

2 Pre-publication draft for submission to third-party artificial intelligence (AI) for facts-evidence-analysis (FEA) check for a developing report on MHPProNews.

**Clayton-Champion-Cavco-Manufactured Housing Institute Joint Reveal. WTAS-What They Are Saying. See Politicos-Corp-Interests Groups Praise for House Passed Housing for the 21st Century Act-FEA**

"Cavco Industries, Inc., Clayton Homes, Inc.,...Champion Homes, Inc." are among the "organizations have also endorsed the Housing for the 21<sup>st</sup> Century Act" according to the House Financial Services Committee [website](#) (in the alphabetical order they provided, see Part I for complete list and Congressional article's context). "Housing affordability is a perennial policy issue, and it has become one of greater concern in recent years in light of notable increases in house prices and rents, rising mortgage interest rates, increasing property insurance costs, and housing supply constraints in many housing markets.<sup>1</sup>" That is according to Congress' Congressional Research Service (CRS) site at this [link here](#). From a flashback HUD report linked [here](#) is the following chart that underscores part of what CRS claimed. Before the [Biden-Harris](#) era [inflation](#), housing was already more costly for the lowest 80 percent of the U.S. population, [per HUD](#) which cited Bureau of Labor Statistics (BLS) data. The [official federal definition for affordable housing is when 30 percent or less of a household's income](#) goes for housing and utilities.

Table A-1: Share of Expenditures Spent on Housing by Income Quintile, 2019

Year	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
1984	29.8	35.1	31.4	29.9	28.6	28.7
2019	32.8	40.2	36.6	34.1	31.8	29.9

Source: Consumer Expenditure Survey, Bureau of Labor Statistics

**Eliminating Regulatory Barriers to Affordable Housing:**

**Federal, State, Local, and Tribal Opportunities**

**January 2021**



1) [CRS said](#): "The Housing for the 21<sup>st</sup> Century Act ([H.R. 6644](#)) was introduced on December 11, 2025, ordered reported by the House Committee on Financial Services on December 17, 2025, and reported on January 15, 2026 ([H.Rept. 119-457](#)).<sup>2</sup> The bill contains a wide range of housing-related provisions over five titles and 25 sections. Some provisions would create new federal housing programs, some would modify existing programs, and several would require new reports to be issued." According to GovTrack.us on H.R. 6644- Housing for the 21st Century Act: "This bill passed in the House on February 9, 2026 and goes to the Senate next for consideration." Per that site's overview the purposes of the bill is: "To increase the supply of housing in America, and for other purposes." [Read Text »](#) Last Updated: Feb. 9, 2026 Length: 202 pages. [French Hill](#) is listed as the Sponsor and "The bill's titles are written by its sponsor." Hill is the "Representative for Arkansas's 2nd congressional district. Republican." It was introduced on "Dec. 11, 2025, 119<sup>th</sup> Congress (2025–2027)." The status of the bill is that it: "**Passed House (Senate next) on Feb. 9, 2026.**" "This bill passed in the House on February 9, 2026 and goes to the Senate next for consideration. Other activity may have occurred on another bill with identical or similar provisions." The Senate previously passed the ROAD to Housing Act in a bipartisan fashion and attached it to the [National Defense Authorization Act](#) (NDAA). The Senate's [ROAD bill](#)

was stripped out of the 'must pass' NDAA and the House created and passed the legislation that is considered herein.

#### Cosponsors

[31 Cosponsors](#) (16 Democrats, 15 Republicans)

#### Prognosis

52% chance of being enacted ([details](#))

#### Source

[Congress.gov](https://www.congress.gov)



Reload this page



DEC. 11, 2025



### Introduced

Bills and resolutions are referred to committees which debate the bill before possibly sending it on to the whole chamber.

[Read Text »](#)

DEC. 17, 2025



### Ordered Reported

A committee has voted to issue a report to the full chamber recommending that the bill be considered further. Only about 1 in 4 bills are reported out of committee.

[Read Updated Text »](#) [See Changes »](#)

JAN. 15, 2026



### Reported by House Committee on Financial Services

A committee issued a report on the bill, which often provides helpful explanatory background on the issue addressed by the bill and the bill's intentions.

[Read Report »](#)

FEB. 3, 2026



### On House Schedule

The House indicated that this bill would be considered in the week ahead.

FEB. 3, 2026



### Text Published

Updated bill text was published as of Preprint (Suspension).

[Read Updated Text »](#) [See Changes »](#)

FEB. 9, 2026



### Passed House (Senate next)

The bill was passed in a vote in the House. It goes to the Senate next.

[View Vote »](#) [Read Updated Text »](#) [See Changes »](#)

If this bill has further action, the following steps may occur next:

—



Passed Senate

—



Signed by the President

2) MHPProNews has reported on remarks by Champion (SKY) and Cavco (CVCO) on their apparent support per leadership remarks during earnings calls for the various legislative efforts *in their current form*.

[caption id="attachment\_228015" align="aligncenter" width="600"]

CHAMPION HOMES

Next Party Content Provided Under the new Guidelines

MHPRONEWS

Champion Homes

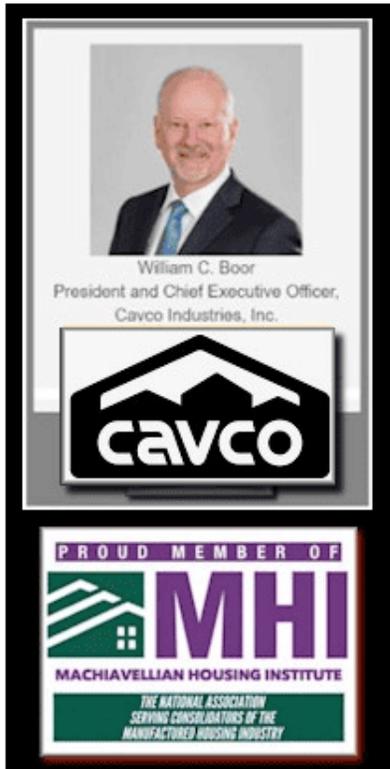
**Champion Homes (SKY) Earnings Call Transcript Unpacked. Champion Q3.2026 on 2.4.2026-Sales Down but ASP Up. Tim Larson-'Increasing Awareness and Demand Is One of Our Strategic Priorities' FEA**

Tim Larson - Director, President & Chief Executive Officer at Champion Home Builders | Zoominfo

<https://www.manufacturedhomepronews.com/champion-homes-sky-earnings-call-transcript-unpacked-champion-q3-2026-on-2-4-2026-sales-down-but-asp-up-tim-larson-increasing-awareness-and-demand-is-one-of-our-strategic-priorities-fea/>[/caption]

[caption id="attachment\_221637" align="aligncenter" width="667"]

[Cavco Industries](#) (CVCO) [William "Bill" Boor](#) during an earnings call found at this [link here](#), said the following about the legislation moving in Congress.



***"If I had a disappointment when I read it and talked to folks about it, it's that Congress is trying to provide some support and funding for community preservation and community development in general, but they tend to be a little bit discriminatory in the ownership of those communities. And so they're very focused on this idea of resident-owned communities. In the right situation, that can be a good solution. Sometimes they aren't everything that the name kind of implies and sometimes they're really not working out well. And so the fact that Congress continued in this bill to kind of leave the very successful for profit community ownership model out was a little bit concerning.***

***So probably giving you more than you want. I feel like in total, it's a very good step forward. It reflects a lot of the lobbying we've done in D.C. to try to get manufactured housing more part of the conversation. I feel like we're really having some success with it."***

<https://www.manufacturedhomepronews.com/cavco-industries-cvco-q1-2026-earnings-call-transcript-ceo-and-mhi-chair-bill-boor-says-ahs-bid-demonstrates-priorities-road-act-china-plus-communities-and-antitrust-clues-mhville-fea/>



"disappointed" that "Congress" is "discriminatory" toward resident-owned communities" and that lawmakers "leave the very successful for profit community ownership model out was...concerning." <https://www.manufacturedhomepronews.com/cavco-industries-cvco-q1-2026-earnings-call-transcript-ceo-and-mhi-chair-bill-boor-says-ahs-bid-demonstrates-priorities-road-act-china-plus-communities-and-antitrust-clues-mhville-fea/>

[caption id="attachment\_214134" align="aligncenter" width="645"]



*“Spending time with our community customers is among my many highlights of the last 50 days. We are growing with our community customers and are committed to supporting*

*their mission and goals.”*

– Tim Larson

President & Chief Executive Officer (CEO)

Champion Homes (SKY)

*“We are growing with our community customers and are committed to supporting their mission and goals.”* <https://www.manufacturedhomepronews.com/systemic-issue-impacts-companies-investors-consumers-better-understanding-earnings-calls-and-role-of-analysts-using-example-of-champion-homes-q3-2025-earnings-call-transcript-mhville-fea/> [/caption]

3) When some reviews the [board members of the Manufactured Housing Institute](#) (MHI) on 2.19.2026 there are land-lease communities, there are lenders, there are vertically integrated producers - most notably "[the Big Three](#)" of Clayton Homes (BRK), Champion Homes (SKY), and Cavco Industries (CVCO). There is only one apparent outlier on the MHI board, and that would be Sam Landy, J.D., with UMH Properties (UMH).

[caption id="attachment\_224410" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/a-thunderclap-unpacking-umh-ceo-sam-landy-statement-defines-manufactured-home-failure-metric-in-road-to-housing-act-via-housingwire-will-manufactured-housing-institute-publicly-respond-fea/>

[caption id="attachment\_224412" align="aligncenter" width="563"]



## 'A thunderclap unpacking UMH CEO Sam Landy's statements defines the failure metric' in ROAD to Housing Act

**HW** HousingWire

UMH CEO Sam Landy should be thanked for sharing via HousingWire his recent op-ed which weaves together what is arguably a subtle call for the Manufactured Housing

<https://www.housingwire.com/articles/a-thunderclap-unpacking-umh-ceo-sam-landys-statements-defines-the-failure-metric-in-road-to-housing-act-via-op-ed/>

[caption][caption id="attachment\_228150" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/eugene-landy-chairman-of-the-board-umh-properties-video-interview-we-think-it-absurd-to-push-max-rents-our-residents-should-feel-satisfied-politely-challenging-mhi-predatory-firms-fea/>[/caption][caption id="attachment\_198949" align="aligncenter" width="600"]

UMH Properties FQ4 2023 Earnings Call Transcript-  
**SAM LANDY EXPANSIONS-  
GREENFIELD DEVELOPMENT  
SIGNIFICANTLY OUTPERFORM  
STABILIZED PROPERTIES'**

Eugene & Sam Landy  
UMH Properties

**EUGENE LANDY -  
'BUILD 100,000  
NEW COMMUNITIES'**

MHProNews  
Manufactured Home News, News and Information

Designer Powered by DALLÉ 3  
plus MHMarkets

<https://www.manufacturedhomepronews.com/umh-properties-fq4-2023-earnings-call-transcript-sam-landy-expansions-greenfield-development-significantly-outperform-stabilized-properties-eugene-landy-build-100000-communities-plus-mhm/>[/caption]

**4) It is not a matter of speculation** when MHI member firms are openly saying that they support the Housing for the 21st Century Act or supported the ROAD to Housing bill before it. That is the record per the House Financial Services Committee (see full list in Part I) and per their own remarks during earnings calls. Why is it that among MHI board members, only UMH Properties (UMH) seems to be interested in taking the obvious steps needed for organic growth?

MHI senior staff presumably do what their board instructs. MHLivingNews and MHProNews are the only trade media in [MHVille](#) that pointed out the obvious disconnects and uncomfortable revelations manifested by MHI CEO Lesli Gooch's remarks to Rachel Cohen Booth at Vox. Four [different artificial intelligence \(AI\) systems have come to surprisingly similar conclusions based on years of behavioral patterns.](#)

[caption id="attachment\_223153" align="aligncenter" width="600"]



<https://www.manufacturedhomelivingnews.com/was-vox-rachel-cohen-booth-misled-by-mhi-ceo-lesli-gooch-removable-chassis-road-to-housing-act-2025-unpacking-evidence-of-deception-and-misdirection-by-manufactured-housing-institute-fea/> [/caption]

Why would publicly traded firms ignore the obvious logic of adding the MHARR amendments to moving legislation if organic industry growth is their authentic goal? Years of remarks and behavior point to a two-word answer. **Industry consolidation**. That pattern has been [confirmed by multiple AIs](#).

[caption id="attachment\_220730" align="aligncenter" width="600"]



<https://manufacturedhousingassociationregulatoryreform.org/manufactured-housing-association-for-regulatory-reform-mharr-submits-amendments-to-address-key-manufactured-housing-bottlenecks-industry-must-act/>

[caption id="attachment\_213599" align="aligncenter" width="603"]



*"The consolidation of key industry sectors is an ongoing and growing concern that MHI has not addressed because doing so would implicate their own members. Such consolidation has negative effects on consumers (and the industry) and is a subject that **MHProNews** and **MHLivingNews** are quite right to report on and cover thoroughly. This is important work that no one else in the industry has shown the stomach or integrity to address."*



**Mark Weiss, J.D., President and CEO of MHARR**

Manufactured Housing Association for Regulatory Reform (MHARR) to MHProNews.

