law additionally includes a seven-year sunset provision.

Source: CRS analysis of H.R. 6644 as amended and passed by the Senate on March 12, 2026, the House amendment to the Senate amendment to H.R. 6644 agreed to on May 20, 2026, and H.R. 6644 as enacted on July 11, 2026.

Notes: NA = not applicable. For a complete discussion of H.R. 6644 as originally passed by the House, see CRS Report R48849, *Housing for the 21st Century Act*, coordinated by Henry G. Watson.

Table 4. Accessing the American Dream

Side-by-Side Comparison of Provisions in Title IV of the Senate-Passed 21st Century ROAD to Housing Act (H.R. 6644 as amended by S.Amdt. 4308), Title IV of the House-Approved 21st Century ROAD to Housing Act (the House amendment to the Senate amendment to H.R. 6644), and Title IV of the enacted 21st Century ROAD to Housing Act (H.R. 6644 as enacted)

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
Section 401 would require the Director of the Consumer Financial Protection Bureau (CFPB) to submit a report to Congress on types of loan originator compensation practices in the residential mortgage market and an analysis of the effects of different types of compensation practices on the availability of small dollar mortgage loans. This section would also authorize the CFPB Director, after the issuance of the report, to issue regulations to clarify permissible types of loan originator compensation that would not disadvantage originators of small dollar mortgages.	Section 401 is similar to Section 401 of the Senate bill, with some differences. It removes certain language related to additional loan originator compensation types to be included in the study, includes new language directing the study to give due consideration to practices for compensating loan originators associated with Community Development Financial Institutions (CDFIs), and would not authorize the CFPB Director to issue regulations.	Section 401 of the enacted law and Section 401 of the House bill have drafting differences but are otherwise the same.
Section 402 would require the CFPB Director, in consultation with the HUD Secretary and Federal Housing Finance Agency (FHFA) Director, to evaluate the impact of points and fees thresholds for qualified mortgages on small dollar mortgage originations. This section would also authorize the CFPB Director, after conducting the evaluation, to initiate rulemaking to amend the thresholds.	Section 402 is similar to Section 402 of the Senate bill, except that it would not authorize the CFPB Director to issue regulations.	Section 402 of the enacted law is identical to Section 402 of the House bill.
Section 403 would make certain changes to standards that apply to appraisers who perform appraisals for mortgages insured by the FHA. This section would also amend certain provisions of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) that apply to appraisals more generally. This would include the addition of workforce training or education grants to a list of activities that the Appraisal Subcommittee of the Federal Financial Institutions Examination Council should fund. These grants may only be made to state appraiser certifying and licensing agencies, which shall report on the use of funds and outcomes.	Section 403 is identical to Section 403 of the Senate bill.	Section 403 of the enacted law is similar to Section 403 of the Senate bill and Section 403 of the House bill. However, the enacted law additionally makes post-secondary institutions, including trade and polytechnic schools, eligible for workforce and training grants. It also replaces a reference to "an appraiser" with "a Federal employee" with a primary duty of conducting appraisal-related activities in language related to licensing and certification requirements for appraisers performing appraisals for FHA-insured mortgages.

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
Section 404 would authorize the HUD Secretary to create a new Escrow Expansion Pilot within the Family Self-Sufficiency (FSS) program that would allow 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. Under this section, HUD would select not more than 25 eligible entities (Public Housing Authorities [PHAs] or owners/sponsors of a multifamily property receiving project-based rental assistance) to establish escrow accounts for not more than 5,000 low-income families. The HUD Secretary would select eligible entities not later than 1 year after establishing the pilot program and would conduct a study and submit to Congress a report on outcomes not later than 10 years after selecting eligible entities. The program would sunset 10 years after the date of enactment.	Section 404 of the House bill and Section 404 of the Senate bill have drafting differences but are otherwise the same.	Section 404 of the enacted law, Section 404 of the Senate bill, and Section 404 of the House bill have drafting differences but are otherwise the same.
Section 405 would allow inspections under the Low-Income Housing Tax Credit (LIHTC) program, the HOME program, or various USDA Rural Housing Service (RHS) programs to fully satisfy the inspection requirements of the Housing Choice Voucher (HCV) program, subject to certain conditions. It would also 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.	Section 405 is the same as Section 405 of the Senate bill, except that it adds conditions on the use of remote or video inspections in rural areas. The conditions are that the inspection be thorough and not misrepresent the condition of the unit, and that it provide the information necessary to accurately evaluate the conditions of the unit to ensure it meets the relevant standards.	Section 405 of the enacted law is identical to Section 405 of the House bill.

