

The 21st Century ROAD to Housing Act

At a glance for Lenders, Banks & Credit Unions

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

Mortgage lenders get an FHA small-dollar pilot, new appraiser and reconsideration-of-value rules, and URLA changes on a six-month clock; community banks get brokered-deposit, exam-cycle, and de novo relief that is already law.

What changes for you

- Sec. 105 FHA Small-Dollar Mortgages** Authorizes (but does not require) HUD, through the FHA Commissioner...
- Sec. 203 Community Investment and Prosperity Act** Raises the outer ceiling on public welfare investments — the authority national banks and state member banks use for...
- Sec. 401 Creating Incentives for Small-Dollar Loan Originators** Orders the CFPB Director to report to Congress within 270 days on how loan originators are paid across the mortgage...
- Sec. 402 Small-Dollar Mortgage Points and Fees** Requires the CFPB, in consultation with HUD and FHFA, to evaluate within 270 days how "the thresholds under section...
- Sec. 403 Appraisal Industry Improvement Act** Modernizes appraiser rules on two fronts.
- Sec. 601 Military Service Question** Requires FHFA to make Fannie Mae and Freddie Mac add a short prompt to the Uniform Residential Loan Application...

Dates that matter

DATE	WHAT IS DUE
Oct 9, 2026	Sec. 502 · USDA-RHS — Report to House Financial Services and Senate Banking on how quickly...
Jan 7, 2027	Sec. 1001 · HUD — The Title X restriction on large institutional investors purchasing...
Jan 7, 2027	Sec. 1001 · Other — Each large institutional investor notifies HUD whether it meets the...
Jan 11, 2027	Sec. 601 · FHFA — By regulation or order, require Fannie Mae and Freddie Mac to add a...

First moves

- 1 NOW** Community banks under \$10 billion: re-check brokered-deposit classification of custodial and... · Secs. 901, 902, 903 +2
- 2 NOW** Federal credit unions rated well may move to six board meetings a year (at least one per... · Sec. 904
- 3 NOW** Revisit public-welfare-investment (LIHTC, NMTC, CDFI) capacity... · Sec. 203



Full guide, sources and tracker
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