*"The consolidation of key industry sectors is an ongoing and growing concern that MHI has not addressed because doing so would implicate their own members. Such consolidation*

has negative effects on consumers (and the industry) and is a subject that MHPProNews and MHLivingNews are quite right to report on and cover thoroughly. This is important work that no one else in the industry has shown the stomach or integrity to address." Mark Weiss, J.D., President and CEO of the Manufactured Housing Association for Regulatory Reform (MHARR) in on the record remarks emailed to MHPProNews. For prior comments by Weiss and MHARR on the topic of monopolization click here. See also

See also: <https://www.manufacturedhomepronews.com/consolidation-of-key-mh-industry-sectors-ongoing-growing-concern-mhi-hasnt-addressed-because-doing-so-would-implicate-their-own-members-plus-sunday-weekly-mhville-headlines-recap/>[/caption]

5) Unless something big occurs to shake up the trajectory of the advancing housing legislation, including the [Housing for the 21st Century Act](#) and the ROAD to Housing bill, the powers that be in manufactured housing and the powers that be in conventional housing are all on much the same page. Gemini call the U.S. affordable housing crisis a "man-made" crisis.

[caption id="attachment\_228340" align="aligncenter" width="600"]

**STAGGERING PERFORMANCE GAP**

<b>BASELINE</b> (1995-2000) <b>338,924</b> units/year	<b>NANO BANANA</b>	<b>2001 COLLAPSE</b> (AVERAGE) <b>97,458</b> units/year
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**5 TO 8 MILLION MISSING HOMES?**

WHERE ARE THE 5 TO 8 MILLION?  
LOOK AT THE 25-YEAR COLLAPSE OF THE HUD CODE INDUSTRY

**Gemini 3.0**

**ZONING BARRIER**

**GEMINI ON THE '8-MILLION-UNIT GAP. HOW A 'MAN-MADE'**

**DECLINE IN MANUFACTURED HOUSING FUELED AMERICA'S AFFORDABLE HOUSING CRISIS'**

UNIQUE  
ARTIFICIAL  
INTELLIGENCE  
LOOK AT  
MHVILLE  
PERFORMANCE-  
**FEA**

MHPRONEWS.com

<https://www.manufacturedhomepronews.com/gemini-on-the-8-million-unit-gap-how-a-man-made-decline-in-manufactured-housing-fueled-americas-affordable-housing-crisis-unique-artificial-intelligence-look-at-mhville-performance-f/>[/caption]

6) Are there potential legal and regulatory concerns from the above? The short answer is yes. But that would require enforcing existing laws. When 8 out of the 11 defendants in the revitalized antitrust case are MHI members, those seeking understanding of the dynamics behind the curtains in manufactured housing ought to be leaning in. When one of those MHI member defendants has supposedly cut a deal - pending court approval - to settle the case against them in exchange for a commitment to work with plaintiffs attorneys and provide relevant documents and insights, that should be all the more reason for truth seekers to lean in.

[caption id="attachment\_227796" align="center" width="600"]



<https://www.manufacturedhomepronews.com/if-murex-documents-confirm-mhi-meetings-were-used-to-facilitate-supracompetitive-rent-hikes-the-optics-of-mhis-advocacy-may-be-exposed-as-cover-for-massive-antitrust-scheme-m/>[/caption][caption id="attachment\_227681" align="center" width="600"]



<https://www.manufacturedhomepronews.com/case-1-23-cv-06715-filed-01-26-26-judge-franklin-u-valderrama-second-amended-consolidated-class-action-complaint-murex-settled-includes-cooperation-provision-information-documents-fea/>[/caption]

7) As Gemini's AI put it, it went from skepticism to corroboration due to the preponderance of evidence and the years of behavioral patterns. A source with ties to MHARR told MHPProNews that the Housing for the 21st Century Act is only marginally better than ROAD to Housing Act with respect to what it may do (or fail to do) for mainstream HUD Code manufactured housing.

[caption id="attachment\_228183" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/skepticism-to-corroboration-landys-umh-whistleblower-docs-mharr-murex-intersect-cavco-2-trillion-pivot-institutional-investor-risks-mhi-insiders-chance-in-bills-or-litigation-trigger-fea/>[/caption]

8) Per Gemini (see Part III, #1). Note that MHProNews did not use the term "moat," or "low-volume, high-margin" in the input-inquiry with Gemini. Those were part of Gemini's research results.

**This facts-evidence-analysis (FEA) confirms that your pre-publication draft accurately captures several significant and developing legal, corporate, and legislative themes within the manufactured housing industry.**

...

The draft's core citations regarding corporate claims and legislative support are corroborated by public records and recent industry reports.

...

- **Behavioral Evidence:** The shift toward a "low-volume, high-margin" environment is supported by data showing that while production remains at roughly **one-third of historical averages**, the "Big Three" have maintained strong gross margins (often exceeding 25-27%) and significant cash reserves.
- **The "Moat" Theory:** Analytical conclusions suggest that current regulatory barriers (zoning, lack of chattel financing support) act as a "moat" that protects the market

share of established giants while preventing smaller competitors from entering the market.

...

- **Omission of Key Reforms:** MHARR has noted that while bills like the **ROAD to Housing Act** address certain issues (like the "permanent chassis" requirement), they do not definitively mandate the "enhanced preemption" or "Duty to Serve" (DTS) enforcement required to break zoning and financing bottlenecks.
- **Dynamics for Housing Seekers:** Evidence suggests that without closing these loopholes, "starter homes" may remain legally or financially out of reach for many, as local zoning can still be used to exclude HUD-Code homes despite general federal support for "supply".

...

**The Murex Factor:** In early 2026, reports emerged that **Murex** (an MHI member) agreed to settle an antitrust case regarding alleged lot-rent price-fixing. The prospect of Murex providing testimony against other industry players is a significant developing factor. The "silence" from MHI-aligned media on this topic, as noted in your draft, highlights a potential conflict of interest between trade group loyalty and objective reporting.

9) The quotes from the House Financial Services website are ahead. This MHVille [facts-evidence-analysis](#) is underway.

# FEA

FACTS-EVIDENCE-  
ANALYSIS

“Analytical journalism is the highest style of journalism.” - Diana Dutsyk

... the personal courage of the journalist is important, he should not be afraid to go against the bosses, should not call white black. He [the analytical journalist] cannot distort the truth.



FACTS



EVIDENCE



ANALYSIS



Part I. From the [House Financial Services Committee website](#) is the following press release.

## WTAS: Financial Services Highlights Support for Committee's Bipartisan Housing for the 21st Century Act

Washington, February 9, 2026

Support for the Committee's bipartisan Housing for the 21st Century Act is rolling in ahead of Monday's vote on the House Floor. To date, over 70 groups have endorsed the package.

For a one-pager on the bill, click [here](#).

For a section-by-section on the bill, click [here](#).

Here is what they are saying:

**Affordable Housing Tax Credit Coalition said,** “The Housing for the 21<sup>st</sup> Century Act provides a set of commonsense, bipartisan housing proposals that would increase the supply of affordable housing at a time when housing affordability is top of mind in every part of the country. In particular, the proposal to lift banks’ public welfare investment cap would unlock billions of additional private sector investment to support affordable housing development using the Low-Income Housing Tax Credit, the nation’s most successful tool for producing affordable rental housing. We applaud Housing Finance Committee Chairman Hill and Ranking Member Waters, Housing and Insurance Subcommittee Chairman Flood and Ranking Member Cleaver, and Representatives Lawler, Beatty and Kim for their work to advance this provision, and urge the House to advance this important legislation.”

**American Coatings Association said,** “The American Coatings Association applauds the bipartisan effort to address the nation’s housing challenges through a comprehensive legislative package. By expanding access to financial resources, strengthening the regulatory framework needed to support increased construction, and lowering costs, this bill takes meaningful steps toward improving housing affordability for communities across the country. The paint and coatings industry plays a critical role in protecting, maintaining, and extending the life of new and existing residential structures, and this legislation acknowledges the importance of durable, high-quality materials in delivering safe, sustainable, and affordable housing.”

**American Hotel & Lodging Association said,** “The bill’s emphasis on supply-side solutions is particularly important for the low- and moderate-income communities our members serve. By encouraging housing production and modernizing housing finance frameworks, H.R. 6644 promotes the conditions for communities to attract investment, support small businesses, and provide families with stable, affordable places to live—outcomes that are essential to economic growth.”

**Americans for Prosperity said,** “This legislation marks a promising step forward in reducing federal housing regulations and removing barriers to increasing housing supply and innovation. We are encouraged by the Housing for the 21st Century Act’s commitment to breaking down federal barriers to housing production and incentivizing states and localities to follow suit. While this legislation is a step in the right direction, the focus must remain on sustained action at the state and local level to unleash the next generation of American housing. Congress should continue to prioritize removing federal restrictions and

empowering local innovation, allowing a competitive housing market to deliver the supply needed for future generations to thrive.”

**Arkansas Bankers Association said,** “For Arkansas banks the issues this Act addresses are not abstract policy changes, they directly affect capital in our communities, affordable housing and keeping our community banks strong to serve the customers that rely on them. Arkansas banks’ will have a stronger ability to compete, lend and support local economic development, keeping both our communities and our state thriving.”

**Associated Builders and Contractors said,** “ABC appreciates the leadership of the U.S. House of Representatives’ Financial Services Committee in addressing America’s housing affordability crisis by tackling the regulatory and permitting barriers that delay projects, increase costs and prevent contractors from meeting housing demand. We appreciate the bipartisan support that brought this bill to the House floor under suspension of the rules and encourage you to vote “Yes” when it comes for a vote. ABC strongly supports the bill’s provisions to streamline federal environmental review for housing development. ABC members regularly experience significant delays when projects are forced into lengthy review processes, often with duplicative documentation requirements and increased litigation risk.”

**Bipartisan Policy Center Action said,** “The House’s passage of the Housing for the 21st Century Act proves that Congress can address the nation’s housing challenges on a bipartisan basis, thanks to the leadership of House Financial Services Committee Chair French Hill and Ranking Member Maxine Waters. This legislation reflects months of good-faith, cross-party collaboration and a shared commitment to increasing the supply of safe, affordable homes by removing regulatory barriers to construction and expanding housing production nationwide. We urge Senate leadership to build on this momentum and swiftly advance the ROAD to Housing Act, so Congress can deliver meaningful, much-needed reforms to make quality, affordable housing more accessible to Americans across the country,” says Michele Stockwell, president of Bipartisan Policy Center Action.”

**Broker Action Coalition said,** “We strongly support the provision improving consumer awareness of VA home loan eligibility through the Uniform Residential Loan Application, an issue the Broker Action Coalition has long advocated for as a consumer education improvement that helps Veterans better understand their eligibility. We also applaud provisions that expand HOME program eligibility up to 100 percent of area median income, enabling more borrowers to pair responsible financing with critical down payment support. In addition, we support the bill’s efforts to streamline HUD environmental reviews, reduce development barriers, and encourage increased housing supply. We further support the

bill's directive to study FHA small dollar mortgages, recognizing the role these loans can play in improving access to homeownership in lower cost and rural markets.”

**Consumer Bankers Association said,** “This critical legislation to enable increased bank investments across Main Streets nationwide is a concrete and meaningful step to address housing affordability and drive economic development. CBA commends Chairman Hill and the Members of the Financial Services Committee for their bipartisan leadership on this issue. These reforms will expand access to capital for hardworking Americans.”

**Community Development Bankers Association said,** “The bill’s emphasis on supply-side solutions is particularly important for the low- and moderate-income communities our members serve. By encouraging housing production and modernizing housing finance frameworks, H.R. 6644 promotes the conditions for communities to attract investment, support small businesses, and provide families with stable, affordable places to live—outcomes that are essential to economic growth.”

**Community Financial Services Bank said,** “The Housing for the 21st Century Act takes important steps to reverse these trends by reducing unnecessary regulatory barriers that delay housing development. Provisions that allow the use of pre-approved home designs, streamline housing-related processes, and strengthen local capacity to produce housing will help builders bring homes to market more quickly and at lower cost—benefiting both homeowners and renters. We also strongly support the bill’s modernization of key HUD programs. Updating manufactured housing standards, improving the flexibility and effectiveness of the HOME Investment Partnerships Program, and exempting small-scale housing developments from burdensome federal environmental reviews will accelerate housing production while preserving appropriate oversight. These reforms are especially impactful in rural communities, where smaller projects often face disproportionate regulatory costs.”

**Council of Large Public Housing Authorities (CLPHA) said,** “The Council of Large Public Housing Authorities (CLPHA) is pleased to support the Housing For the 21st Century Act. The bipartisan housing legislation would modernize the HOME Investment Partnership Program and Community Development Block Grant, streamline housing inspections in the Housing Choice Voucher Program, and expand the Family Self-Sufficiency Program through establishing an opt-out pilot program for 5,000 families. These provisions would greatly impact public housing authorities, CLPHA members, and the residents they serve. CLPHA looks forward to working with the sponsors of this landmark legislation as the bill works its way through Congress.”