Source: CRS analysis of H.R. 6644 as amended and passed by the Senate on March 12, 2026, the House amendment to the Senate amendment to H.R. 6644 agreed to on May 20, 2026, and H.R. 6644 as enacted on July 11, 2026.

Notes: For a complete discussion of H.R. 6644 as originally passed by the House, see CRS Report R48849, *Housing for the 21st Century Act*, coordinated by Henry G. Watson.

Table 5. Program Reform

Side-by-Side Comparison of Provisions in Title V of the Senate-Passed 21st Century ROAD to Housing Act (H.R. 6644 as amended by S.Amdt. 4308), Title V of the House-Approved 21st Century ROAD to Housing Act (the House amendment to the Senate amendment to H.R. 6644), and Title V of the enacted 21st Century ROAD to Housing Act (H.R. 6644 as enacted)

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
Section 502 would make several reforms to the HOME program. It would reauthorize the program, modify requirements regarding Community Housing Development Organizations (CHDOs), increase the income limit and maximum purchase price for homeownership activities, modify the definition of "purchase price," waive certain resale requirements for certain populations, require that resale buyers are income eligible, modify requirements regarding Community Land Trusts (CLTs), allow certain grantees to use HOME funds for certain housing-related infrastructure activities, exempt certain small projects from various requirements, add a financial viability exemption to the period of affordability, modify the per-unit subsidy limit, specify the interaction between HOME and the HCV program, allow the HUD Secretary to limit reallocations and reduce payments to noncompliant grantees, revise grantee monitoring requirements, allow grantee contributions to administrative costs to count toward the program's matching requirement, adjust minimum allocations, remove the statutory preference for rehabilitation, and make other technical and conforming amendments.	Section 501 is similar to Section 502 of the Senate bill, though there are some differences. This section would additionally exempt more categories of HOME activities from National Environmental Policy Act (NEPA) review, require the HUD Secretary to take steps to limit "duplicative" environmental reviews, direct the HUD Secretary to issue updated Build America Buy America Act (BABA) guidance, and make other technical and conforming amendments.	Section 501 of the enacted law and Section 501 of the House bill have drafting differences but are otherwise the same.
Section 503 would make several changes to rural housing programs administered by the USDA's Rural Housing Service (RHS). These changes would revise and make permanent various programs and policies related to the preservation of existing rural multifamily affordable housing, including the Multifamily Preservation and Revitalization Demonstration Program (MPR) and Section 521 rental assistance decoupling. This section would also authorize the	Section 502 is similar to Section 503 of the Senate bill, though it does not contain the language requiring that 60% of Section 504 home repair loan funds be reserved for very low-income applicants. It also includes housing cooperative corporations in the list of eligible recipients of multifamily housing transfer technical assistance.	Section 502 of the enacted law and Section 502 of the House bill have drafting differences but are otherwise the same.

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
Rural Community Development Initiative with a $500,000 maximum grant limit. Additionally, it would modify the Section 502 single-family home loan programs and the Section 504 home repair program, including by increasing income eligibility limits for Section 504 loans (but requiring that 60% of loan funds be reserved for very low-income applicants) and increasing the dollar threshold at which a Section 504 loan is to be secured by a lien on the property rather than only a promissory note. The section would also require the USDA Secretary to release annual reports on rural housing programs and a study regarding applications under Sections 502 and 504, in addition to a Government Accountability Office (GAO) report on rural housing service technology.		
Section 505 would allow Emergency Solutions Grants Program (ESG) grantees that meet certain requirements, including demonstrating local need, to request that the HUD Secretary waive the cap on funds spent on the costs of street outreach and emergency shelter for their FY2027-FY2030 funding allocations.	Section 503 is identical to Section 505 of the Senate bill.	Section 503 of the enacted law is identical to Section 505 of the Senate bill and Section 503 of the House bill.
Section 501 includes several provisions that would institutionalize the Community Development Block Grant Disaster Recovery (CDBG-DR) program, including delineating the duties of HUD in regard to disaster response and recovery, establishing the Office of Disaster Management and Resiliency, establishing the Long-Term Disaster Recovery Fund, and authorizing CDBG-DR as a standing program.	NA	Section 504 of the enacted law is similar to Section 501 of the Senate bill. However, Section 504 of the enacted law additionally includes a three-year sunset provision.
Section 504 would permit the HUD Secretary to implement a limited expansion of the Moving To Work (MTW) demonstration, allowing up to an additional 25 PHAs to participate. The Secretary could only implement the expansion after meeting certain specified reporting requirements. Selection criteria	NA	Section 505 of the enacted law is identical to Section 504 of the Senate bill.

