

The 21st Century ROAD to Housing Act

At a glance for State & Local Housing Finance Agencies

119-101

PUBLIC LAW

Became law without the President's signature, July 11, 2026

12 / 60

TITLES / SECTIONS

Sec. 1 plus Secs. 101–1202 in the enrolled text

85–5

FINAL SENATE VOTE

June 22, 2026 (Vote 182)

358–32

FINAL HOUSE VOTE

June 23, 2026 (Roll Call 224) — cleared for the President

THE ONE THING TO KNOW

Section 501 permanently authorizes HOME and changes homeownership limits, CHDO rules, inspections, Section 3, and NEPA for HOME — most of it effective now, with two HUD rules due by July 11, 2027.

What changes for you

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...

Sec. 202 Whole-Home Repairs Act Authorizes a HUD pilot that funds states, localities, and Tribes ("implementing organizations") to run whole-home repair...

Sec. 208 Innovation Fund Authorizes \$200 million a year for FY2027–FY2031 for competitive HUD grants to metropolitan cities, urban counties...

Sec. 209 Accelerating Home Building Act Authorizes HUD grants to local governments, municipal membership organizations...

Sec. 210 Revitalizing Empty Structures Into Desirable Environments (RESIDE) Act Adds a new Section 227 to the HOME statute authorizing a FY2027–FY2031 pilot of competitive grants to HOME participating...

Sec. 211 Housing Affordability Act Roughly quadruples the statutory per-unit mortgage limits for FHA's multifamily insurance programs (Sections 207, 213...

Dates that matter

DATE	WHAT IS DUE
Sep 9, 2026	Sec. 213 · HUD — Notify every eligible CDBG recipient of its "housing growth..."
Jan 7, 2027	Sec. 501 · HUD — Complete a review of how Build America, Buy America (BABA) applies to...
Jan 7, 2027	Sec. 502 · USDA-RHS — Publish an advance notice of proposed rulemaking and consult...
Jan 7, 2027	Sec. 1001 · HUD — The Title X restriction on large institutional investors purchasing...

First moves

- 1 90 DAYS** Update HOME homeownership program guidelines: 100% AMI income limit... · Sec. 501
- 2 90 DAYS** Rewrite CHDO certification and set-aside procedures: the "significant" board-representation... · Sec. 501
- 3 90 DAYS** Agree data-sharing with PHAs so LIHTC and HOME inspection results can satisfy voucher... · Sec. 405
- 4 NOW** Comment on HUD's CDBG-DR formula notice (comments due September 14... · Sec. 504)



Full guide, sources and tracker
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