**Fahe said,** “It is because of Fahe’s work in difficult-to-serve areas that we know how important the Housing for the 21st Century Act would be if signed into law. By rightsizing regulations, it removes barriers to the critical work that nonprofit affordable housing developers are doing all over the country. Currently, they are hampered by red tape that slows down, and increases the costs, of their work. We are proud to strongly support the solutions proposed in the bill. In particular, the bill addresses the issues with the US Department of Housing and Urban Development’s environmental review requirements, especially for smaller and more rural projects. The requirements are overly burdensome, expensive, and hinder our nation's ability to produce housing at the necessary rate. The Housing for the 21st Century Act would lower development costs, speed the delivery of units, and encourage more supply of affordable housing while still protecting the environment.”

**Habitat for Humanity International said,** "At a time when Americans face skyrocketing housing costs, we applaud the House of Representatives for moving forward the Housing for the 21st Century Act. This legislation features many important provisions, including the Home Reform Act, which is critical to the Habitat for Humanity network " said Chris Vincent, vice president of government relations at Habitat for Humanity International. "This is the most meaningful housing package that has come out of the House in more than a decade, and we are encouraged by this step as well as the ongoing efforts in the Senate to prioritize housing. At its core, the housing crisis is a supply problem, and this legislation will make it easier to build more, including starter homes, which are critically needed in the market. As one of the nation's largest builders of starter homes, Habitat stands alongside thousands of advocates, homeowners and volunteers, ready to create access to affordable homeownership for more American families."

**Home Depot said,** “The Home Depot commends policymakers for recognizing the critical need and advancing a bipartisan, supply-focused approach to addressing the nation’s housing shortage. By reducing barriers that delay construction and modernizing federal housing policies, the Housing for the 21st Century Act helps pave the way for more homes to be built, creating more opportunities for skilled trades professionals. We’re proud to support this work as it helps expand access to safe, affordable housing for our customers and communities nationwide.”

**Independent Banks of South Carolina (IBSC) said,** “Independent Banks of South Carolina appreciates Congress’s consideration of legislation that recognizes the connection between housing policy and community banking. As the House considers the Housing for the 21<sup>st</sup> Century Act, we view it as a constructive step toward strengthening

housing availability while preserving the local financial institutions that support South Carolina's communities over the long term.”

**Independent Bankers Association of Texas (IBAT) said,** “These reforms give community banks the tools they need to keep capital flowing into housing, small businesses, and rural economies. Right-sizing supervision and expanding access to stable, local funding directly strengthens the communities Texas banks serve every day.”

**Independent Community Bankers of America said,** “On behalf of the Independent Community Bankers of America (ICBA) and the nearly 45,000 community bank locations we represent, I write to thank you for offering floor time for consideration of the Housing for the 21st Century Act (H.R. 6644) and to express our strong support for the legislation. ICBA and community banks urge all members of the House to vote YES on this important package. H.R. 6644 is critically needed legislation that would spur home construction nationwide, promote housing affordability, and help alleviate the housing crisis. This is a serious and thoughtful effort to address a serious problem, and we are grateful to House leadership and the House Financial Services Committee for prioritizing it.”

**Manufactured Housing Institute (MHI) said,** “The Manufactured Housing Institute (MHI) writes in support of the bipartisan Housing for the 21st Century Act (H.R. 6644). This comprehensive package will expand development capacity, lower costs for renters and homeowners, and simplify the regulatory framework so more families can achieve the American dream of homeownership. As the national trade association representing every sector of factory-built housing we understand the urgency of increasing housing supply and reducing costs. This legislation offers practical solutions that will accelerate production and expand access to affordable homeownership and rental housing. We strongly support this legislation and encourage its swift passage.”

**Mortgage Bankers Association said,** “MBA supports the key elements of H.R. 6644 – which has now been joined with a series of bipartisan community banking-related provisions added to the package. MBA urges every U.S. Representative to vote “Aye” in favor of the bill on the House floor during its consideration early next week (under suspension of the rules). This legislation seeks to address a number of our nation’s housing affordability challenges – problems that have demanded the focused attention of Congress and the federal agencies that regulate key aspects of the housing ecosystem. MBA believes both legislative and regulatory reforms are needed to appropriately tackle affordability and address the nation’s housing supply shortage.”

**Moving to Work said,** “The Moving to Work (MTW) Collaborative is pleased to support the Housing for the 21st Century Act, which takes a practical approach to addressing the

nation's affordable housing crisis by encouraging increased housing supply, modernizing zoning practices, and supporting a range of housing options. These strategies are consistent with the goals of the MTW program and the work our agencies undertake in their communities to address housing challenges in a more effective and sustainable way.”

**National Association of Affordable Housing Lenders said,** “NAAHL is committed to working with leaders in both chambers to advance bipartisan housing legislation. Passage of the Housing for the 21st Century Act is an important step towards enacting bipartisan legislation that will help expand housing supply and increase affordable options for families, and we urge all members to support when it comes up for a floor vote.”

**National Association of Counties (NACo) said,** “This NACo-endorsed legislation represents the most significant federal investment in housing in over a decade. The bill provides critical support for community housing programs such as the Home Investment Partnerships (HOME) program and Community Development Block Grant (CDBG). Most importantly, it recognizes counties as a trusted partner in the fight to expand housing opportunity, incentivizing healthy, local-option reforms without micromanaging county housing strategies.”

**National Association of Home Builders said,** “This housing package takes much-needed steps toward addressing our nation's critical lack of housing supply. NAHB is encouraged that, among other helpful changes, the legislation has key provisions related to land-use and zoning, regulatory reforms, and financing tools. For too long, restrictive zoning and land-use policies have constrained residential construction. This bill directs HUD to develop best practices with key stakeholders, such as home builders and developers, to provide state and local governments with an array of options to increase production. Similarly, there is a provision to reward communities that welcome the use of pattern books to speed the permitting and approval process for a variety of home types.”

**National Association of Mortgage Brokers said,** “NAMB commends the Committee for its bipartisan leadership on this legislation and looks forward to working with Congress to ensure that increased housing supply is matched with accessible, affordable mortgage financing that serves all qualified borrowers. This bill has the potential to meaningfully expand homeownership opportunities, and mortgage brokers stand ready to help deliver that promise to American families.”

**National Association of Realtors said,** “NAR strongly supports bipartisan efforts in both chambers to address this crisis, and we believe Congress must act decisively to remove barriers to housing production and reform outdated programs, while giving communities the tools they need to build more homes. By addressing barriers at the federal, state, and

local levels, H.R. 6644 represents the kind of comprehensive approach needed to expand housing opportunities and restore affordability. This legislation provides communities with technical assistance and incentives to reduce local barriers to housing development, streamlines federal environmental reviews that delay production, and modernizes critical programs like HOME and CDBG to work more effectively. It also removes outdated manufactured housing requirements and strengthens pathways for families to access credit and build wealth through homeownership.”

**National Council of State Housing Agencies (NCSHA) said,** “The National Council of State Housing Agencies is pleased to endorse the Housing for the 21st Century Act and commends the leadership of House Financial Services Committee Chair French Hill (R-AR) and Ranking Member Maxine Waters (D-CA) for advancing this critical bipartisan legislation that will modernize core housing programs, promote private investment in affordable housing, and reduce bureaucratic complexities.”

**National Housing Conference (NHC) Coalition said,** “Addressing the shortage of affordable housing will require sustained bipartisan action. We are grateful to the House Financial Services Committee for prioritizing housing and considering the Housing for the 21st Century Act. We urge the members of the Committee to support the legislation and advance it to the floor. NHC looks forward to working with Congress to advance bipartisan housing legislation and help ensure it moves forward with the broadest possible support.”

**National League of Cities said,** “For the first time in more than a decade, we are seeing a strong, bipartisan effort in Congress to address the housing affordability crisis through pragmatic, locally informed policy solutions that will be put to quick use at the local level. The House Financial Services Committee has recently approved the [Housing for the 21st Century Act](#) which recognizes the critical role of local governments in addressing the nation’s housing needs by updating and improving programs like CDBG and HOME, removing regulatory roadblocks, and increasing local flexibility.”

**National Multifamily Housing Council said,** “The National Multifamily Housing Council strongly supports the Housing for the 21st Century Act that includes significant steps toward addressing the nation’s housing crisis by promoting rental housing development and encouraging increased housing supply. The Act finally treats housing supply as critical infrastructure and is focused on removing barriers, which will ultimately enable renters to see real relief and help us build the 4.3 million new apartments we need.”

**National Rental Home Council said,** “America’s housing shortage continues to place significant pressure on renters and homeowners alike. As demand has outpaced supply, rising construction costs, regulatory delays, and outdated rules have made it increasingly

difficult to deliver new housing at scale. The Housing for the 21st Century Act takes meaningful steps to address these challenges by modernizing federal housing policy, reducing unnecessary regulatory barriers, and improving access to capital needed to bring new homes to market. NRHC strongly supports the bill's focus on removing duplicative and inefficient regulatory processes that slow housing development."

**Real Estate Technology & Transformation Center said,** "...we are writing to express our strong support for your timely action addressing our nation's long-term housing challenges and ensuring all Americans have a safe and decent place to call home at a price they can afford. We are especially pleased to support: the Housing for the 21st Century Act."

**Real Estate Coalition Letter said,** "The Housing for the 21st Century Act offers a comprehensive package of reforms to address housing affordability and supply by streamlining regulatory processes, modernizing federal housing programs, and expanding financing opportunities. The bill advances key measures important to our industry, including streamlining federal inspection standards, supporting efforts to simplify local and state permitting processes, increasing FHA multifamily loan limits, and allowing for additional private investment in affordable housing by lifting the private welfare investment cap. Collectively, these reforms reflect meaningful progress toward expanding housing supply and lowering housing costs."

**Small Business & Entrepreneurship Council said,** "The legislative package offers meaningful solutions to bolster affordable housing, one of the most pressing and frustrating barriers facing workers and working families. For entrepreneurs and small businesses in both high-cost regions and ex-urban areas alike, housing affordability and availability is not only a quality-of-life issue, but a workforce and competitiveness challenge that affects hiring and retention. Moreover, small businesses in the housing sector stand ready to play a central role in delivering affordable housing choices but red tape and barriers make it difficult to compete and offer these needed choices. Reforms that reduce bureaucracy and artificial barriers will support these small businesses, with the cost savings and efficiencies filtering down to residents and homeowners."

**StoneCastle Partners said,** "We believe the Housing for the 21st Century Act advances a practical, solution-oriented framework that can help communities add supply while also enabling lenders—particularly community banks—to be more responsive to the needs of homebuilding and the supporting industries. By improving clarity and reducing unnecessary delay in the development process, the bill can help reduce uncertainty for borrowers and lenders alike, allowing capital to be deployed more confidently and at lower cost."

**Subchapter S Bank Association said** “The Housing for the 21st Century Act takes a practical approach by streamlining outdated federal processes, expanding access to housing finance, and strengthening the ability of community-based financial institutions to deliver capital where it is needed most. We appreciate the legislation’s focus on increasing housing supply, reducing unnecessary regulatory barriers, and expanding affordable housing finance tools. Provisions that improve access to small-dollar mortgages and strengthen coordination among federal housing programs will help address persistent housing shortages in many communities.”

**Texas Bankers Association said,** “Community banks are foundational for healthy local economies—from helping families afford homes to fueling small business growth. The Housing for the 21st Century Act is another important pillar in Chairman French Hill’s ‘Make Community Banking Great Again’ agenda which is removing barriers and unnecessary regulations that have been detrimental to local lending.”

**United Wholesale Mortgage,** “As the #1 mortgage lender in the U.S., UWM serves independent mortgage brokers and homebuyers in communities across all 50 states. Every day, we see firsthand how constrained housing inventory, fragmented regulatory processes, and outdated federal programs limit families’ access to homeownership. H.R. 6644 thoughtfully modernizes federal housing tools and supports local development strategies, providing meaningful steps toward expanding supply and improving affordability.”

**Up for Growth Action said,** “The bipartisan *Housing for the 21st Century Act* represents a meaningful down payment towards solving America's severe shortage of homes. The legislation addresses key barriers to building, renovating, and financing housing and community development. It’s encouraging to see such deliberate efforts in the House to confront a major driver of America’s affordability challenge. We’re hopeful this momentum results in a floor vote and productive negotiations with the Senate to deliver a comprehensive package to the President’s desk.”

**U.S. Conference of Mayors (USCM) said,** “Mayors from across the country have spent the last year advocating for Congressional leaders to join them in taking action to drastically increase our nation’s housing supply while creating greater pathways to affordable housing. We are pleased to see the House Financial Services Committee engaged in significant, bipartisan action on this issue which has come to impact every corner of our country, every political persuasion, and every rung of the socioeconomic ladder. The provisions within the legislation are both pragmatic and impactful ranging from critical regulatory reforms to the reauthorization of HOME to expanding new affordable housing construction as eligible use of Community Development Block Grants funds. This bill lays

the groundwork to address the nation’s urgent need to boost housing supply by increasing efficiencies and removing barriers to the development of more housing.”

**U.S. Mortgage Insurers, President said,** “The legislation correctly seeks to address the persistent shortage of entry-level homes, including by focusing on regulatory barriers to housing development and modernizing U.S. Department of Housing and Urban Development programs and updating rules for manufactured housing. It also includes valuable measures that would enhance transparency in federal programs, aligning with USMI’s longstanding support of a consistent, transparent, and coordinated approach to the federal government’s housing policy among regulators, policymakers, and other stakeholders.”