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
include factors related to agency size, geographic diversity, and rate of serving children and youth. Waivers available to PHAs selected under this cohort would be limited and could not include certain waivers related to rent setting, rent burdens, portability, project-basing, time limits, or work requirements. Additionally, for this cohort of PHAs, resident participation in any self-sufficiency program administered pursuant to waivers shall be optional.		

Source: CRS analysis of H.R. 6644 as amended and passed by the Senate on March 12, 2026, the House amendment to the Senate amendment to H.R. 6644 agreed to on May 20, 2026, and H.R. 6644 as enacted on July 11, 2026.

Notes: NA = not applicable. For a complete discussion of H.R. 6644 as originally passed by the House, see CRS Report R48849, *Housing for the 21st Century Act*, coordinated by Henry G. Watson.

Table 6. Veterans and Housing

Side-by-Side Comparison of Provisions in Title VI of the Senate-Passed 21st Century ROAD to Housing Act (H.R. 6644 as amended by S.Amdt. 4308), Title VI of the House-Approved 21st Century ROAD to Housing Act (the House amendment to the Senate amendment to H.R. 6644), and Title VI of the enacted 21st Century ROAD to Housing Act (H.R. 6644 as enacted)

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
Section 601 would require the FHFA Director to add a statement to the Uniform Residential Loan Application (URLA), below the existing question about military service, reading "If yes, you may qualify for a VA Home Loan. Consult your lender regarding eligibility." This section would also require a GAO study regarding the implementation of this requirement.	Section 601 is similar to Section 601 of the Senate bill, though it would additionally require that the new statement and the existing military service question be placed above the signature line on the URLA. (A different section of the Senate bill, Section 602, includes language about the placement of the military service question above the signature line.)	Section 601 of the enacted law and Section 601 of the House bill have drafting differences but are otherwise the same.
Section 603 would amend the statutory definition of "income" and exclude VA benefits for both service- and nonservice-connected disabilities in determining eligibility for the HUD-Veterans Affairs Supportive Housing (HUD-VASH) program, 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. The section would also exclude VA benefits in determining eligibility for future HUD-assisted rental housing constructed on VA department property.	Section 602 is identical to Section 603 of the Senate bill.	Section 602 of the enacted law, Section 603 of the Senate bill, and Section 602 of the House bill have drafting differences but are otherwise the same.
Section 602 would require that the URLA's military service question, as amended by Section 601, be moved above the signature line. This section would also require lenders to give FHA loan applicants information comparing the terms of an FHA-insured loan to the terms of a VA-guaranteed loan, in addition to the comparison to conventional loans currently required by law.	NA	Section 603 of the enacted law is similar to Section 602 of the Senate bill. However, Section 603 of the enacted law specifies that the selection options for the military service question should include "Yes," "No," and "Prefer Not to Answer."

Source: CRS analysis of H.R. 6644 as amended and passed by the Senate on March 12, 2026, the House amendment to the Senate amendment to H.R. 6644 agreed to on May 20, 2026, and H.R. 6644 as enacted on July 11, 2026.

Notes: NA = not applicable. For a complete discussion of H.R. 6644 as originally passed by the House, see CRS Report R48849, *Housing for the 21st Century Act*, coordinated by Henry G. Watson.

