TALKING POINTS & Q&A

The 21st Century ROAD to Housing Act

For Veterans & Homelessness Programs

Prepared for your board, CoC, or leadership team · **[Agency Name]** · **[Presenter]** (Executive Director / CoC Lead) · **[Date]**

SAY THIS IN 60 SECONDS

Section 602 keeps VA disability benefits from disqualifying veterans from HUD-VASH, Section 503 lets ESG recipients waive the 60% shelter and outreach cap for FY2027–2030 (with an anti-displacement condition), and Sections 601 and 603 put VA-loan prompts on the URLA within six months — but the Continuum of Care reforms were dropped.

For veterans, Section 602 (Housing Unhoused Disabled Veterans Act) excludes VA disability compensation and pension (38 U.S.C. chapters 11 and 15) when determining income eligibility for HUD-VASH and for VASH households seeking other assistance — codifying HUD practice so it cannot be reversed by notice — while leaving rent calculations unchanged; it also applies to veterans renting HUD-assisted units built on VA property after enactment. Sections 601 and 603 require FHFA, within six months, to put a military-service question and a VA-loan eligibility prompt on the uniform residential loan application and add a VA cost comparison to FHA's consumer-choice notice. Section 801 requires a HUD–USDA–VA coordination report by about January 7, 2027.

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. 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.

Sec. 601 **Military Service Question.** Requires FHFA to make Fannie Mae and Freddie Mac add a short prompt to the Uniform Residential Loan Application, right below the military-service question and above the signature line: "If yes, you may qualify for a VA Home Loan. Consult your lender regarding eligibility."

Sec. 603 **Veterans Affairs Loan Informed Disclosure (VALID) Act.** Makes sure borrowers who might qualify for a VA loan learn about it. The FHA "informed consumer choice" disclosure must now compare the cost of FHA insurance against a VA-guaranteed loan at prevailing rates (lenders need not determine VA eligibility)…

Sec. 503 **Incentivizing Local Solutions to Homelessness.** Gives Emergency Solutions Grants (ESG) recipients a way to spend more than the statutory cap on emergency shelter and street outreach.

Sec. 703 **United States Interagency Council on Homelessness Oversight.** Tightens reporting by the U.S. Interagency Council on Homelessness (USICH). Instead of simply updating the national strategic plan each year, USICH must send the President and Congress an annual report on the plan's status and any modifications (with reasons)…

Sec. 801 **HUD-USDA-VA Interagency Coordination Act.** Directs the three federal housing agencies to share research and market data through an MOU and, within 180 days, to jointly report to Congress on collaboration opportunities and on federal laws and regulations that hurt the availability and affordability of new construction financed through FHA…

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 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 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)

Q8 What else is in the veterans title (§§601–603)?

Section 601 requires FHFA, within six months, to make Fannie Mae and Freddie Mac add a line to the Uniform Residential Loan Application below the military-service question: "If yes, you may qualify for a VA Home Loan. Consult your lender regarding eligibility." GAO then studies lender adoption within 18 months. Section 602 excludes VA disability benefits from HUD-VASH income eligibility. Section 603, the VALID Act, requires the FHA "informed consumer choice" disclosure to compare FHA and VA loan costs (without making lenders determine VA eligibility) and requires a Yes/No/Prefer-not-to-answer military-service question on the URLA, again via an FHFA rule within six months. (Sec. 601, 602, 603)

Q9 What does the Act do on homelessness?

Less than earlier versions. Section 503 lets an Emergency Solutions Grants recipient ask HUD to waive the cap on emergency-shelter and street-outreach spending for FY2027–FY2030 funds, with a demonstration of need, public input, and notice to the local Continuum of Care; HUD must decide within 60 days and must deny any recipient that relocates people without offering shelter or housing options. Section 703 requires the U.S. Interagency Council on Homelessness to report annually and testify if asked; §701 requires the HUD Secretary to testify annually, including on progress toward ending homelessness; §505 prioritizes MTW cohort slots for PHAs serving families with children and youth aging out of foster care. The Senate's Continuum of Care reforms (two-year NOFO cycle and related changes) did not survive to the final law. (Sec. 503, 505, 701, 703)

Q10 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)

Q11 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 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)

Q12 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)

Watch-outs

- Section 602 changes eligibility only — VA disability benefits still count in adjusted income for rent, and the Act adds no new HUD-VASH vouchers (HUD separately awarded 2,532 vouchers in June 2026).
- The Section 503 waiver aligns with HUD's 2026 shift toward shelter and treatment-first funding; the anti-relocation denial clause is untested and no HUD request process had been published as of August 29, 2026.
- No Continuum of Care reforms, no new homelessness money, and no eviction or tenant-screening protections are in the Act.
- Section 703's national strategic plan timeline reads as within 12 months in the CRS summary of the Senate version; treat that date as unconfirmed for the final text.
- Section 804(b) is a GAO study of Section 202 and 811 barriers, not a program change; there are no Section 811 or mainstream voucher provisions.

Where to point people

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

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/

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

Fact sheet — families, veterans, rural communities — Senate Banking Committee
https://www.banking.senate.gov/imo/media/doc/road_families_vets_rural.pdf

Warren/Schumer letter to FHFA Director Pulte urging implementation of ROAD directives — Senate Banking Committee (Minority)
https://www.banking.senate.gov/imo/media/doc/2026.07.26%20Letter_Pulte%20Affordability%20Follow%20Up%20v2.pdf