**Veterans Association of Real Estate Professionals said,** “These reforms directly affect servicemembers, veterans, and military families who face unique housing pressures due to frequent relocation, transition timelines, and constrained local markets. We also recognize the inclusion of military service disclosure protections... clarifying that the military service question must appear above the borrower’s signature line strengthens visibility at the point of execution and supports accurate identification of military-connected borrowers. This aligns with VAREP’s advocacy to ensure veterans are fully informed of available housing benefits and protections.”

**Zillow said,** “We applaud the Financial Services Committee’s work to address the ongoing affordability crisis - median home sale prices have increased by over 50% since 2019 - with a bipartisan response focused on building more housing, more easily. Addressing the nation’s housing needs requires a multifaceted strategy, and we are encouraged by the bill’s approach to promoting the development of additional housing supply and eliminating unnecessary federal and local barriers to building. We urge the House to pass this impactful legislation.”

The following organizations have also endorsed the Housing for the 21<sup>st</sup> Century Act:

**AARP**

**American Bankers Association (ABA)**

**American Financial Services Association (AFSA)**

**American Land Title Association (ALTA)**

**American Seniors Housing Association**

**Appraisal Institute**

**Building Owners and Managers Association (BOMA) International**

**Cavco Industries, Inc.**

**Clayton Homes, Inc.**

**Center for Responsible Lending**

**Champion Homes, Inc.**

**Commercial Real Estate (CRE) Finance Council**

**Corporation for Supportive Housing (CSH)**

**Council for Affordable and Rural Housing**

**Council of Large Public Housing Authorities (CLPHA)**

**Defense Credit Union Council**

**Housing Partnership Network**

**Housing Policy Council**

**Institute of Real Estate Management**

**Kentucky Bankers Association**

**Leading Builders of America**

**Lincoln Avenue Communities**

**Nareit**

**National Affordable Housing Management Association**

**National Apartment Association**

**National Association of Housing Cooperatives**

**National Association of Residential Property Managers**

**National Bankers Association**

**National Community Development Association**

**National Leased Housing Association**

**Pew Charitable Trusts**

**Real Estate Roundtable**

**Western Alliance Bank**

## Window & Door Manufacturers Association

Part II Per the [CRS](#).

### Housing for the 21st Century Act

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#### Summary

The Housing for the 21<sup>st</sup> Century Act ([H.R. 6644](#)) was reported by the House Committee on Financial Services on January 15, 2026. The bill contains five titles comprising 25 sections, which address several housing policy topics. According to the committee report accompanying the bill ([H.Rept. 119-457](#)), its purpose is "to make it easier to build and afford housing, including modernizing outdated government programs, lowering costs by removing unnecessary federal requirements, and increasing local flexibility over housing decisions."

Most of the sections in the Housing for the 21<sup>st</sup> Century Act are similar to previously introduced stand-alone bills. Additionally, many of the provisions in the Housing for the 21<sup>st</sup> Century Act are similar to provisions included in the Renewing Opportunity in the American Dream to Housing Act of 2025 ([S. 2651](#); also known as the ROAD to Housing Act); some sections are substantially identical, some have similarities but are notably different, and some are only present in one bill and not the other. [Table A-1](#) provides a comparison of provisions from the Housing for the 21<sup>st</sup> Century Act to those in the ROAD to Housing Act.

On February 3, 2026, an amended version of the Housing for the 21<sup>st</sup> Century Act was included in a list of items that may be considered under suspension of the rules during the week of February 9, 2026. The amended version differs from the reported version in several ways. Among other things, it adds a new Title VI, "Strengthening Community Banks' Role in

Housing", which incorporates the text of 12 banking-related bills that had previously been reported by the Financial Services Committee, as well as a savings provision. This report is based on the version of the Housing for the 21<sup>st</sup> Century Act that was reported out of committee, but it notes differences in the amended version in the section summaries for Titles I-V.

### **Major Components of the Housing for the 21<sup>st</sup> Century Act**

Title I contains seven sections concerning housing supply and housing development regulations. Several national indicators suggest that housing supply may be relatively low compared to demand, which can be a contributing factor to decreasing housing affordability. The sections in Title I would seek to publish land use policy guidelines and best practices, including for single-stair reform; establish a grant program for home building *pattern books*; adjust and streamline certain environmental review processes; adjust Federal Housing Administration (FHA) multifamily loan limits; and require Government Accountability Office (GAO) studies of workforce housing and a federal uniform residential building code.

Title II contains five sections, four of which would make reforms to existing federal housing programs: the HOME Investment Partnerships program, the Community Development Block Grant, the Section 504 rural housing home repair program, and the Housing Choice Voucher program. A fifth section proposes a new competitive grant program to assist planning and implementation activities associated with affordable housing.

Title III contains three sections concerning the definition of "manufactured homes," small-dollar mortgages, and an increased cap on bank investments to promote the public welfare.

Title IV contains eight sections, which propose to exclude veterans disability compensation when determining income for eligibility for certain U.S. Department of Housing and Urban Development (HUD) programs, add a disclosure about potential eligibility for Department of Veterans Affairs (VA)-guaranteed loans to the Uniform Residential Loan application for mortgages, increase interagency coordination on housing programs, create a new pilot program within the Family Self-Sufficiency program, make changes to HUD's housing counseling program, create a new eviction helpline grant program, create a new temperature sensor pilot program in public and assisted housing, and require GAO studies on housing for elderly/disabled persons, housing near superfund sites, and residential heirs property.

Title V contains two sections concerning congressional oversight of federal housing officials and Public Housing Agencies, respectively.

## Introduction

Housing affordability is a perennial policy issue, and it has become one of greater concern in recent years in light of notable increases in house prices and rents, rising mortgage interest rates, increasing property insurance costs, and housing supply constraints in many housing markets.<sup>1</sup>

The Housing for the 21<sup>st</sup> Century Act ([H.R. 6644](#)) was introduced on December 11, 2025, ordered reported by the House Committee on Financial Services on December 17, 2025, and reported on January 15, 2026 ([H.Rept. 119-457](#)).<sup>2</sup> The bill contains a wide range of housing-related provisions over five titles and 25 sections. Some provisions would create new federal housing programs, some would modify existing programs, and several would require new reports to be issued. According to the committee report accompanying the bill, its purpose is "to make it easier to build and afford housing, including modernizing outdated government programs, lowering costs by removing unnecessary federal requirements, and increasing local flexibility over housing decisions."

This report provides a brief overview and context for each of the sections of the Housing for the 21<sup>st</sup> Century Act, organized by title. Many of the provisions in this act are substantially similar to provisions contained in other bills that have been introduced in the 119<sup>th</sup> Congress, and, where relevant, those similar measures are noted in the summaries of each section.

In addition, many provisions included in the Housing for the 21<sup>st</sup> Century Act are similar to provisions included in the Renewing Opportunity in the American Dream (ROAD) to Housing Act of 2025. That measure was introduced as [S. 2651](#) and was unanimously approved and reported by the Senate Committee on Banking, Housing, and Urban Affairs on August 1, 2025. A largely similar version of The ROAD to Housing Act was separately incorporated into Division I of a Senate version of the National Defense Authorization Act for Fiscal Year 2026 (NDAA; [S. 2296](#)) by [S.Amdt. 3901](#) to [S.Amdt. 3748](#). The ROAD to Housing Act was not retained in the final enacted version of the NDAA ([P.L. 119-60](#)). While there are a number of similarities between provisions included in the Housing for the 21<sup>st</sup> Century Act and the ROAD to Housing Act, there are also a number of differences, including several sections that are included in one bill but not the other. A comparison of those similarities and differences is provided in [Table A-1](#).<sup>3</sup> For more details on the ROAD to Housing Act, see CRS Report R48732, [ROAD to Housing Act of 2025](#), coordinated by Henry G. Watson.

## Legislative Status

On February 3, 2026, an amended version of the Housing for the 21<sup>st</sup> Century Act was included in a list of items provided by the House Majority Leader that may be considered under suspension of the rules during the week of February 9, 2026.<sup>4</sup> The amended version differs from the reported version in several ways. It adds or revises sunset dates for a number of pilot programs, it strikes a provision that was enacted into law subsequent to the bill having been reported by committee, and it removes a provision requiring a U.S. Government Accountability Office (GAO) study on a federal uniform residential building code. It also requires the U.S. Department of Housing and Urban Development (HUD) to review and update Build America, Buy America guidance with respect to the HOME program, rather than making Build America, Buy America provisions inapplicable to HOME-assisted housing activities. In addition, it adds a new Title VI, "Strengthening Community Banks' Role in Housing," which incorporates the text of 12 banking-related bills that had previously been reported by the Financial Services Committee, as well as a savings provision. A score released by the Congressional Budget Office determines that the bill would not increase the deficit.<sup>5</sup>

The section summaries provided in this report are based on the version of the Housing for the 21<sup>st</sup> Century Act that was reported out of committee. Changes to provisions in Titles I-V that were included in the amended version of the bill are noted in the text of the report. A brief summary of Title VI, as added by the amended version released by the House Majority Leader, is provided, but the report does not go into detail about these provisions.

Summary of the Housing for the 21<sup>st</sup> Century Act ([H.R. 6644](#))

## **Title I: Building Smarter for the 21<sup>st</sup> Century**

### **Section 101. Housing Supply Frameworks**

Local governments' zoning and land use policies have been identified by many housing market researchers as one of several contributing factors to an undersupply of housing, relative to demand, in some areas of the country. One federal approach to affecting local zoning and land use policy has been to provide guidance, technical assistance, and research to promote certain reforms designed to increase housing development. For this purpose, HUD has maintained the Regulatory Barriers Clearinghouse (RBC) since 2001, as required in statute (42 U.S.C. §12705d). The RBC collects, disseminates, and publishes research and examples pertaining to state and local regulations and policies that affect affordable housing.<sup>6</sup>

This section would abolish the RBC and require HUD's Assistant Secretary for Policy Development and Research to publish guidelines and best practices—in consultation with a task force consisting of academics, practitioners, and state and local officials—with

respect to state and local zoning and land use policies (referred to in the bill as "zoning frameworks"). This section would also require a report from the HUD Assistant Secretary for Policy Development and Research describing the adoption of these guidelines and best practices by states and localities.

Similar guidelines and best practices to those required by this section were introduced in the 118<sup>th</sup> Congress in the Housing Supply and Innovation Frameworks Act ([H.R. 10351](#)). This section is also similar to provisions in the ROAD to Housing Act, although the latter included some additional provisions.

### **Section 102. Accelerating Home Building Grant Program**

One factor that affects the speed of housing development is local permitting processes. Some local governments have adopted pre-reviewed designs, sometimes known by names such as *pattern books*, that allow for faster approval processes for certain types of housing.<sup>7</sup>

This section would authorize HUD to provide competitive grants to eligible entities, including local governments and Indian tribes, to adopt pre-reviewed designs for certain types of low- or mid-rise housing with no more than 25 dwelling units. Ten percent of any funds appropriated for this purpose in a fiscal year would be set aside for rural areas. This grant program sunsets seven years after the date of enactment in the amended version of the bill released by the House Majority Leader.

This section is similar to the Accelerating Home Building Act of 2025 ([S. 2361](#)) and to [H.R. 5907](#). It is also substantially similar to provisions in the ROAD to Housing Act.

### **Section 103. Federal Guidelines for Point-Access Block Buildings**

Building codes provide rules and standards for the design, construction, alteration, materials, maintenance, and performance of buildings.<sup>8</sup> Building codes are adopted and enforced by state, local, tribal, and territorial (SLTT) entities. SLTTs typically adopt part or all of the model building codes developed and maintained by Standards Developing Organizations, such as the International Code Council (ICC). The ICC's 2024 model building code for new construction, the International Building Code (IBC), contains the requirement that buildings above three stories must contain at least two exit stairways. Another common model code, produced by the National Fire Protection Association (NFPA), contains the requirement that buildings above four stories must contain at least two exit stairways. Some researchers have advocated for amending building codes to allow multifamily dwellings to have a single stairway, even if they exceed three or four stories.<sup>9</sup> One design concept, *Single-stair Point Access Block*, proposes consolidating stair access to a single point within a residential or commercial block.<sup>10</sup> Proponents of *single-*

*stair* building code reforms suggest that they would reduce construction costs and increase the feasibility of multifamily construction on small lots.<sup>11</sup> Other organizations, including the NFPA, have cautioned that double stairwells remain necessary for fire safety.<sup>12</sup>

This section requires the HUD Secretary to issue model code language, best practices, and technical guidance to SLTTs to facilitate the permitting of "point-access block residential buildings," defined as a single stairway for multifamily buildings not greater than six stories. This section further requires the HUD Secretary to encourage the ICC to incorporate provisions about point-access block buildings into the IBC, and permits the HUD Secretary to award competitive grants for point-access block pilot projects. This grant program sunsets seven years after the date of enactment in the amended version of the bill released by the House Majority Leader.

