

TALKING POINTS & Q&A

The 21st Century ROAD to Housing Act

For Advocates & Tenants

Prepared for your board, members, and coalition partners · [Agency Name] · [Presenter] (Executive Director / Policy Lead) · [Date]

SAY THIS IN 60 SECONDS

The Act adds guardrails (RAD tenant-protection enforcement, no work requirements or time limits in the new MTW cohort, anti-displacement conditions on ESG waivers) but no new deeply affordable housing money — the fights now are HUD rulemaking, appropriations, and monitoring.

NLIHC called passage a monumental win and, in the same breath, said the job is not finished. For low-income renters the Act delivers targeted changes: Section 405 should speed voucher lease-up by recognizing other programs' recent inspections and pre-inspecting new landlords' units; Section 602 keeps VA disability benefits from disqualifying veterans from HUD-VASH; Section 404 creates an opt-out FSS escrow pilot with strong participant protections; Section 502 permanently preserves rental assistance in maturing USDA properties and requires plain-language tenant notices two years before maturity; Section 202 conditions landlord repair loans on three-year leases and rent-increase caps; and Section 501(q) attaches a voucher-nondiscrimination condition to small HOME rentals. The watch list is just as important. Section 212 raises the RAD cap by 100,000 units and makes it permanent, but codifies tenant rights, requires HUD to track whether pre-conversion residents return, and authorizes civil money penalties.

Make it yours. Replace [Agency Name], [Presenter] and [Date] in the title block, drop the questions that will not come up, and add your own local numbers. Section references (Sec. NNN) point to the enrolled text; every fact traces to a source on the web guide (reviewed on the date in the footer).

Key messages

Sec. 101 Reforms to Housing Counseling and Financial Literacy Programs. Rewrites the rules for HUD's housing counseling grants. Grantees must be geographically diverse and include organizations serving urban or rural areas, HUD must conduct performance reviews of every funded organization...

Sec. 202 Whole-Home Repairs Act. Authorizes a HUD pilot that funds states, localities, and Tribes ("implementing organizations") to run whole-home repair programs: grants to homeowners at or below 80 percent of AMI (or income-eligible for Medicaid, CHIP, SSI, SNAP, or TANF) and loans — which may be forgivable...

Sec. 212 Rental Assistance Demonstration Program. Makes the Rental Assistance Demonstration (RAD) permanent by removing its September 30, 2029 end date, raises the public housing conversion cap from 455,000 to 555,000 units, and layers on accountability...

Independent, plain-language explainer prepared by AI Housers (Houser Technologies LLC). Not legal, compliance, or financial advice; not affiliated with HUD, USDA, Congress, or any agency. Every fact traces to a primary or authoritative source; confirm against the enacted text and official agency guidance before acting.

Reuse freely, including with your own logo, with attribution to AI Housers — aihousers.com/road-to-housing (CC BY 4.0).

Prepared from aihousers.com/road-to-housing · content reviewed August 29, 2026 · aihousers.com/road-to-housing/for/advocates-tenants

Sec. 404 Helping More Families Save Act. Adds an "Escrow Expansion Pilot Program" to the Family Self-Sufficiency statute.

Sec. 405 Choice in Affordable Housing Act. Streamlines Housing Choice Voucher inspections. A unit in a LIHTC, HOME-assisted, or USDA Rural Housing Service-assisted property that passed a physical inspection in the prior 12 months is deemed to meet HCV inspection requirements if the PHA can obtain the results...

Sec. 501 HOME Investment Partnerships Reauthorization and Reform Act. A top-to-bottom modernization of HOME, the block grant that states and larger localities use for affordable rental and homeownership housing.

Likely questions

Q1 What is the 21st Century ROAD to Housing Act, in one paragraph?

It is Public Law 119-101 — H.R. 6644 of the 119th Congress — a 12-title, 60-section federal housing law that became law on July 11, 2026. It merges the Senate's bipartisan "ROAD to Housing Act" (Scott–Warren) with the House's "Housing for the 21st Century Act" (Hill–Waters), and adds two late additions: a purchase restriction on large institutional investors (Title X) and a moratorium on a Federal Reserve central bank digital currency (Title XI). Most of it is program reform and streamlining — HOME, CDBG, RAD, vouchers, rural housing, manufactured housing, environmental review, disaster recovery, appraisals, community banking — rather than new spending. Its long title says it plainly: "An Act to increase the supply of housing in America, and for other purposes."

Q2 What does the Act NOT do?