Table 7. Oversight and Accountability

Side-by-Side Comparison of Provisions in Title VII of the Senate-Passed 21st Century ROAD to Housing Act (H.R. 6644 as amended by S.Amdt. 4308), Title VII of the House-Approved 21st Century ROAD to Housing Act (the House amendment to the Senate amendment to H.R. 6644), and Title VII of the enacted 21st Century ROAD to Housing Act (H.R. 6644 as enacted)

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
Section 701 would require the HUD Secretary to testify on specified topics on an annual basis before the authorizing committees. This section would also require annual 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 VA, and the FHFA Director. The section also requires the Mortgagee Review Board, within FHA, to submit its annual report to Congress, in addition to the HUD Secretary.	Section 701 would require the HUD Secretary to testify on specified topics on an annual basis before the authorizing committees.	Section 701 of the enacted law is identical to Section 701 of the House bill.
Section 702 would require monthly reports on the MMIF capital ratio and require the HUD Secretary to notify Congress as soon as practicable if the capital ratio falls below its required level of 2%. This section would also require additional reporting to Congress from FHA regarding first-time homebuyers.	Section 702 would require monthly reports on the MMIF capital ratio and require the HUD Secretary to notify Congress as soon as practicable if the capital ratio falls below its required level of 2%.	Section 702 of the enacted law is identical to Section 702 of the House bill.
Section 703 would direct the United States Interagency Council on Homelessness (USICH) to release a National Strategic Plan to End Homelessness within 12 months of enactment and to report annually thereafter on modifications to the plan and the reasons for modifications. It would also add "testifying annually before Congress" to the duties of USICH.	Section 703 is similar to Section 703 of the Senate bill, though would only require annual testimony "if requested."	Section 703 of the enacted law is identical to Section 703 of the House bill.

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
Section 704 would require the Secretary of Agriculture, the Secretary of Veterans Affairs, the FHA Commissioner, and the FHFA Director to implement and maintain requirements that creditors of federally backed mortgage loans have a review and resolution procedure for consumers who submit requests for appraised value reconsiderations. This section would also require GAO to report on the feasibility of establishing a public appraisal database.	Section 704 of the House bill and Section 704 of the Senate bill have drafting differences but are otherwise the same.	Section 704 of the enacted law, Section 704 of the Senate bill, and Section 704 of the House bill have drafting differences but are otherwise the same.

Source: CRS analysis of H.R. 6644 as amended and passed by the Senate on March 12, 2026, the House amendment to the Senate amendment to H.R. 6644 agreed to on May 20, 2026, and H.R. 6644 as enacted on July 11, 2026.

Notes: For a complete discussion of H.R. 6644 as originally passed by the House, see CRS Report R48849, *Housing for the 21st Century Act*, coordinated by Henry G. Watson.

Table 8. (Accountability,) Coordination, Studies, and Reporting

Side-by-Side Comparison of Provisions in Title VIII of the Senate-Passed 21st Century ROAD to Housing Act (H.R. 6644 as amended by S.Amdt. 4308), Title VIII of the House-Approved 21st Century ROAD to Housing Act (the House amendment to the Senate amendment to H.R. 6644), and Title VIII of the enacted 21st Century ROAD to Housing Act (H.R. 6644 as enacted)

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
Section 801 would direct the HUD, USDA, and VA Secretaries to enter into an agreement to share data for the purpose of facilitating evidence-based policymaking. This section would also direct the three agencies to submit a report, within 180 days of enactment, to the authorizing committees describing (1) opportunities for collaboration, (2) federal laws and regulations that adversely affect the availability and affordability of new construction of federally assisted housing, and (3) recommendations for Congress regarding those laws and regulations. The report would first be required to be published for comment in the *Federal Register*.	Section 801 of the House bill and Section 801 of the Senate bill have drafting differences but are otherwise the same.	Section 801 of the enacted law is identical to Section 801 of the House bill.
Section 802 would require HUD and USDA 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.	Section 802 of the House bill and Section 802 of the Senate bill have drafting differences but are otherwise the same.	Section 802 of the enacted law, Section 802 of the Senate bill, and Section 802 of the House bill have drafting differences but are otherwise the same.
Section 803 would require HUD to conduct a study and submit a report to Congress, not later than one year after the date of enactment, of work requirements policies previously implemented by existing Moving To Work agencies, to the extent sufficient information would be available and it would not negatively impact low-income families.	Section 803 is identical to Section 803 of the Senate bill.	Section 803 of the enacted law is identical to Section 803 of the House bill and Section 803 of the Senate bill.
Section 804 would require GAO to conduct studies and submit reports to Congress regarding several topics: workforce housing, housing for persons who	Section 804 of the House bill and Section 804 of the Senate bill have drafting differences but are otherwise the same.	Section 804 of the enacted law is identical to Section 804 of the House bill.