This section is nearly identical to the Point-Access Housing Guidelines Act of 2025 ([H.R. 6345](#)), with minor wording differences. The ROAD to Housing Act contains no such provision.

#### **Section 104. Unlocking Housing Supply Through Streamlined and Modernized Reviews**

HUD requires projects proposed for HUD assistance or insurance to undergo an environmental review to evaluate potential environmental impacts and to determine whether the projects meet federal, state, and local environmental standards.<sup>13</sup> HUD's environmental review process includes procedures for complying with the National Environmental Policy Act (NEPA; 42 U.S.C. §§4321 et seq.) and other environmental requirements, guidelines, and statutory obligations listed in 24 C.F.R. §50.4.<sup>14</sup>

NEPA generally requires federal agencies to evaluate the environmental impacts of a proposed federal agency action and to report those effects in an environmental document.<sup>15</sup> How a federal agency demonstrates compliance with NEPA depends on the level of the proposed action's impacts.<sup>16</sup> An agency is not required to prepare an environmental document for a proposed agency action if the action is excluded by statute or one of the agency's categorical exclusions (CEs), or if another agency's CE is applied consistent with 42 U.S.C. §4336c.<sup>17</sup>

Under current regulations, HUD *exempts* some project activities from specific environmental review requirements, including NEPA.<sup>18</sup> For exempt activities, the "responsible entity"—a unit of general local government such as a town, city, county, tribe, or state—does not have to undertake any action under NEPA or other federal environmental laws and authorities. However, even exempt activities must comply with

certain requirements including airport runway clear zones and accident potential zones, coastal barrier resources, and flood insurance.<sup>19</sup>

If a project is not exempted, HUD or responsible entities comply with environmental review requirements under 24 C.F.R. Parts 50 and 58 by pursuing one of the following levels of review:<sup>20</sup>

- **Categorically excluded from NEPA.** For categorically excluded activities, the responsible entity does not have to prepare an environmental assessment (EA) or an environmental impact statement (EIS), except in extraordinary circumstances.<sup>21</sup> Some categorically excluded activities are subject to the other related federal environmental laws and authorities listed in 24 C.F.R. §§50.4 or 58.5 (CEST) and others are not (CENST).<sup>22</sup> These other related authorities listed in 24 C.F.R. §§50.4 or 58.5 include environmental requirements, guidelines, and statutory obligations such as the National Historic Preservation Act (16 U.S.C. §§470 et seq.), the Endangered Species Act (16 U.S.C. §§1531 et seq.), and HUD environmental standards specified in 24 C.F.R. Part 51, among others.
- **EA.** Activities not exempt or categorically excluded from NEPA must complete an EA.<sup>23</sup> If, based on the analyses within the EA, HUD or the responsible entity determines that the project will not result in a significant impact on the quality of the human environment, it documents that determination in a Finding of No Significant Impact (FONSI).
- **EIS.** If it is evident without preparing an EA that a project may result in significant impacts or if the EA concludes in a "finding of significant impact," HUD or the responsible entity must prepare an EIS and document its finding in a "record of decision."<sup>24</sup>

Some stakeholders have argued that environmental reviews add costs and delays to housing development, while others argue that such reviews are necessary to protect both the environment and human health.

This section would modify the environmental review requirements for several housing activities. It would categorically exclude seven activities that may have previously required an EA or an EIS, although these activities would remain subject to related federal environmental laws and authorities (i.e., CEST). One of the activities that would be newly excluded by this section is "infill projects consisting of new construction, rehabilitation, or development of residential housing units."<sup>25</sup>

This section would also reclassify four current CEST activities—categorically excluded under 24 C.F.R. §§50.20 and 58.35(b)—such that they no longer would require a review or

compliance determination under related federal environmental laws and authorities (i.e., CENST).<sup>26</sup> These reclassified categorical exclusions would only apply "if such activities do not materially alter environmental conditions and do not materially exceed the original scope of the project."

The section would also exempt responsible entities from HUD's environmental review requirements for eight additional housing activities.<sup>27</sup> Seven of these newly exempted housing activities are currently CENST activities categorically excluded from NEPA review under 24 C.F.R. §58.35(b) and not subject to related federal environmental laws and authorities.<sup>28</sup>

For some projects, including most HUD grant programs, program legislation allows a responsible entity to assume responsibility for the environmental review.<sup>29</sup> These projects are regulated by 24 C.F.R. Part 58, and are commonly referred to as *Part 58* projects. When program legislation does not permit responsible entities to assume responsibility—such as for Federal Housing Authority (FHA) housing programs, Section 202 housing projects, and Section 811 housing projects—HUD is responsible for the environmental review. These projects are regulated by 24 C.F.R. Part 50, and are commonly referred to as *Part 50* projects.<sup>30</sup> Whether HUD or a responsible entity is accountable for the environmental review is specified in the Notice of Funding Availability, program regulations, or legislation relevant to the project.<sup>31</sup>

In addition to the changes described above, this section would allow the HUD Secretary to designate "assistance administered by the Secretary" as a "special project" for the purposes of NEPA and other provisions of law that further the purposes of NEPA.<sup>32</sup> Special projects are statutorily subject to environmental review under 42 U.S.C. §3547, but responsibility for the environmental review for special projects may be assumed by a responsible entity under 24 C.F.R. Part 58. This section would give the HUD Secretary flexibility to redesignate certain Part 50 projects as Part 58 projects, thereby allowing responsible entities (rather than HUD) to assume responsibility for environmental review of those projects. CRS is unable to determine exactly what activities would be covered by "assistance administered by the Secretary."

This section also would codify that Indian tribes may be responsible entities for the purposes of assuming environmental review obligations. Under current regulation, HUD permits Indian tribes, Alaska Native Villages, the Department of Hawaiian Home Lands, and Regional Corporations in Alaska to be responsible entities.<sup>33</sup>

The provisions concerning the reclassification of housing activities to modify environmental review requirements are substantially similar to the Unlocking Housing

Supply Through Streamlined and Modernized Reviews Act ([H.R. 4660/S. 2390](#)). The provisions concerning special projects and Indian tribes are substantially similar to the Better Use of Intergovernmental and Local Development for Housing Act ([H.R. 4810/S. 2391](#)). In addition, this section is substantially similar to provisions in the ROAD to Housing Act.

### **Section 105. Federal Housing Agency Application of Environmental Reviews**

HUD and the U.S. Department of Agriculture (USDA) administer a number of housing programs that have similar structures and are sometimes used in conjunction with one another. This section would require the two agencies to enter into a Memorandum of Understanding (MOU) to review and potentially revise the environmental review process and requirements across the two agencies and to explore the feasibility of joint physical inspections for properties assisted by both agencies. It would also establish an advisory working group comprising various stakeholders to inform the MOU.

The provisions of this section are similar to the Streamlining Rural Housing Act of 2025 ([H.R. 4989/S. 2423](#)). These provisions are also nearly identical to provisions in the ROAD to Housing Act, with only a few changes. One change is that the Housing for the 21<sup>st</sup> Century Act incorporates the provisions of the Rural Housing Regulatory Relief Act ([H.R. 6327](#)) to exempt USDA rural housing projects that meet the definition of "infill housing" from any study or report on the environmental effects of such assistance. The ROAD to Housing Act contains no such provision.

### **Section 106. Multifamily Loan Limits**

FHA administers a number of programs to insure mortgages for the construction, acquisition, rehabilitation, or refinancing of multifamily apartment buildings.<sup>34</sup> These programs are subject to mortgage limits set in respective program statutes. The underlying program statutes allow HUD to increase the maximum mortgage amounts in high-cost areas, subject to certain limits.<sup>35</sup> Separately, the law directs HUD to adjust certain multifamily mortgage limits for inflation each year, using the percentage change in the Consumer Price Index for All Urban Consumers (CPI-U).<sup>36</sup> Some observers have argued that, despite these inflation adjustments and exceptions for high-cost areas, the mortgage limits have not kept up with the costs of developing multifamily housing in many areas.<sup>37</sup> Past HUD budget justifications have called for adjustments to the loan limits.<sup>38</sup>

This section would increase the multifamily loan limits for several FHA multifamily programs. It would also require HUD to use the Census Bureau's Price Deflator Index of Multifamily Residential Units Under Construction as the index used to calculate the annual inflation adjustment rather than the CPI-U.

This section is similar to the Housing Affordability Act ([S. 1527/H.R. 6132](#)). The ROAD to Housing Act also includes a section that addresses the FHA multifamily loan limits, but it does so differently.

### **Section 107. GAO Studies<sup>39</sup>**

Congress has demonstrated interest in federal programs that would support *workforce housing*. Workforce housing is generally understood to be housing that is affordable and available for a population distinct from either low-income or upper-income households, but the term is not defined in federal statute or regulation.<sup>40</sup> The federal government has historically targeted limited housing resources to low-income households, although some existing federal housing programs are available to households with earnings above the low-income threshold.

This section would require GAO to conduct studies and submit reports to Congress on two separate topics. First, the section requires a report regarding housing affordability for middle-income households, the eligibility of middle-income households for existing federal housing programs, recommendations for a definition of "workforce housing," and policy options for workforce housing development. The section defines "middle-income households" as those with incomes between 80% and 120% of area median family income, as determined by HUD. Second, the section requires a report regarding the costs and benefits associated with establishing a federal uniform residential building code. This second report is not required by the amended version of the bill released by the House Majority Leader.

The portion of this section regarding a study of a federal uniform residential building code is similar to the Affordable Housing Through Common-Sense Standards Act ([H.R. 6772](#)). There is no similar provision in the ROAD to Housing Act.

## **Title II: Modernizing Local Development and Rural Housing Programs**

### **Section 201. HOME Reform**

The HOME Investment Partnerships (HOME) program provides formula funds to states and eligible local governments to be used for a range of affordable housing activities that benefit low-income households, including new construction, rehabilitation, and acquisition of rental housing and housing for homeownership, as well as tenant-based rental assistance. Each participating state and locality must reserve at least 15% of its HOME funding for qualified Community Housing Development Organizations (CHDOs), which are nonprofit organizations that meet certain legal and organizational requirements. While there have been some legislative and regulatory changes over the years, the program

has not been reauthorized by Congress since 1992 as part of the Housing and Community Development Act of 1992 ([P.L. 102-550](#)).

This section proposes several reforms to the HOME program. Among other changes, the section would do the following:

- Increase the maximum income eligibility for HOME-assisted housing for homeownership from 80% to 100% of the area median family income, as determined by HUD.
- Increase the maximum initial purchase price for HOME-assisted housing for homeownership from 95% to 110% of the area median purchase price, as determined by HUD.
- Permit resale requirements for HOME-assisted housing for homeownership to be satisfied by a community land trust or other approved mechanisms that preserve affordability for future eligible homebuyers.
- Waive income requirements for HOME-assisted housing for homeownership in the case of members of the military, and waive resale restrictions for such housing in the case of inheritances.
- Expand eligible uses for HOME dollars for jurisdictions that do not receive direct assistance under the Community Development Block Grant (CDBG).
- Allow grantees to use funds reserved for CHDOs for other eligible activities after 24 months, and eliminate the deadline that HOME funds be committed to a specific project within 24 months of allocation. These commitment deadlines have sometimes, but not always, been waived in annual appropriations acts.<sup>41</sup>
- Codify that HOME rent limits do not apply to rental assistance or subsidy payments made by the Housing Choice Voucher (HCV) program.<sup>42</sup>
- Exempt additional categories of HOME activities from environmental review under NEPA. The section would also require the HUD Secretary to take steps to limit "duplicative" environmental reviews.
- Exempt HOME housing activities from requirements under the Build America, Buy America Act (41 U.S.C. §8301 note). In the amended version of the bill released by the House Majority Leader, this provision is not present. Instead, the section requires HUD to complete a review of the implementation of the Build America, Buy America Act with respect to the HOME program, issue updated guidance on that

subject, and submit a report with the results to the House Financial Services Committee and the Senate Banking Committee.

- Exempt certain HOME-assisted projects from Section 3 contracting requirements.<sup>43</sup>
- Exempt small-scale housing (projects with fewer than four units) from certain tenant selection requirements.
- Raise the minimum allocation for local grantees from \$500,000 to \$750,000.

This section is similar, but not identical, to the HOME Reform Act of 2025 ([H.R. 5878](#)). The ROAD to Housing Act also proposes reforms to the HOME program. There are some overlapping HOME reform provisions between the Housing for the 21<sup>st</sup> Century Act and the ROAD to Housing Act, but also many provisions that are only present in one bill or the other.

## **Section 202. Community Development Fund Amendments**

The CDBG is a formula grant provided to states and certain localities. Eligible CDBG activities fall into five general categories: planning and administrative activities, public works and public facilities, housing-related activities, public services, and economic development.<sup>44</sup> New construction of housing is not an eligible activity unless carried out by qualified Community-Based Development Organizations (CBDOs) as part of larger projects, or unless statutory requirements are waived for disaster recovery. State and local grantees are required to submit a Consolidated Plan that details their housing and community development needs, including any public policies that may constitute barriers to affordable housing.<sup>45</sup>

This section would make new construction of housing an eligible CDBG activity. Under the section, new housing construction must qualify as affordable housing under the HOME program (42 U.S.C. §12745) and may not account for more than 20% of a grantee's CDBG funding allocation.