It does not appropriate money (see the next question), does not expand or amend the Low-Income Housing Tax Credit (the LIHTC statute, IRC §42, is untouched — the 2025 LIHTC expansion came from a separate tax law), does not amend the National Housing Trust Fund, does not create new voucher funding, does not preempt state or local zoning, and does not reform Fannie Mae or Freddie Mac. It also contains no tribal title (tribes appear as eligible applicants in several programs) and no general tenant-protection package. Where it touches LIHTC at all it is indirect — for example, LIHTC units that passed inspection within the last 12 months are deemed to meet voucher inspection requirements (§405), and the bank public-welfare-investment cap rises from 15% to 20% of capital and surplus (§203). (Sec. 203, 405)

Q3 Does the Act come with money? What does §1202 mean?

No new dollars are appropriated. The Act is an authorizing statute: it creates or reshapes programs and tells agencies what to do, but the money still has to come through annual appropriations bills. Section 1202 says: "No additional funds are authorized to be appropriated to carry out the requirements of this Act or any amendment made by this Act." The one explicit dollar authorization is the Innovation Fund (§208) at \$200 million a year for FY2027–FY2031 — and even that must be funded by appropriators before a dollar moves. CBO's July 14, 2026 estimate of the enacted law found essentially no mandatory-spending effect (a net \$0 on the deficit over 2026–2036, rounded) and did not estimate discretionary spending. (Sec. 208, 1202)

Independent, plain-language explainer prepared by AI Housers (Houser Technologies LLC). Not legal, compliance, or financial advice; not affiliated with HUD, USDA, Congress, or any agency. Every fact traces to a primary or authoritative source; confirm against the enacted text and official agency guidance before acting.

Reuse freely, including with your own logo, with attribution to AI Housers — aihousers.com/road-to-housing (CC BY 4.0).

Prepared from aihousers.com/road-to-housing · content reviewed August 29, 2026 · aihousers.com/road-to-housing/for/advocates-tenants

Q4 How did the Act become law without the President's signature?

Congress cleared the bill on June 23, 2026 (Senate 85–5 on June 22; House 358–32 on June 23) and presented it to the President on June 29. Under Article I, §7 of the Constitution, a bill the President neither signs nor vetoes becomes law after ten days (Sundays excepted) as long as Congress is in session — which it was. The President publicly declined to sign in protest over an unrelated bill, and the ten-day window ran out. Public Law 119-101 is dated July 11, 2026, and that is the date agencies and this hub use to compute every "days after enactment" deadline. This is not a pocket veto; a pocket veto only happens when Congress has adjourned and the bill cannot be returned.

Q5 What were the final votes, and who voted no?

The Senate agreed to the final text 85–5 on June 22, 2026 (Vote #182); the House cleared it 358–32 on June 23, 2026 (Roll Call 224) under suspension of the rules. Earlier milestones: Senate Banking Committee markup 24–0 (July 29, 2025); House passage of its own bill 390–9 (Feb 9, 2026); Senate passage of the merged text 89–10 (Mar 12, 2026); House amendment 396–13 (May 20, 2026). Every "no" on the final House vote came from Republicans, most citing the temporary rather than permanent central-bank-digital-currency ban.

Q6 Why do section numbers in older summaries not match the law?

Because the bill was renumbered as it moved. In the Senate's March 2026 text the investor restriction was §901 and the CBDC ban was §1001; in the enacted law they are §1001 and §1101, and community banking is Title IX (§§901–909). Some pre-passage explainers still use the old numbers. This hub uses only the enrolled numbering — for example §405 is the Choice in Affordable Housing Act, §505 is the new Moving to Work cohort, §212 is RAD, and §1202 is "No additional funds authorized." (Sec. 212, 405, 505, 1001, 1101, 1202)

Q7 What is the new Moving to Work cohort in §505?

Section 505 lets HUD add up to 25 more high-performing PHAs (PHAS or SEMAP high performers) to a new "Economic Opportunity and Pathways to Independence Cohort" — but only after HUD files the first comprehensive MTW report to Congress, due 180 days after enactment (about January 7, 2027). No cohort agency may administer more than 27,000 vouchers plus public housing units combined, and the slots are tiered by size (at most 12 with 1,000 or fewer units, 8 with 1,001–6,000, 5 with 6,001–27,000). Waivers are limited to those in HUD's 2020 MTW Operations Notice as amended in March 2025, and a list of specific waivers — including the ones tied to work requirements, time limits, and steep rent changes — is off the table. Cohort PHAs may use up to 5% of HAP funds flexibly. The reporting requirements in §505(h) apply to all MTW agencies, not just the new cohort. (Sec. 505)

Q8 What happened to the RAD cap in §212?

The Rental Assistance Demonstration unit cap rises from 455,000 to 555,000 units, and RAD's authority — previously set to end September 30, 2029 — now runs "for fiscal year 2012 and each fiscal year thereafter," making it permanent. The section also lets HUD adopt a mandatory tenant lease and management-plan addendum, requires HUD to annually assess and publish RAD's impact (including how many pre-conversion residents stay or return), authorizes civil money penalties for material violations, preserves existing tenant and owner rights, and

requires PHA-owned property to stay in affordable-housing use rather than "sporting, private, or for-profit purposes." The Senate had wanted to remove the cap entirely; the +100,000 figure was the June 2026 compromise. HUD had not yet revised the RAD Notice as of mid-August 2026. (Sec. 212)

Q9 What is the FSS "opt-out" escrow pilot in §404?