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
are elderly or disabled, proximity of housing to superfund sites, and residential heirs' property.		
NA	Section 805 would require a PHA to notify HUD if it is under a federal monitor, the start and scheduled end date of the monitor, and the monitor's identity. This section would also require any receiver or federal monitor overseeing a PHA to provide an annual written report to the authorizing committees, and to promptly furnish additional information as requested by the committees. The section would also require the HUD Office of Inspector General (OIG) to respond within 180 days to any written request by the authorizing committees seeking analysis related to PHAs under receiverships or federal monitors.	Section 805 of the enacted law and Section 805 of the House bill have drafting differences but are otherwise the same.

Source: CRS analysis of H.R. 6644 as amended and passed by the Senate on March 12, 2026, the House amendment to the Senate amendment to H.R. 6644 agreed to on May 20, 2026, and H.R. 6644 as enacted on July 11, 2026.

Notes: NA = not applicable. For a complete discussion of H.R. 6644 as originally passed by the House, see CRS Report R48849, *Housing for the 21st Century Act*, coordinated by Henry G. Watson.

Table 9. Strengthening Community Banks' Role in Housing

Side-by-Side Comparison of Provisions in the Senate-Passed 21st Century ROAD to Housing Act (H.R. 6644 as amended by S.Amdt. 4308), Title IX of the House-Approved 21st Century ROAD to Housing Act (the House amendment to the Senate amendment to H.R. 6644), and Title IX of the enacted 21st Century ROAD to Housing Act (H.R. 6644 as enacted)

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
NA	Section 901 would exempt custodial deposits from being considered a brokered deposit for well-capitalized insured depository institutions that meet certain conditions. This section would also restrict an institution that is not well capitalized from offering interest rates on custodial deposits that "significantly" exceed designated market rates.	Section 901 of the enacted law is identical to Section 901 of the House bill.
NA	Section 902 would change the amount of reciprocal deposits that are exempted from the restrictions on brokered deposits. Under current law, up to $5 billion or 20% of the agent institution's total liabilities are exempted, whichever is less. Section 902 would create three tiers of deposits that would be exempt from the brokered deposit institutions: an amount up to 50% of the portion of the total liabilities of the agent institutions that is less than or equal to $1 billion, up to 40% of the portion between $1 billion and $10 billion, and up to 30% of the portion between $10 billion and $250 billion. This section would also change who qualifies for this exemption to be based on the bank's supervisory rating and would require a study and report to Congress from the Federal Deposit Insurance Corporation (FDIC) and Federal Reserve regarding reciprocal deposits.	Section 902 of the enacted law is similar to Section 902 of the House bill. However, Section 902 of the enacted law sets the third tier at 30% of the portion between $10 billion and $96,333,333,333.
NA	Section 903 would increase the asset threshold at which banks are subject to more frequent full-scope examinations from $3 billion to $6 billion.	Section 903 of the enacted law is identical to Section 903 of the House bill.