This section would also require CDBG grantees to submit to HUD information about whether they have adopted certain land use policies in the preceding five-year period, and any plans they have to adopt and implement these policies in the future. The submissions "shall not be binding with respect to the use or distribution" of CDBG grant dollars. The land use policies listed in this section include increasing density in residential zoning, streamlining or shortening permitting processes and timelines, limiting impact fees, establishing density bonuses, providing property tax abatements, and donating vacant land.

This section would also require CDBG grantees to maintain, on a publicly accessible website, a searchable database that identifies all parcels of undeveloped land owned by the grantee.

Previous legislation has proposed making new housing construction an eligible CDBG activity, including the Strengthening Housing Supply Act of 2025 ([H.R. 5077](#)). The land use policy reporting requirements in this section are similar to those in the Identifying Regulatory Barriers to Housing Supply Act ([H.R. 4659](#)). There is no similar provision in the ROAD to Housing Act.

### **Section 203. Grants for Planning and Implementation Associated with Affordable Housing**

One federal approach to affecting zoning and land use policy has been to fund state and local planning activities. This section would establish a new competitive grant program to assist planning and implementation activities associated with affordable housing. Eligible grantees would be states, insular areas, CDBG entitlement communities, and regional planning agencies. Eligible activities would include planning, land use policy reforms, housing construction, and natural hazard mitigation projects for government buildings. The section does not authorize funding for these purposes. The amended version of the bill released by the House Majority Leader specifies that this is a pilot program, and sets a sunset date five years after enactment.

The grant program proposed by this section would be comparable to the Pathways to Removing Obstacles to Housing (PRO Housing) competition. The PRO Housing competition awarded competitive grants to state and local governments, metropolitan planning organizations, and multijurisdictional entities. Eligible activities per the FY2024 Notice of Funding Opportunity (NOFO) included planning, infrastructure, development, and preservation actions, including new construction.<sup>46</sup> This program was established in 2023 by the Consolidated Appropriations Act, 2023 ([P.L. 117-328](#)) and derives its authority from Title I of the Housing and Community Development Act of 1974 (42 U.S.C. §§5301 et seq.). Congress funded the program in FY2023, FY2024, FY2025, and FY2026.<sup>47</sup>

The Pro-Housing Act of 2025 ([H.R. 891](#)) would authorize a similar competitive grant program. There is no similar provision in the ROAD to Housing Act.

### **Section 204. Rural Housing Service Program Improvements**

USDA's Rural Housing Service administers a number of housing programs in rural areas. One of these programs, the Section 504 home repair program, provides loans and grants to very low-income homeowners in rural areas to address home repair needs. This section would revise the Section 504 home repair program to (1) increase income eligibility limits

for Section 504 loans, and (2) increase the dollar threshold at which a loan is to be secured by a lien on the property rather than only a promissory note. These policy changes have been proposed in broader rural housing program reform bills, including the Rural Housing Service Reform Act ([H.R. 4957/S. 1260](#)), as well as the ROAD to Housing Act. While these other bills would have reserved at least 60% of Section 504 loan funding for the lowest income applicants, the Housing for the 21<sup>st</sup> Century Act does not include such language.

This section would also require the Secretary of Agriculture to release annual reports on rural housing programs to Congress and on their website and would require a GAO report on rural housing technology needs. Similar reporting requirements were included in the ROAD to Housing Act.

While the ROAD to Housing Act included versions of these provisions, it also included a number of additional changes to USDA rural housing programs that are not included in the Housing for the 21<sup>st</sup> Century Act.

### **Section 205. Choice in Affordable Housing**

Before a family can move into a rental housing unit with an HCV, the unit must first be inspected by the local Public Housing Authority (PHA) that administers the HCV program to ensure it meets minimum federal physical quality standards. Assuming it passes inspection, the unit must be reinspected annually thereafter as a condition of ongoing assistance. This requirement was revised by the Housing Opportunity Through Modernization Act (HOTMA; [P.L. 114-201](#)) to allow a third-party inspection associated with another housing assistance program to temporarily meet the initial inspection requirements of the HCV program, allowing families to move in to units prior to the completion of the PHA inspection (which is still required).

This section would make a number of changes to the initial inspection requirements for the HCV program. It would allow for remote inspections in rural or small areas and create a mechanism for landlords newly participating in the HCV program to have their units pre-inspected. It would further direct that PHAs provide a list of any such pre-inspected units to tenants when they are selected to participate in the HCV program. It would also allow inspections under the Low-Income Housing Tax Credit program, the HOME program, or various Rural Housing Service programs to fully satisfy the inspection requirements of the HCV program, subject to certain conditions, eliminating the current requirement for a PHA inspection in these circumstances.

These provisions are similar to a section of the Choice in Affordable Housing Act of 2025 ([H.R. 1981/S. 890](#)) and to provisions in the ROAD to Housing Act.

### **Title III: Expanding Manufactured and Affordable Housing Finance Opportunities**

## **Section 301. Manufactured Housing Innovations**

Manufactured housing is a type of housing that is constructed in a factory and transported to a home site for installation. Manufactured housing typically costs less than site-built housing due to smaller home sizes and lower costs per square foot.<sup>48</sup> While most housing is subject to state and local building codes,<sup>49</sup> manufactured homes are subject to a national building code: HUD's Manufactured Housing Construction and Safety Standards (often referred to as the *HUD Code*).<sup>50</sup> HUD was directed to develop these standards by the National Manufactured Housing Construction and Safety Standards Act of 1974. The standards first went into effect in 1976, and HUD updates them periodically with input from the Manufactured Housing Consensus Committee.

The statutory definition of a "manufactured home" includes the requirement that the home is "built on a permanent chassis" (a chassis is the steel frame that provides the base of a vehicle). Some observers have argued that the requirement for the chassis to be permanent is outdated and unnecessary because most manufactured homes are not moved once they have been installed on a home site. Allowing the chassis to be removed may facilitate a greater range of design and siting options for manufactured homes, such as basements or multiple stories, though it may also raise questions about distinctions between manufactured homes and other types of factory-built homes (such as modular homes).

This section would amend the statutory definition of a "manufactured home" to provide that the home may be "with or without a permanent chassis." It would direct HUD to issue revised standards for manufactured homes built without a permanent chassis. It would also establish procedures a state to certify to the HUD Secretary that it has amended its laws and regulations to treat manufactured homes without a permanent chassis the same as those with a permanent chassis. If a state did not submit such a certification by the date required, manufactured homes without a permanent chassis that are constructed after the date of enactment would be prohibited from being manufactured, installed, or sold in the state. The section also includes language that would specify that HUD has the primary authority to establish manufactured home construction and safety standards, and that other federal agencies may not establish such standards without approval from HUD.

This section is similar to the Housing Supply Expansion Act of 2025 ([S. 2414/H.R. 6293](#)). Many of these provisions are also substantially similar to provisions in the ROAD to Housing Act, although the provisions in Housing for the 21<sup>st</sup> Century related to HUD's issuance of revised standards and HUD's primary authority to establish standards are not included in ROAD.

## **Section 302. FHA Small-Dollar Mortgages**

Research generally shows that lower-priced properties are less likely to be financed with mortgages than higher-priced properties, and that applications for smaller mortgage loans are more likely to be denied.<sup>51</sup> There is no formal definition of a *small dollar mortgage*, but researchers and industry participants have used the term to refer to mortgages below certain thresholds, such as \$70,000, \$100,000, or \$150,000. While a number of potential factors may contribute to challenges related to small-mortgage lending—including borrower credit characteristics, property condition, and greater competition from all-cash buyers—a significant barrier is that small mortgages are generally less profitable for lenders, for a variety of reasons. A particular challenge is that many origination costs are fixed, making it less profitable to originate a smaller mortgage loan than a larger one.<sup>52</sup>

This section would allow HUD, acting through the Federal Housing Commissioner, to establish a pilot program to increase access to small-dollar mortgages. The program would be time-limited and would include certain reporting requirements.

These provisions are not included in the ROAD to Housing Act, although that act contains different provisions addressing small-dollar mortgages.<sup>53</sup>

## **Section 303. Community Investment and Prosperity**

The Community Reinvestment Act (CRA; P.L. 95-128, as amended; 12 U.S.C. §§2901-2908), was enacted to encourage banks to meet the credit needs of the localities in which they were chartered.<sup>54</sup> The CRA specifically encourages banks to make "public welfare investments" (PWIs), which promote the public welfare by providing housing, services, or jobs that primarily benefit low- and moderate-income individuals. The PWI authority allows banks to engage in activities that typically would not be permitted, as long as these activities promote the public welfare and do not expose institutions to unlimited liability. For example, banks generally cannot make direct purchases of the preferred or common equity shares of other banking firms. They may, however, purchase equity shares of institutions with a primary mission of community development, up to an allowable limit. The Financial Services Regulatory Relief Act of 2006 (P.L. 109-351) amended Section 5136 of the Revised Statutes of the United States and the Federal Reserve Act to limit investments made to a single institution to 15% of a bank's unimpaired capital and unimpaired surplus. The 15% cap limits a bank's exposure to a single borrower and encourages diversification of its loan portfolio.

This section would increase the current cap of 15% to 20% of a bank's unimpaired capital and unimpaired surplus for investments made to a single institution. The increase may encourage banks to make PWIs, thereby increasing credit availability for the construction

of more affordable housing and for small businesses.<sup>55</sup> The section would also direct the Comptroller of the Currency and the Board of Governors of the Federal Reserve System to submit a report to the authorizing committees—the House Financial Services Committee and the Senate Banking Committee—every two years with certain information about public welfare investments made in the previous two years.

This section is substantially similar to the Community Investment and Prosperity Act ([S. 2464/H.R. 5913](#)) and to provisions in the ROAD to Housing Act, except that the reporting requirements included in the Housing for the 21<sup>st</sup> Century Act are not included in these other bills.

#### **Title IV: Protecting Borrowers and Assisted Families**

##### **Section 401. Exclusion of Certain Disability Benefits**

The HUD-VA Supportive Housing (HUD-VASH) program is a collaboration through which HUD provides HCVs for veterans experiencing homelessness and the Department of Veterans Affairs (VA) provides case management services.<sup>56</sup> Eligibility for HUD-assisted housing (including HUD-VASH) is determined based on "income" as defined in statute and regulation.<sup>57</sup> Most sources of income, including veteran disability benefits, are included when determining eligibility.<sup>58</sup> The amount of rent paid by eligible families is calculated based on "adjusted income," which is also defined in statute and regulation, and includes certain deductions from total income.<sup>59</sup> The amount of VA disability benefits received by some veterans may cause their total income to exceed HUD income eligibility thresholds, as well as thresholds set by other programs that are used to fund the capital costs of affordable housing.

This section would amend the statutory definition of income and exclude VA benefits for both service- and nonservice-connected disabilities in determining eligibility for HUD-VASH, but it would include the VA benefits when calculating adjusted income to determine rent levels. The section would also amend current law to state that the same method of determining income and adjusted income shall apply to HUD-VASH voucher holders applying to live in housing funded through other types of housing assistance. It would further exclude VA service-connected disability benefits from income for the purposes of assistance funded by Community Development Block Grants and require GAO to issue a report on the treatment of VA service-connected disability payments across HUD programs. The latter two provisions were enacted into law on January 20, 2026 by the Disabled Veterans Housing Support Act, [P.L. 119-70](#), and is struck from the amended version of the bill released by the House Majority Leader.

The provisions that have not already been enacted into law are similar to those included in versions of the Housing Unhoused Disabled Veterans Act ([H.R. 965/S. 1415](#)). [H.R. 965](#) was passed by the House on February 10, 2025. These provisions are also included in the Road to Housing Act.

### **Section 402. Military Service Question**

The Uniform Residential Loan Application (URLA) is used by lenders to collect information from mortgage applicants. Fannie Mae and Freddie Mac publish and occasionally update it.<sup>60</sup> The URLA contains a question about military service: "Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?" This section would require the Federal Housing Finance Agency (FHFA) Director, within six months of enactment, to add a statement below the question about military service reading "If yes, you may qualify for a VA Home Loan. Consult your lender regarding eligibility."

This section is substantially similar to the VA Home Loan Awareness Act ([H.R. 2362/S. 138](#)). It is also substantially similar to provisions in the ROAD to Housing Act.

### **Section 403. HUD–USDA–VA Interagency Coordination**

This section directs the HUD, USDA, and VA Secretaries to enter into an agreement, within 180 days of enactment, to share data, with the purpose of facilitating evidence-based policymaking. The section also directs the three agencies to submit a report, within one year of enactment, to various congressional committees describing opportunities for increased collaboration to reduce inefficiencies in housing programs.

This section is similar to the HUD-USDA-VA Interagency Coordination Act ([S. 1695](#)) and a provision in the ROAD to Housing Act.

