

ROAD to Housing Act of 2025: Section-by-Section

Title 1 – Improving Financial Literacy:

Sec. 101 – Reforms to Housing Counseling and Financial Literacy Programs

This section allows the Department of Housing and Urban Development (HUD) to review the performance of housing counseling agencies and counselors. If a counselor's performance falls short, HUD may require additional training and provide opportunities to demonstrate improvement. Counselors found to be consistently out of compliance may be subject to enhanced oversight or lose their certification.

Title 2 – Building More in America:

Sec. 201 – Rental Assistance Demonstration Program

This section lifts the cap on the Rental Assistance Demonstration (RAD) program and codifies tenant protections.

Sec. 202 – Increasing Housing in Opportunity Zones

This section enables the HUD Secretary to give added weight to applicants for competitive HUD grants that are located in, or primarily serve, designated Opportunity Zones to support housing preservation and construction.

Sec. 203 – Housing Supply Frameworks Act

This section directs HUD to develop best practice frameworks for zoning and land-use policies, helping communities identify and overcome barriers to housing development.

Sec. 204 – Whole-Home Repairs Act

This section establishes a 5-year pilot program at HUD to offer grants and forgivable loans to low- and moderate-income homeowners and qualifying small landlords to holistically address home repair needs and health hazards. This will stabilize aging housing stock, preserve affordable units, and support neighborhood revitalization without creating new long-term federal entitlements.

Sec. 205 – Community Investment and Prosperity Act

This section increases the Public Welfare Investment cap for the Office of the Comptroller of the Currency (OCC) and the Federal Reserve from 15% to 20%, which will enhance banks' capacity to make investments in affordable housing.

Sec. 206 – Build Now Act

This section creates a pilot program to incentivize housing development of all kinds in Community Development Block Grant (CDBG) participating jurisdictions, excluding states.

Sec. 207 – Better Use of Intergovernmental and Local Development (BUILD) Housing Act

This section cuts red tape around environmental reviews, empowering states, local governments, and Indian tribes to streamline reviews and increase housing development.

Sec. 208 – Unlocking Housing Supply Through Streamlined and Modernized Reviews Act

This section right-sizes National Environmental Protection Act (NEPA) review for small and infill housing projects, which will simplify the review process and get projects to construction faster.

Sec. 209 – Innovation Fund

This section creates a competitive pot of highly-flexible funding for communities that are building more housing supply, which can be used to improve community infrastructure, build housing, and supplement water and sewer grants.

Sec. 210 – Accelerating Home Building Act

This section establishes a HUD-administered grant program to help communities establish pre-approved housing designs, or pattern books, to help streamline and expedite local construction processes and build more homes.

Sec. 211 – Build More Housing Near Transit Act

This section amends the Capital Investment Grants (CIG) program in the Federal Transit Administration to provide an optional increased rating in the Federal Transit Authority's evaluation process for projects in areas that establish pro-housing policy near public transportation routes.

Sec. 212 – Revitalizing Empty Structures into Desirable Environments (RESIDE) Act

This section creates a competitive pilot discretionary program within the HOME Investment Partnerships program if the annual appropriation exceeds \$1.35 billion to convert vacant and abandoned buildings into attainable housing.

Sec. 213 – Housing Affordability Act

This section requires the Federal Housing Administration (FHA) to study multifamily loan limits and then grants HUD rulemaking authority, with FHA input, to adjust those limits to better match housing market costs and enhance affordability.

Title 3 – Manufactured Housing for America:

Sec. 301 – Housing Supply Expansion Act

This section updates the federal definition of manufactured housing to include modular and prefabricated units not built on a permanent chassis to encourage innovation and expand naturally-occurring affordable housing.

Sec. 302 – Modular Housing Production Act

This section requires the FHA to assess barriers to FHA-insured lending for modular housing and directs the HUD Secretary to modify the financing draw schedule to encourage modular housing construction.

Sec. 303 – Property Improvement and Manufactured Housing Loan Modernization Act

This section updates mortgage lending standards for manufactured housing through the FHA and expands access to financing for housing. The section also directs HUD to study the cost-effectiveness and long-term value of supporting factory-built housing finance options to address the nation's housing shortages.

Sec. 304 – PRICE Act

This section authorizes HUD's Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Program to provide grants to communities to maintain, protect, and stabilize manufactured housing and manufactured housing communities.

Title 4 – Accessing the American Dream:

Sec. 401 – Creating Incentives for Small Dollar Loan Originators

This section requires the Consumer Financial Protection Bureau (CFPB) to issue a report to Congress studying the effect of various factors of loan originator compensation on the availability of small-dollar mortgage loans and to assess the barriers they pose to the availability of small-dollar mortgages to consumers. It also gives the CFPB the flexibility to amend rules to encourage small-dollar loan origination.