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
NA	Section 904 would reduce the mandatory meeting frequency for boards of directors of well-capitalized credit unions that have existed for more than five years.	Section 904 of the enacted law is identical to Section 904 of the House bill.
NA	Section 905 would expand the GAO review requirements for the systemic risk exception to the least costly resolution (LCR) option for banks taken into receivership by the FDIC. This section would also require reports from the primary federal regulator of a failed institution.	Section 905 of the enacted law is identical to Section 905 of the House bill.
NA	Section 908 would require the Secretary of the Treasury to establish a program whereby large depository institutions could serve as mentors to "small or rural depository institutions," as defined in the section.	Section 906 of the enacted law and Section 908 of the House bill have drafting differences but are otherwise the same.
NA	Section 909 would establish a requirement for regulators to review and streamline the application process for new banks. This section would also require bank regulators to report to Congress on how banks raise capital and to consult with the Securities and Exchange Commission (SEC) about how SEC requirements may restrict capital access. In addition, this section would require the federal banking agencies to assign a caseworker to new banks to be the point of contact between the bank and its regulator.	Section 907 of the enacted law and Section 908 of the House bill have drafting differences but are otherwise the same.
NA	Section 910 would create a pilot program allowing for a two-year phase-in for qualifying banks to meet capital requirements upon being chartered. Under this section, qualifying banks may submit requests to deviate from an approved business plan, and the appropriate federal banking agency would be required to review those requests within 90 days (or the request would be automatically approved). This section would also require a study of the pilot program	Section 908 of the enacted law is similar to Section 910 of the House bill. However, Section 908 of the enacted law requires federal banking agencies to review requests to deviate from an approved business plan within 180 days (or the request would be automatically approved).

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
	and a report to Congress regarding new bank formation.	
NA	Section 911 would require the federal banking agencies jointly to issue a report regarding depository institutions that serve rural areas. This section would also require the National Credit Union Administration to issue a report regarding credit unions and de novo credit unions.	Section 909 of the enacted law is identical to Section 911 of the House bill.
NA	Section 906 would create an exception to the LCR option to avoid the acquisition of a failing bank by a "global systemically important bank" (G-SIB).	There is no corresponding section in the enacted law.
NA	Section 907 would narrow the existing exceptions to the concentration limits pertinent to bank acquisitions, including as an LCR option. The section would also require any agency that waives the concentration limit to submit a report to Congress justifying the waiver and describing the alternative bids and why they were not chosen. In addition, the section would prohibit the FDIC from considering bids that would violate these limits.	There is no corresponding section in the enacted law.
NA	Section 912 would reduce the total amount of discretionary surplus funds that may be held at Federal Reserve Banks by $115 million to $6.71 billion, effective September 30, 2035.	There is no corresponding section in the enacted law.

Source: CRS analysis of H.R. 6644 as amended and passed by the Senate on March 12, 2026, the House amendment to the Senate amendment to H.R. 6644 agreed to on May 20, 2026, and H.R. 6644 as enacted on July 11, 2026.

Notes: NA = not applicable. For a complete discussion of H.R. 6644 as originally passed by the House, see CRS Report R48849, *Housing for the 21st Century Act*, coordinated by Henry G. Watson.

Table 10. Homeownership (Home-Ownership) for Main Street America

Side-by-Side Comparison of Provisions in Title IX of the Senate-Passed 21st Century ROAD to Housing Act (H.R. 6644 as amended by S.Amdt. 4308), Title X of the House-Approved 21st Century ROAD to Housing Act (the House amendment to the Senate amendment to H.R. 6644), and Title X of the enacted 21st Century ROAD to Housing Act (H.R. 6644 as enacted)

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
Section 901 would ban large institutional investors (those with investment control of at least 350 single-family homes in the aggregate) from purchasing or otherwise acquiring additional one- or two-unit single-family homes. Violations would be subject to a civil penalty of not more than the greater of $1 million or three times the purchase price of the property. Revenue from penalties would be used as additional funding for homeownership activities under the HOME program. This section includes several exceptions to the prohibition. It would exempt new housing for sale, build-to-rent housing, and certain renovate-to-rent housing from the prohibition, provided that such housing is disposed to an individual homebuyer within seven years of acquisition by an institutional investor (unless no offer to purchase is made within 60 days of advertising the home for sale). This section would also exempt housing pursuant to certain homeownership programs, housing acquired to satisfy debts or foreclosure, transactions between investors of homes owned prior to enactment of this section or through an exempted purchase (including as part of a restructuring or reorganization), housing purchased from an investor not covered under this section within two years of the effective date, and homes for senior communities. This section would also allow Treasury to issue regulations, require a GAO report regarding institutional investor ownership of housing, and require a HUD report regarding aspects of the implementation of this section. The prohibition,	Section 1001 is similar to Section 901 of the Senate bill, with some substantive differences. The section does not include the provision requiring disposal of certain excepted purchases to individual homebuyers within seven years of acquisition, and it amends the description of build-to-rent properties that are excepted from the prohibition. This section would also direct HUD to establish a Renter Outreach Resource consisting of a toll-free number and a public website to assist renters of residential properties owned by a large institutional investor in reporting disputes. The House bill specifies that the Treasury Secretary (or the Attorney General, at the request of the Treasury Secretary) may bring an action against a large institutional investor that violates this section for a civil penalty of not more than the greater of $1 million or three times the purchase price of the property; the Senate bill states that large institutional investors that violate this section are subject to such penalties, subject to enforcement by the Treasury Secretary (without the language about bringing an action against such investor). The House bill also excludes language included in the Senate bill related to allowing Treasury to further clarify the application of certain terms through regulation.	Section 1001 of the enacted law and Section 1001 of the House bill have drafting differences but are otherwise the same.