The Helping More Families Save Act adds §23(p) to the U.S. Housing Act. HUD may select up to 25 PHAs or project-based rental assistance owners to run an Escrow Expansion Pilot for up to 5,000 families receiving Section 8 or Section 9 assistance. Instead of signing a Family Self-Sufficiency contract, families are enrolled automatically and may opt out (with at least two weeks' notice before the account is created, and any time after). The rent increase attributable to earned income is deposited into an interest-bearing escrow account, generally available after five years (up to seven at the family's election) or on exit from assistance. Families over 80% of area median income at enrollment are not eligible. The pilot terminates 10 years after enactment; technical assistance and evaluation are subject to appropriations. (Sec. 404)

Q10 Who is covered by the institutional-investor purchase restriction in §1001?

A "large institutional investor" is a for-profit entity (fund, corporation, partnership, LLC, joint venture, and so on) engaged in whole or in part in investing in, owning, renting, managing, or holding single-family homes that — alone or in concert with others, "beginning after the date of enactment" — has direct or indirect investment control of at least 350 single-family homes, not counting homes bought in excepted purchases after enactment. Control includes owning the homes, controlling the general partner or managing member, controlling the investment manager or adviser, or holding more than 25% of any equity class (unless passive). Local, state, tribal, and federal governments and their instrumentalities — PHAs included — are expressly not covered. A "single-family home" is a structure with two or fewer dwelling units, and manufactured homes are excluded from the definition. (Sec. 1001)

Watch-outs

- Nothing new for extremely low-income renters: no Housing Trust Fund money, no new vouchers, and Section 1202 authorizes no funds; NLIHC lists RAD expansion (212) and the MTW cohort (505) as provisions to monitor for concerns.
- Dropped provisions: the Continuum of Care reforms, HCV third-party income verification, an eviction helpline for all renters, and tenant-screening or eviction-notice protections did not make the final law.
- Section 505 reporting is a data win only if HUD publishes it in usable form and on time — the first report is due about January 7, 2027.
- Section 503 aligns with HUD's 2026 shift toward shelter and treatment-first funding; the anti-relocation denial clause is untested.
- The Act contains no fair-housing or AFFH provisions; fair housing appears only as a limit on waiver authority.

Independent, plain-language explainer prepared by AI Housers (Houser Technologies LLC). Not legal, compliance, or financial advice; not affiliated with HUD, USDA, Congress, or any agency. Every fact traces to a primary or authoritative source; confirm against the enacted text and official agency guidance before acting.

Reuse freely, including with your own logo, with attribution to AI Housers — aihousers.com/road-to-housing (CC BY 4.0).

Prepared from aihousers.com/road-to-housing · content reviewed August 29, 2026 · aihousers.com/road-to-housing/for/advocates-tenants

Where to point people

Full guide, sources and tracker: aihousers.com/road-to-housing/for/advocates-tenants

H.R. 6644 — Enrolled bill text (21st Century ROAD to Housing Act) — GovInfo (GPO)

<https://www.govinfo.gov/content/pkg/BILLS-119hr6644enr/html/BILLS-119hr6644enr.htm>

BPC — What's in the 21st Century ROAD to Housing Act? — Bipartisan Policy Center

<https://bipartisanpolicy.org/explainer/whats-in-the-21st-century-road-to-housing-act/>

NLIHC — 21st Century ROAD to Housing Act: Impacts on Low-Income Households (July 2026) — National Low Income Housing Coalition

https://nlihc.org/sites/default/files/ROAD_Impacts_071026.pdf

HUD notice on the CDBG-DR allocation formula (Docket FR-6337-N-02) — HUD / Federal Register

<https://www.federalregister.gov/documents/2026/08/13/2026-16499/notice-on-community-development-block-grant-disaster-recovery-cdbg-dr-formula>

BPC — FY2027 HUD appropriations tracker — Bipartisan Policy Center

<https://bipartisanpolicy.org/explainer/fy2027-hud-appropriations-tracker/>

Independent, plain-language explainer prepared by AI Housers (Houser Technologies LLC). Not legal, compliance, or financial advice; not affiliated with HUD, USDA, Congress, or any agency. Every fact traces to a primary or authoritative source; confirm against the enacted text and official agency guidance before acting.

Reuse freely, including with your own logo, with attribution to AI Housers — aihousers.com/road-to-housing (CC BY 4.0).

Prepared from aihousers.com/road-to-housing · content reviewed August 29, 2026 · aihousers.com/road-to-housing/for/advocates-tenants