Sec. 402 – Small Dollar Mortgage Points and Fees

This section requires CFPB and the Federal Housing Finance Administration (FHFA) to evaluate the impact of existing regulations that limit the points and fees that lenders can charge on qualified mortgage loans, which vary by loan limit. Based on such evaluation, the provision directs CFPB to make any necessary regulatory changes to points and fees to help encourage additional lending for small-dollar mortgages.

Sec. 403 – Appraisal Industry Improvement Act

This section helps bolster the appraiser workforce capacity, including by allowing both licensed and credentialed appraisers to conduct appraisals for FHA-insured mortgage lending transactions.

Sec. 404 – Helping More Families Save Act

This section establishes a pilot program under HUD’s Family Self-Sufficiency (FSS) initiative to promote economic mobility and homeownership by enabling more families to grow their household savings.

Sec. 405 – Choice in Affordable Housing Act

This section will reduce HUD inspection delays by allowing units that are financed through other federal housing programs to automatically satisfy voucher inspection requirements if inspected within the past year. Additionally, the bill permits new landlords to request pre-inspections to increase access to housing for voucher holders and encourage landlord participation.

Title 5 – Program Reform:

Sec. 501 – Reforming Disaster Recovery Act

This section permanently authorizes the Community Development Block Grant–Disaster Recovery (CDBG-DR) and establishes the Office of Disaster Management and Resiliency within HUD to administer the program.

Sec. 502 – HOME Investment Partnerships Reauthorization and Improvement Act

This section reauthorizes the HOME Investment Partnerships Program and makes critical updates to improve program administration and facilitate the construction of more affordable housing.

Sec. 503 – Rural Housing Service Reform Act

This section enacts reforms to the existing Rural Housing Service, including decoupling rental assistance from maturing mortgages to preserve affordable housing in rural areas.

Sec. 504 – New Moving to Work Cohort

This section authorizes a Moving to Work expansion cohort with targeted flexibilities to improve program administration and tenant outcomes.

Sec. 505 – Reducing Homelessness through Program Reform Act

This section enacts several reforms to homelessness programs to help reduce homelessness nationwide.

Sec. 506 – Incentivizing Local Solutions to Homelessness

This section allows states and localities that receive Emergency Solutions Grant funding to request a waiver of the statutory 60 percent spending cap on emergency shelter beds and street outreach.

Title 6 – Veterans and Housing:

Sec. 601 – VA Home Loan Awareness Act

This section adds a disclosure to Fannie Mae and Freddie Mac’s uniform residential loan application form to ensure veterans are made aware of their home loan benefits through the Veteran Administration (VA), which may provide a more affordable lending option.

Sec. 602 – Veterans Affairs Loan Informed Disclosure (VALID) Act

This section improves transparency for veteran homebuyers by requiring FHA mortgage disclosures to include cost comparison information to make veterans aware of their home loan benefits through the VA and help them compare those options to FHA financing.

Sec. 603 – Housing Unhoused Disabled Veterans Act

This section permanently excludes veterans’ disability compensation from annual income calculations under the HUD-VASH program to help more homeless veterans access VA housing.

Title 7 – Oversight and Accountability:

Sec. 701 – Requiring Annual Testimony and Oversight from Housing Regulators

This section requires annual testimony on housing and community development issues from the heads of HUD, FHA, Ginnie Mae, U.S. Department of Agriculture (USDA), FHFA, and the VA.

Sec. 702 – FHA Reporting Requirements on Safety and Soundness

This section requires HUD to report monthly to Congress on the state of statutorily required capital ratio of the Mutual Mortgage Insurance Fund, including a notice to Congress any time that ratio falls below statutorily required levels.

Sec. 703 – United States Interagency Council on Homelessness (USICH) Oversight

This section requires USICH to provide an update on the status of the plan to reduce homelessness in its annual planning process and requires annual USICH Congressional testimony.

Sec. 704 – NeighborWorks Accountability Act

This section establishes a NeighborWorks Office of the Inspector General.

Sec. 705 – Appraisal Modernization Act

This section requires mortgage lenders to maintain procedures to allow for consumer-initiated requests for second appraisals, or reconsiderations of value, when they believe there may be an issue with their appraised home value.

Title 8 – Coordination, Studies, & Reporting:

Sec. 801 – HUD-USDA-VA Interagency Coordination Act

This section directs HUD, USDA, and the VA to identify areas for collaboration to streamline and improve housing program implementation.

Sec. 802 – Streamlining Rural Housing Act

This section directs HUD and USDA to coordinate on joint environmental reviews for housing projects funded by both agencies.

Sec. 803 – Improving Self-Sufficiency of Families in HUD-Subsidized Housing

This section directs HUD to conduct a study on the implementation of work requirements by public housing agencies, with an assessment of the challenges and benefits of work requirements on public housing agencies and families, including the effects on homelessness, poverty, asset building, job attainment, and public housing agency administrative capacity.