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
disposal requirement, and enforcement provisions would take effect 180 days after enactment, and would be repealed 15 years after the effective date.		

Source: CRS analysis of H.R. 6644 as amended and passed by the Senate on March 12, 2026, the House amendment to the Senate amendment to H.R. 6644 agreed to on May 20, 2026, and H.R. 6644 as enacted on July 11, 2026.

Notes: For a complete discussion of H.R. 6644 as originally passed by the House, see CRS Report R48849, *Housing for the 21st Century Act*, coordinated by Henry G. Watson.

Table 11. Central Bank Digital Currency

Side-by-Side Comparison of Provisions in Title X of the Senate-Passed 21st Century ROAD to Housing Act (H.R. 6644 as amended by S.Amdt. 4308), Title XI of the House-Approved 21st Century ROAD to Housing Act (the House amendment to the Senate amendment to H.R. 6644), and Title XI of the enacted 21st Century ROAD to Housing Act (H.R. 6644 as enacted)

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
Section 1001 would prohibit the Board of Governors of the Federal Reserve System, or a Federal Reserve bank, from issuing or creating a central bank digital currency (or a substantially similar digital asset) through December 31, 2030.	Section 1101 is similar to Section 1001 of the Senate bill, though would also explicitly not allow the issuance of a central bank digital currency absent authorization by an act of Congress.	Section 1101 of the enacted law and Section 1101 of the House bill have drafting differences but are otherwise the same.

Source: CRS analysis of H.R. 6644 as amended and passed by the Senate on March 12, 2026, the House amendment to the Senate amendment to H.R. 6644 agreed to on May 20, 2026, and H.R. 6644 as enacted on July 11, 2026.

Notes: For a complete discussion of H.R. 6644 as originally passed by the House, see CRS Report R48849, *Housing for the 21st Century Act*, coordinated by Henry G. Watson.

Table 12. Miscellaneous

Side-by-Side Comparison of Provisions in Title XI of the Senate-Passed 21st Century ROAD to Housing Act (H.R. 6644 as amended by S.Amdt. 4308), Title XII of the House-Approved 21st Century ROAD to Housing Act (the House amendment to the Senate amendment to H.R. 6644), and Title XII of the enacted 21st Century ROAD to Housing Act (H.R. 6644 as enacted)

Senate Bill (approved by the Senate in March 2026)	House Bill (approved by the House in May 2026)	Enacted Law (enacted in July 2026)
Section 1101 states that if any provision of this act, or the application thereof to any person or circumstance, is held invalid, the remainder of the act, and the application of such provisions to other persons or circumstances, shall not be affected thereby.	Section 1201 is identical to Section 1101 of the Senate bill.	Section 1201 of the enacted law is identical to Section 1101 of the Senate bill and Section 1201 of the Senate bill.
Section 1102 states that no additional funds are authorized to be appropriated to carry out the requirements of this act or any amendment made by this act.	Section 1202 is identical to Section 1102 of the Senate bill.	Section 1202 of the enacted law is identical to Section 1102 of the Senate bill and Section 1202 of the House bill.

Source: CRS analysis of H.R. 6644 as amended and passed by the Senate on March 12, 2026, the House amendment to the Senate amendment to H.R. 6644 agreed to on May 20, 2026, H.R. 6644 as enacted on July 11, 2026.

Notes: For a complete discussion of H.R. 6644 as originally passed by the House, see CRS Report R48849, *Housing for the 21st Century Act*, coordinated by Henry G. Watson.

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