

TALKING POINTS & Q&A

The 21st Century ROAD to Housing Act

For Public Housing Authorities

Prepared for your Board of Commissioners and leadership team · [Agency Name] · [Presenter] (Executive Director / Deputy Director) · [Date]

SAY THIS IN 60 SECONDS

The Act changes how you run vouchers and RAD today, and it starts a clock on MTW reporting that HUD must meet by early January 2027 — but it authorizes no new money.

For housing authorities the ROAD to Housing Act is mostly program reform, not new funding. Section 212 makes the Rental Assistance Demonstration permanent and raises the conversion cap from 455,000 to 555,000 units, while adding tenant-protection enforcement tools. Section 405 (the Choice in Affordable Housing Act) deems a unit with a passing LIHTC, HOME, or USDA-RHS inspection from the prior 12 months to meet your inspection requirement whenever you performed that inspection or can obtain its results, lets HUD authorize remote inspections in rural or small areas, and lets first-time landlords get a unit pre-inspected.

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. 404 Helping More Families Save Act.** Adds an "Escrow Expansion Pilot Program" to the Family Self-Sufficiency statute.
- Sec. 602 Housing Unhoused Disabled Veterans Act.** Fixes a long-standing barrier for disabled veterans: VA disability compensation and pension (38 U.S.C. chapters 11 and 15) no longer counts when determining income eligibility for HUD-VASH, or when a HUD-VASH household is evaluated for other housing assistance.

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Sec. 803 Improving Self-Sufficiency of Families in HUD-Subsidized Housing. Orders a HUD study of work requirements that Moving to Work agencies adopted before enactment — their short-, medium- and long-term effects on homelessness, poverty, asset building, earnings, job attainment and retention, and PHA administrative capacity...

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 does §405 change about Housing Choice Voucher inspections?

Three things. First, a unit in a LIHTC building, a HOME-assisted unit, or a USDA Rural Housing Service-assisted unit is deemed to meet HCV inspection requirements if it was physically inspected and passed under that program in the preceding 12 months and the PHA can obtain the results. Second, HUD may allow remote or video inspections for units in rural or small areas if the inspection is thorough and does not misrepresent the unit. Third, a "new landlord" (one who has never had a HAP contract) can ask the PHA to inspect a unit before a family selects it; a pass counts as the initial inspection if a lease is signed within 60 days, and PHAs must give each newly selected family a list of those pre-inspected units. These changes are self-executing but PHAs will want HUD guidance and administrative-plan updates; no PIH notice had issued as of mid-August 2026. (Sec. 405)

Q8 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)

Q9 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,

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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)

Q10 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)

Q11 Which PHAs does §805 (PHA accountability) affect?

Only "covered" PHAs — read the definition carefully, because it is past tense and broader than it looks: a PHA "for which an administrative or judicial receiver or Federal monitor was appointed," whether or not the appointment is still in force. Those agencies must notify HUD annually about the receivership or monitorship, the receiver or monitor must send a written assessment to the House Financial Services and Senate Banking committees by October 1 each year, and within one year of enactment HUD must require covered PHAs to post details of each contract (vendor, solicitation date, bids, the soliciting official) on their websites. HUD's Inspector General must review a covered PHA within 180 days of a committee request. If your agency is not under a receiver or monitor, §805 does not apply to you. (Sec. 805)

Q12 How does §602 change HUD-VASH eligibility for veterans?

For income eligibility under HUD-VASH, PHAs must exclude VA disability compensation and pension received under chapters 11 and 15 of title 38 — so a disabled veteran's VA benefits can no longer push them over the income limit for a VASH voucher. The exclusion also applies when a HUD-VASH household's eligibility for other housing assistance is determined, and to eligibility for HUD-assisted units built on VA property after enactment. It does not change adjusted income for the rent calculation. Advocates note this codifies existing HUD practice so it cannot be reversed by notice. Joint HUD–VA guidance is expected but had not issued as of mid-August 2026. (Sec. 602)

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.

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- HUD guidance gap: no PIH notice, RAD notice revision, or MTW cohort notice citing the Act had been located as of August 29, 2026 — the statute is effective, but expect HUD to fill in documentation rules (for example, how to show you can "obtain" another program's inspection results).
- MTW reporting applies to all cohorts, not just the new one; NAHRO and CLPHA have both said they will press HUD to keep it workable.
- What did not pass: no HCV landlord incentive fund, security-deposit assistance, SAFMR mandate, third-party income verification, or small-PHA regulatory relief made it into the final law.
- Section 505 bars the new cohort from work requirements and time limits. The waiver numbers are Appendix I numbers from HUD's Final MTW Expansion Operations Notice, Part VI (pp. 36–38): 12 is Work Requirement, 6 is Short-Term Assistance and 7 is Term-Limited Assistance. Waivers 10 (FSS with MTW Flexibility) and 11 (MTW Self-Sufficiency Program) are permitted, which is why §505(c)(3)(B) makes resident participation in them optional. HUD's separate proposed rule on work requirements and term limits (March 2026) is still pending and interacts with this.
- PHAs are expressly excluded from the institutional-investor purchase ban in Section 1001 (government entities are not "large institutional investors").

Where to point people

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

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/>

BPC — 21st Century ROAD to Housing Act Implementation Tracker — Bipartisan Policy Center

<https://bipartisanpolicy.org/hub/21st-century-road-to-housing-act-implementation-tracker/>

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

NAHRO — In a Major Win for Housers, the 21st Century ROAD to Housing Act Becomes Law — NAHRO

<https://www.nahro.org/news/in-a-major-win-for-housers-the-21st-century-road-to-housing-act-becomes-law/>

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