

The 21st Century ROAD to Housing Act

At a glance for Rural & Tribal Housing

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 502 permanently preserves rental assistance in maturing USDA Section 515 properties, opens Section 504 repair loans to low-income homeowners with promissory-note-only security up to \$15,000, and modernizes 502 loans; tribes gain eligibility across several programs but there is no NAHASDA reauthorization.

What changes for you

- Sec. 502 Rural Housing Service Reform Act** A broad update of USDA Rural Housing Service programs.
- Sec. 103 Exemption on Construction or Modification of Residential Housing Located on an Infill Site** Relieves USDA of any environmental study or report when it assists construction or modification of housing on an "infill..."
- Sec. 802 Streamlining Rural Housing Act** Targets the double environmental reviews and duplicate inspections that slow projects funded by both HUD and USDA.
- Sec. 405 Choice in Affordable Housing Act** Streamlines Housing Choice Voucher inspections.
- Sec. 209 Accelerating Home Building Act** Authorizes HUD grants to local governments, municipal membership organizations...
- Sec. 304 PRICE Act** Codifies HUD's PRICE program as new Section 123 of the Housing and Community Development Act...

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. 502 · USDA-RHS — Publish an advance notice of proposed rulemaking and consult...
Jan 7, 2027	Sec. 801 · HUD — HUD, USDA, and VA jointly report to Congress on opportunities to...
Jan 7, 2027	Sec. 802 · HUD — HUD and USDA sign a memorandum of understanding to evaluate...

First moves

- 1 NOW** Update Section 504 outreach for the new authority to lend to low-income (not only... · Sec. 502)
- 2 90 DAYS** Lenders and counselors: apply the new 502 guaranteed rules... · Sec. 502
- 3 90 DAYS** Rural PHAs: update your Administrative Plan to implement the automatic deeming of passing... · Sec. 405
- 4 NOW** Rural builders and USDA-assisted developers: identify infill sites (existing water... · Sec. 103)



Full guide, sources and tracker

aihousers.com/road-to-housing/for/rural-tribal

Make it yours. Add **[Agency Name]**, **[Presenter]** and **[Date]** to the header before you circulate this to your board or tribal council. Section references (Sec. NNN) point to the enrolled text; the web guide links every fact to its source.

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