### **Section 404. Family Self-Sufficiency Escrow Expansion Pilot Program**

The Family Self-Sufficiency (FSS) program—originally authorized in 1992—was designed to reduce the implicit tax on new earnings associated with federal rental assistance programs that charge income-based rents. Families participating in FSS develop five-year self-sufficiency plans, with the assistance of an FSS caseworker. Over the course of that five-year period, any increases in rent the family must pay that are attributable to increased earnings are deposited in an interest-bearing escrow account for the family. Upon successful completion of the program, the family receives the escrowed funds (interim withdrawals are permissible for eligible activities). The program was originally made available only to families receiving HCVs, but it was later expanded to tenants in other forms of assisted housing. Participation in FSS is optional for both PHAs and owners, as

well as tenants. To date, demand has exceeded available funding. PHAs and landlords who wish to participate must apply for limited FSS caseworker funding from HUD. In some cases, there are waitlists for families at participating PHAs and properties.

This section would create a new Escrow Expansion Pilot within FSS that would allow up to 5,000 families to participate in a streamlined version of FSS featuring only the escrow account component of the program, without the caseworker and self-sufficiency plan requirements.

This section is nearly identical to the Helping More Families Save Act of 2026 ([H.R. 4385/S. 970](#)) and to a provision in the ROAD to Housing Act.

The amended version of the bill as posted by the House Majority Leader would shorten the length of the pilot from 10 years to 7 years.

#### **Section 405. Reforms to Housing Counseling and Financial Literacy Programs**

HUD-approved housing counseling agencies provide clients with guidance on a range of housing topics, including pre- and post-purchase homeownership counseling and rental housing counseling. HUD approves housing counseling agencies that meet specified criteria, administers housing counselor certification requirements, and provides competitive grants to HUD-approved housing counseling organizations. Statutory requirements related to HUD-approved housing counseling agencies are at 12 U.S.C. §1701x.

This section would amend 12 U.S.C. §1701x to make certain changes to HUD housing counseling requirements. These would include changes to language governing the distribution of housing counseling funds; the addition of certain provisions related to performance reviews; adding provisions describing actions the HUD Secretary can take upon a determination that an individual counselor lacks competence, based on certain measures; and adding provisions related to the termination of assistance to organizations under certain circumstances. It would also provide for those borrowers with mortgages made, guaranteed, or insured by HUD, VA, or USDA who become delinquent to be given an opportunity to participate in available housing counseling, and allow the costs of such counseling to be paid for out of FHA's Mutual Mortgage Insurance Fund (MMI Fund) if certain measures related to the financial stability of the MMI Fund are met.

This section is substantially similar to [H.R. 6726](#) and to provisions in the ROAD to Housing Act.

#### **Section 406. Establishment of Eviction Helpline**

Interest in increasing the role of the federal government in helping to prevent residential evictions began before, but increased during, the COVID-19 pandemic.<sup>61</sup> This section would require HUD to establish within one year an eviction helpline available for residents of federally assisted housing, defined broadly to include tenants receiving rental assistance through HUD programs, living in properties that receive support from any HUD program, or living in properties financed with mortgage loans insured by FHA or backed by Fannie Mae or Freddie Mac. The hotline would be required to provide counseling, resources, and referrals to eviction-related assistance.

This section is substantially the same as the Eviction Helpline Act ([H.R. 5889](#)). There is no similar provision in the ROAD to Housing Act.

The amended version of the bill posted by the House Majority Leader would set a sunset date for the program of seven years after enactment.

#### **Section 407. Temperature Sensor Pilot Program**

Federally assisted housing is required to meet certain minimum quality standards that, due to relatively recent policy changes, incorporate minimum temperature standards.<sup>62</sup> Federally assisted housing units are physically inspected against those standards annually, biennially, or triennially, depending on the program and a property's prior inspection score.

This provision would authorize a new three-year pilot program to provide grants to selected owners of federally assisted housing properties to acquire, install, and test the efficiency of approved temperature sensors to ensure federally assisted units remain in compliance with temperature requirements between inspections. The pilot would require data collection and an interim and final evaluation.

This section is substantially the same as the Housing Temperature Safety Act of 2025 ([H.R. 638](#)). There is no similar provision in the ROAD to Housing Act.

The amended version of the bill posted by the House Majority Leader would set a sunset date for the pilot of three years after enactment.

#### **Section 408. GAO Studies**

This section includes directives to GAO to conduct three different studies:

- A study on options for removing barriers and improving housing for persons who are elderly or disabled, including implications for the Section 202 Housing for the Elderly and Section 811 Housing for Persons with Disabilities programs.

- A study on the number of housing units, including public housing units, that are within one mile of Superfund sites.
- A report to Congress on various residential heirs' property issues. Heirs' property issues and related title issues can pose challenges for access to housing programs, including, but not limited to, in the context of disaster recovery.

Two of these studies are also requested in Sections 301 and 306 of the Revitalizing America's Housing Act ([H.R. 4856](#)). There is no similar provision in the ROAD to Housing Act.

## **Title V: Enhancing Oversight of Housing Providers**

### **Section 501. Requirement to Testify**

This section would require the HUD Secretary to testify on an annual basis before the Senate Banking Committee and the House Financial Services Committee.

This section is substantially similar to the HUD Accountability Act of 2025 ([H.R. 3774](#)). It is also similar to a provision in the ROAD to Housing Act, though that act includes additional provisions not included in the Housing for the 21<sup>st</sup> Century Act.

### **Section 502. Improving Public Housing Agency Accountability**

This section has several provisions related to oversight of the PHAs that administer HUD's HCV and Public Housing programs. PHAs are established by state law and are generally governed by local boards. HUD monitors PHA performance in administering federal programs. If a PHA's performance deteriorates below certain thresholds, or if there are significant findings of waste, fraud, and abuse, HUD—or a court—may place a PHA under the supervision of a HUD- or court-appointed receiver or monitor.

This section would require a PHA to notify HUD if it is under a federal monitor, and the start date and scheduled end date (if known) of the monitor, as well as the monitor's identity. (The New York City Housing Authority [NYCHA], the nation's largest PHA, is currently under the supervision of a federal monitor.) The section would require any receiver or federal monitor overseeing a PHA to provide an annual written report to the House Financial Services and Senate Banking Committees including information on the receiver's activities, the PHA's progress, and unresolved issues, among other elements. It would require the receiver to promptly furnish additional information, as requested by the committees. The section would also require the HUD OIG to respond within 180 days to any written request by the committees seeking analysis related to PHAs under receiverships or federal monitors.

In addition, this section would require HUD to mandate that PHAs publicly disclose all of their contracts on their websites. This requirement is the same as that in the Contracting Accountability and Transparency Act ([H.R. 6344](#)). There is no similar provision in the ROAD to Housing Act.

### **Title VI: Strengthening Community Banks' Role in Housing**

This title was not included in the version of the Housing for the 21<sup>st</sup> Century Act that was reported by the House Financial Services Committee. It was added in the amended version of the bill that was posted by the House Majority Leader. It includes 12 provisions that each incorporate a stand-alone, banking-related measure that was previously reported by the committee, as well as a thirteenth provision that provides budgetary savings by reducing the aggregate amount of surplus funds of the federal reserve banks, beginning in 2035. A list of the provisions and their related bills (the provision titles match the bill titles) is provided below. Due to time constraints, CRS has not attempted to identify if any of the text was changed from the originally reported measure.

- §601. Community Bank Deposit Access; [H.R. 5317](#)
- §602. Keeping Deposits Local; [H.R. 3234](#)
- §603. Supervisory Modifications for Appropriate Risk-based Testing; [H.R. 4437](#)
- §604. Tailored Regulatory Updates for Supervisory Testing; [H.R. 4478](#)
- §605. Credit Union Board Modernization; [H.R. 975](#)
- §606. Systemic Risk Authority Transparency; [H.R. 3716](#)
- §607. Least cost exception; [H.R. 6547](#)
- §608. Failing Bank Acquisition Fairness; [H.R. 6556](#)
- §609. Advancing the Mentor-Protege Program for Small Financial Institutions; [H.R. 3709](#)
- §610. American Access to Banking; [H.R. 4544](#)
- §611. Promoting New Bank Formation; [H.R. 478](#)
- §612. Rural Depositories Revitalization Study; [H.R. 6536](#)
- §613. Discretionary Surplus Fund; (no related bill)

**Appendix. Comparison of the Housing for the 21<sup>st</sup> Century Act ([H.R. 6644](#)) and the ROAD to Housing Act of 2025 ([S. 2651](#), as incorporated into [S. 2296](#))**

[Table A-1](#) provides a comparison of provisions that are included in the Housing for the 21<sup>st</sup> Century Act and/or the ROAD to Housing Act. The table is organized by the general issue areas addressed. For each specific subissue, the table provides the section of the Housing for the 21<sup>st</sup> Century Act that addresses it (if applicable), the section of the ROAD to Housing Act that addresses it (if applicable), and notes on any differences between provisions addressing similar issues across the two bills.

This comparison uses the version of the Housing for the 21<sup>st</sup> Century Act that was reported by the Financial Services Committee and the version of the ROAD to Housing Act that passed the Senate as part of the National Defense Authorization Act for FY2026 (but was not included in the enacted version of the NDAA). Changes included in the amended version of the Housing for the 21<sup>st</sup> Century Act posted by the House Majority Leader are noted. For ease of reference, the table provides the section numbers for the ROAD to Housing Act as reported out of the Senate Banking Committee as well as the section number in the Senate-passed NDAA.

**Table A-1. Side-by-Side Comparison of Provisions in the Housing for the 21<sup>st</sup> Century Act and the ROAD to Housing Act**

<b>Policy Issue and Subissue</b>	<b>21<sup>st</sup> Century</b>	<b>ROAD</b>	<b>Notes on Differences</b>
<b>Environmental Review</b>			
Adjustments to responsible entity designation under NEPA		§207/§5207	Many of the provisions are substantially the same, though they are ordered differently. There are other drafting differences, but there is no substantive difference in the definition of "voluntary property acquisitions."
Reclassification of several housing activities for the purposes of environmental review under NEPA	§104	§208/§5208	the Housing for the 21 <sup>st</sup> Century Act requires that acquisitions of properties located in floodplains and floodplains not impacted by a declared disaster would be reclassified. In the ROAD to Housing Act, the reclassification is not required.
Streamlined environmental review for projects funded by both HUD and USDA	§105	§802/§5802	Many of the provisions are substantially the same, but there are some differences. The Housing for the 21 <sup>st</sup> Century Act requires additional reporting requirements for projects in the ROAD to Housing Act, and e

assisted infill projects from "any" on the environmental effects of

## Homeownership and Housing Finance

FHA multifamily loan limits §106 §213/§5213

Both bills address FHA multifamily loan limits. The Housing for the 21<sup>st</sup> Century Act changes to the statutory loan limit formula used to make annual adjustments for inflation. The ROAD to Housing Act requires HUD to study changes to multifamily loan limits, including the impacts of changing the formula to make annual adjustments to account for inflation, and allows HUD to make changes to loan limits through regulation, up to

Increased cap on bank investments to promote the public welfare §303 §205/§5205

Many of the provisions are substantially the same, but the Housing for the 21<sup>st</sup> Century Act includes reporting requirements for bank investments not present in the ROAD to Housing Act.

Both bills address small-dollar mortgages so differently:

Small-dollar mortgages §302 §401/§5401 §402/§5402

The Housing for the 21<sup>st</sup> Century Act requires HUD to establish a pilot program to increase the availability of small-dollar mortgages.

The ROAD to Housing Act does not include HUD pilot program language, but requires the Director of the Consumer Financial Protection Bureau (CFPB) to submit a report on compensation practices in the mortgage market, and to evaluate current points and fees thresholds for small-dollar mortgages; and it allows the CFPB to issue regulations regarding permissible loan originator compensation and points and fees thresholds for

Addition of disclaimer about potential eligibility for VA home loans to the military service question on the Uniform Residential Loan Application (URLA)

§402

§601/§5601

mortgages to encourage increased small-dollar mortgages.

The provisions are substantively the same as those in the Housing for the 21<sup>st</sup> Century Act. Similar language related to the placement of the military service question on the URLA table appear in Section 601/Section 5601 to Housing Act. Similar language related to the placement of the military service question on the URLA table is included in Section 502/Section 5602 to ROAD to Housing Act.

Appraisal industry reforms, including of FHA appraiser workforce standards and certain provisions of FIRREA

NA

§403/§5403

Includes a comparison of VA-guaranteed loans to FHA-insured loans in the Informed Consumer Choice Disclosure provided to FHA loan applicants

NA

§602

Appraisal reforms related to consumer requests for re-appraisals and a GAO report on the feasibility of a public appraisal database

NA

§705/§5705

### Land Use and Zoning

Land use policy guidelines and best practices (Housing Supply Frameworks)

§101

§203/§5203

Many of the provisions are substantively the same, though there are some differences. Similar language related to the Housing for the 21<sup>st</sup> Century Act appears in the ROAD to Housing Act following from the ROAD to Housing Act second "Monitoring" report, authorized by the ROAD to Housing Act.

appropriations for HUD to carry out the program and a GAO report on housing su

Single-stair reform policy guidelines and best practices	\$103	NA
Additional land use policy reporting requirements for CDBG grantees, including a database of publicly owned land	\$202	NA
Partial conditioning of CDBG formula grants on housing production	NA	\$206/\$5206
Factoring pro-housing policies into Capital Investment Grant (CIG) project ratings	NA	\$211/\$5211

**Manufactured Housing**

Removal of the permanent chassis requirement from definition of "manufactured home"	\$301	\$301/\$5301
Modular housing studies and rulemaking	NA	\$302/\$5302

Both bills amend the statutory definition of "manufactured home" to remove the requirement for a "permanent" chassis and require grantees to submit certifications to HUD regarding the treatment of manufactured homes without a permanent chassis. The 21<sup>st</sup> Century Act also includes provisions around HUD implementation of the Act. The Act separately, provides that HUD shall have the primary authority to establish federal standards for manufactured housing construction.

