TALKING POINTS & Q&A

The 21st Century ROAD to Housing Act

For All housers

Prepared for your board, staff, or leadership team · **[Agency Name]** · **[Presenter]** (Any houser) · **[Date]**

SAY THIS IN 60 SECONDS

The 21st Century ROAD to Housing Act is law: 12 titles and 60 sections that reform how federal housing programs run — with almost no new money — and a clock that has already started.

This general briefing covers the provisions that touch the most housers: voucher inspections, RAD, Moving to Work, HOME, CDBG, environmental review, manufactured housing, rural housing, the institutional-investor purchase limit, and the Act's funding reality.

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. 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. 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…

Sec. 505 **New Moving to Work Cohort.** Authorizes HUD to add up to 25 high-performing public housing agencies to a new Moving to Work (MTW) cohort — the "Economic Opportunity and Pathways to Independence Cohort" — but only after HUD files a first comprehensive MTW report to Congress.

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.

Sec. 208 **Innovation Fund.** Authorizes $200 million a year for FY2027–FY2031 for competitive HUD grants to metropolitan cities, urban counties, other local governments, and Tribes that can show an "objective improvement in housing supply growth" under a HUD methodology published for comment at least 90 days before each NOFO.

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Sec. 213 **Build Now Act.** Ties a slice of CDBG entitlement money to housing production. Starting with the third full fiscal year after enactment and running through FY2043, HUD computes each metropolitan city's and urban county's "housing growth improvement rate" — a normalized index…

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)

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

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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 happens next? What are the key deadlines?

Implementation is a long tail of agency deadlines counted from July 11, 2026. Already passed: the CDBG-DR formula notice (due August 10, published August 13). Coming up: Build Now growth-rate notifications (about September 9, 2026); the §104 public-land database certification (October 1, 2026); a large 180-day cluster on January 7, 2027 that includes the investor purchase restriction taking effect, HUD's renter outreach hotline, the first comprehensive MTW report that unlocks the new cohort, USDA's preservation ANPRM, and the HOME Build America, Buy America review; six-month items on January 11, 2027 (FHFA's URLA order, the CDBG-DR proposed rule, the FDIC reciprocal-deposit study); the FHA appraiser mortgagee letter by March 8, 2027; CFPB small-dollar reports by April 7, 2027; and a big one-year cluster on July 11, 2027 (HOME rules, CDBG-DR final rule, USDA interim final rule, manufactured-home energy standards and state parity certifications, Innovation Fund and planning-grant establishment, GAO studies). Later: point-access-block guidelines (18 months), zoning framework guidelines (3 years), and the CBDC sunset (December 31, 2030). BPC maintains a public tracker. (Sec. 104, 208, 213, 301, 403, 501, 502, 504, 505, 1001)

Q8 How does FY2027 appropriations affect the Act?

Heavily. Because §1202 authorizes no new money, every new grant program — the Innovation Fund, planning and implementation grants, Whole-Home Repairs, RESIDE, pattern-book grants, PRICE, the temperature-sensor pilot, the FSS escrow pilot's evaluation, the Long-Term Disaster Recovery Fund — depends on THUD appropriators choosing to fund it. The FY2026 THUD law (Public Law 119-75, February 3, 2026) predates the Act and funded PRICE at $0. The House FY2027 THUD bill approved in committee on June 3, 2026 identifies no money for the new programs and cuts HOME to $500 million; the Senate's FY2027 bill had not been released as of mid-August

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2026. Fiscal year 2027 begins October 1, 2026, and a continuing resolution is possible. Self-executing changes — the RAD cap, MTW cohort authority, voucher inspection flexibilities, CDBG new-construction eligibility for future funds, community-banking thresholds — do not need new appropriations. (Sec. 208, 1202)

Q9 How can I comment on implementation or otherwise engage?

Watch the Federal Register and regulations.gov. The first open comment window is HUD's CDBG-DR formula notice (docket HUD-2022-0084), with comments due September 14, 2026. Coming rulemakings with formal comment periods include the CDBG-DR proposed rule (due by January 11, 2027, with a 90-day comment period), HUD's §206 environmental-review reclassification rule, the two HOME rules due July 11, 2027, USDA's preservation-program ANPRM and interim final rule, FHFA's URLA order, HUD's Innovation Fund methodology (published at least 90 days before the first funding notice), and any Treasury regulations under §1001. Housing Supply Frameworks (§107) also requires Federal Register comment before final guidelines. Trade and advocacy groups — NAHRO, CLPHA, PHADA, NCSHA, NLIHC, NLC, NAHB, and others — are compiling member input; the BPC implementation tracker is the most complete public deadline list. (Sec. 107, 206, 208, 501, 502, 504, 1001)

Q10 What have agencies actually issued so far?

As of August 15, 2026, very little. HUD published the CDBG-DR formula notice required by §504 on August 13, 2026 (three days after the statutory date), an August 10 HUD loan-sale notice required bidders to attest they would not acquire homes in a way prohibited by Title X, and FHA's August 12 handbook update said ROAD provisions were "under evaluation." No PIH notice, RAD notice revision, mortgagee letter, USDA rule, FHFA order, Treasury guidance, or banking-agency rule citing the Act had appeared, and no HUD press release announced an implementation plan. The Bipartisan Policy Center notes most of the work falls on HUD "with limited staff capacity." (Sec. 504, 1001)

Watch-outs

- No new money: Section 1202 says no additional funds are authorized, so the FSS pilot, temperature sensors, and MTW research all depend on appropriations that have not been made as of August 2026.
- LIHTC, the national Housing Trust Fund, HFA bond authority, and credit scoring are not in the Act; the 2025 LIHTC expansion came from a different law.
- No new construction subsidy: Section 1202 authorizes no additional appropriations; the supply programs are competitive, mostly unfunded, and routed through governments.
- Sections 401–402 are studies, not rules — the Senate's CFPB rulemaking authority was dropped in the final text.
- Funding is the catch: the House FY2027 THUD bill kept CDBG flat at $3.3 billion, cut HOME to $500 million, and had no line for the Innovation Fund, planning grants, pattern books, RESIDE, or single-stair pilots; the Senate bill had not been released as of late August 2026.

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- 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.

Where to point people

Full guide, sources and tracker: **aihousers.com/road-to-housing**

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

Public Law 119-101 — GovInfo details page (PDF, text, XML) — GovInfo (GPO)
https://www.govinfo.gov/app/details/PLAW-119publ101

Public Law 119-101 — slip law PDF — Congress.gov / GPO
https://www.congress.gov/119/plaws/publ101/PLAW-119publ101.pdf

Statute Compilation — 21st Century ROAD to Housing Act (COMPS-18421) — GovInfo (GPO)
https://www.govinfo.gov/app/details/COMPS-18421

H.R. 6644 — Engrossed Amendment Senate (SA 5823, June 22, 2026 text) — GovInfo (GPO)
https://www.govinfo.gov/app/details/BILLS-119hr6644eas2

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