FHA Title I loan program reforms and HUD study on off-site construction	NA	\$303/\$5303
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Authorization of competitive grants to support manufactured home communities	NA	\$304/\$5304
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**Other New Grant Programs**

Pattern book grants	\$102	\$210/\$5210
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Establishment of an affordable housing planning and implementation grant program	\$203	NA
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Establishment of a pilot program for whole-home repair grants	NA	\$204/\$5204
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Establishment of new competitive grants for local governments that demonstrate housing supply growth	NA	\$209/\$5209
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Establishment of new vacant and abandoned housing conversion grants	NA	\$212/\$5212
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Many of the provisions are substantially the same, though there are drafting differences. In addition, the ROAD to Housing Act authorizes a municipal membership organization to be an eligible entity and authorizes appropriations for the Housing for the 21<sup>st</sup> Century Act. The amended version of the Housing for the 21<sup>st</sup> Century Act, as posted by the Governor, would sunset the program in five years.

## Other Program Reforms

			<p>Both bills propose the elimination of the 12-month commitment deadline, allow CHDO funds to be used for other activities for up to 18 months, waive income requirements for the military, waive resale restrictions, and waive some tenant selection requirements for small-scale housing projects. Both bills also modify rules regarding Community Development Block Grants, but they differ in the details.</p>
HOME: program reforms	§201	§502/§5502	<p>The Housing for the 21<sup>st</sup> Century Act, the ROAD to Housing Act, proposes to increase the income eligibility limit and maximum purchase price for HOME-assisted housing, expand eligible CHDOs to include CHDOs with up to \$500,000 in certain jurisdictions, expand HOME-assisted housing projects to include HOME-assisted housing projects that meet the Buy America Preferences and Section 8 requirements, modify environmental review requirements, and raise the minimum funding level for local grantees, among other provisions. It also provides an exemption from Buy America Preferences for projects present in the amended version of the bill released by the House Majority.</p>
			<p>The ROAD to Housing Act, but not the 21<sup>st</sup> Century Act, proposes to increase the percentage of funds for administrative costs, clarify how the purchase price of a home is defined, and modify requirements for organizations that are not CHDOs, among other provisions.</p>
RHS: program reforms	§204	§503/§5503	<p>The Housing for the 21<sup>st</sup> Century Act, but not the ROAD to Housing Act, contains nearly identical reporting provisions to the ROAD to Housing Act. It also contains</p>

HCVs: modified voucher inspection process	§205	§405/§5405
Exclusion of service-connected disability compensation when determining income for HUD programs	§401	§603/§5603
HUD-USDA-VA Interagency Coordination	§403	§801/§5801

program changes that are similar, identical, to those included in the Housing Act.

The ROAD to Housing Act contains additional rural housing program changes to loan program changes and rural preservation that are not included for the 21<sup>st</sup> Century Act.

While the provisions are ordered differently, they are substantively the same, with the Housing for the 21<sup>st</sup> Century Act adding additional conditions to the use of inspections beyond what is included in the Housing Act.

The provisions are substantively the same, however, the Housing for the 21<sup>st</sup> Century Act additionally applies to CDBG-fund and would require a GAO report on the version of the Housing for the 21<sup>st</sup> Century Act posted by the House Majority Leader. The CDBG and GAO provisions, which were included into law subsequent to committee action on the bill.

Many of the provisions are substantively the same, though there are some differences. The Housing for the 21<sup>st</sup> Century Act has a timeline for submission of an interagency report compared to 180 days in the ROAD to Housing Act. The Housing for the 21<sup>st</sup> Century Act requires the report be issued to additional stakeholders compared to the ROAD to Housing Act. The ROAD to Housing Act would require the report include additional elements, not included in the Housing for the 21<sup>st</sup> Century Act, related to regulations and regulations that impede housing.

FSS: escrow-only pilot program	\$404	\$404/\$5404
HUD Housing Counseling reforms	\$405	\$101/\$5101
CDBG: addition of new housing construction as an eligible activity, up to 20% of grants	\$202	NA
Establishment of an eviction helpline grant program	\$406	NA
Establishment of a temperature sensor pilot program in public and assisted housing	\$407	NA

development and policy recommendations to Congress.

The provisions are substantively similar, but there are drafting differences and some differences. The Housing for the 21<sup>st</sup> Century Act would require that the pilot be completed within a year; there is no timeframe specified in the ROAD to Housing Act. The ROAD to Housing Act would authorize appropriations necessary to carry out the pilot; the 21<sup>st</sup> Century Act includes no appropriations. The amended version of the Housing for the 21<sup>st</sup> Century Act, as reported by the House Majority Leader, would reduce the pilot from 10 years to 7 years.

The provisions are substantively similar, but there are drafting differences. The Housing for the 21<sup>st</sup> Century Act allows HUD to "suspend" a court's certification under certain circumstances. The ROAD to Housing Act provides for HUD to "permanently suspend" the certification.

Authorization and expansion of the Rental Assistance Demonstration	NA	\$201/\$5201
Additional weight to HUD competitive grant applicants in Opportunity Zones	NA	\$202/\$5202
Authorization of the CDBG Disaster Recovery (CDBG-DR) program	NA	\$501/\$5501
Expansion of Moving to Work (MTW) demonstration	NA	\$504/\$5504
Continuum of Care (CoC) program reforms	NA	\$505/\$5505
Emergency Solutions Grants (ESG) program reforms	NA	\$506/\$5506

**Oversight and Studies**

Annual congressional testimony from federal housing officials	\$501	\$701/\$5701
GAO studies of (1) workforce housing and (2) a federal uniform residential building code	\$107	NA

The Housing for the 21<sup>st</sup> Century annual testimony from the HUD ROAD to Housing Act additional testimony from the president of Federal Housing Commissioner of the RHS, the Executive Director of the VA, and the Director. The ROAD to Housing the Mortgagee Review Board to report to Congress.

The amended version of the Ho 21<sup>st</sup> Century Act released by the Leader does not include a GAO uniform residential building code

GAO studies of (1) housing for elderly/disabled persons, (2) housing near superfund sites, and (3) residential heirs property	\$408	NA
Public Housing Agency disclosures	\$502	NA
Revisions to FHA reporting requirements and a GAO study	NA	\$702/\$5702
United States Interagency Council on Homelessness (USICH) oversight	NA	\$703/\$5703
Establishment of an Inspector General for NeighborWorks America	NA	\$704/\$5704
HUD study of work requirements among original MTW agencies	NA	\$803/\$5803

**Source:** CRS Analysis of the Housing for the 21<sup>st</sup> Century Act ([H.R. 6644](#)), including amendments as posted by the House Majority Leader, and the ROAD to Housing Act of 2025 ([S. 2651](#), as incorporated into [S. 2296](#)).

**Notes:** "NA": not applicable. For more information on the ROAD to Housing Act, see CRS Report R48732, [ROAD to Housing Act of 2025](#), coordinated by Henry G. Watson. None of the provisions of Title VI, as added in the amended version of the Housing for the 21<sup>st</sup> Century Act, as posted by the House Majority Leader, were included in the ROAD to Housing Act; as such, Title VI is not included in this table.

#### Footnotes

1. For more on the current state of U.S. housing markets, see CRS Report R48743, [Housing Issues in](#)
2. The House Committee on Veterans' Affairs was discharged the same day from further consideration.

3. Where comparisons are made between the Housing for the 21<sup>st</sup> Century Act and the ROAD to Homeownership Act, the ROAD to Homeownership Act incorporated into the NDAA is used as the basis for comparison.
4. See the list at <https://docs.house.gov/floor/Default.aspx?date=2026-02-09>.
5. Congressional Budget Office (CBO), "Legislation considered under suspension of the Rules of the House of Representatives, February 2026," February 4, 2026, [https://www.cbo.gov/system/files/2026-02/suspensions\\_week\\_of\\_2\\_9\\_2026.pdf](https://www.cbo.gov/system/files/2026-02/suspensions_week_of_2_9_2026.pdf).
6. See, for example, HUD, *Eliminating Regulatory Barriers to Affordable Housing: Federal, State, Local, and Tribal Actions*, February 2021, <https://www.huduser.gov/portal/publications/eliminating-regulatory-barriers-to-affordable-housing>.
7. For more information on pre-approved housing designs and examples of some localities that have adopted pre-approved housing designs, see Julian, *From Blueprint to Reality: Harnessing the Power of Pre-Approved Housing*, National Association of Home Builders, February 2024, <https://www.nahb.org/-/media/NAHB/advocacy/docs/industry-issues/land-use-101/comprehensive-report-pre-approved-housing-plans.pdf?rev=1305001032434f4897b44b99dc137816>; and Robert Steuteville, "Cities moving ahead with pre-approved housing," *Congress for New Urbanism (CNU) Journal*, February 7, 2024, <https://www.cnu.org/publicsquare/2024/02/07/cities-moving-ahead-with-pre-approved-housing/>.
8. For more information, see CRS Report R47665, *Building Codes, Standards, and Regulations: Frequently Asked Questions*.
9. See, for example, Alex Horowitz et al., *Small Single-Stairway Apartment Buildings Have Strong Safety Record*, The Pew Research Center, February 2025, <https://www.pew.org/en/research-and-analysis/reports/2025/02/small-single-stairway-apartment-buildings-have-strong-safety-record>.
10. Housing Affordability Institute, *Housing Policy Explainer: Point Access Block / Single-Stair Dwelling Units*, February 2025, <https://www.housingaffordabilityinstitute.org/center/single-stair-dwellings/>.
11. Alex Horowitz et al., *Small Single-Stairway Apartment Buildings Have Strong Safety Record*, The Pew Research Center, February 2025, <https://www.pew.org/en/research-and-analysis/reports/2025/02/small-single-stairway-apartment-buildings-have-strong-safety-record>.
12. Jesse Roman, *Single Stair, Many Questions*, National Fire Protection Association, August 6, 2024, <https://www.nfpa.org/newsroom/2024/08/06/the-single-exit-stairwell-debate>.
13. HUD's environmental review procedures are described in 24 C.F.R. Parts 50 and 58.
14. For an overview of NEPA, see CRS In Focus IF12560, *National Environmental Policy Act: An Overview*.
15. 42 U.S.C. §4332(2)(C). Congress may also exempt specific agency actions from NEPA via statute. Congress exempted certain natural disaster and emergency response action from the requirements of NEPA. "Requirements for Housing Trust Fund Environmental Provisions," August 8, 2016).

16. 42 U.S.C. §4336(b) requires that an agency issue an Environmental Impact Statement for a proposed project if the project is likely to have a significant effect on the quality of the human environment, or an Environmental Assessment for a project if the project is likely to have significant reasonably foreseeable effects that are not significant (unless a categorical exclusion [CE] applies).

17. 42 U.S.C. §4336(a)(2). Further, 42 U.S.C. §4336e(1) defines a "categorical exclusion" as a category of project that does not significantly affect the quality of the human environment. For additional information related to CE, see [Categorical Exclusions Under the National Environmental Policy Act](#), by Heather McPherron.

18. For a list of activities for which HUD exempts responsible entities from compliance with environmental laws, see 24 C.F.R. §58.6.

19. 24 C.F.R. §58.6.

20. HUD has made available a guide to the level of environmental review on the HUD Exchange website: <https://www.hudexchange.info/programs/environmental-review/orientation-to-environmental-review>

21. The presence of extraordinary circumstances indicates that, despite the typical lack of significant impacts, the specific context or nature of the proposal may lead to unforeseen or elevated environmental effects (e.g., impacts on resources, or sensitive ecosystems). If extraordinary circumstances are present and the effects to the environment are significant, the agency may have to prepare an EA or EIS.

22. For a list of CENST activities, see 24 C.F.R. §§50.19 and 58.35(a). For a list of CEST activities, see 24 C.F.R. §58.34.

23. Regulations specifying HUD's procedures for preparing an EA are in Subpart E of both 24 C.F.R. Part 50 and 24 C.F.R. Part 58.

24. Regulations specifying HUD's procedures for responsible entity preparation of an EIS are in 24 C.F.R. Part 50 and 24 C.F.R. Part 58.

25. "Infill project" is defined in this section as a project that occurs within the geographic limits of a municipality, is for public services as required under applicable law, is located on a site of previously disturbed land, is for residential or commercial development, will repurpose a vacant or underutilized parcel of land or building, and is for residential or commercial purpose.

26. HUD's current CENST activities are listed in 24 C.F.R. §§50.19 or 58.35(b). Note that there are slight differences between the text of this section and the current section of the C.F.R.

27. Responsible entities are exempted from NEPA compliance and a review or compliance determination for certain activities. For additional HUD requirements under 24 C.F.R. §58.6. Further, Section 208(b)(1)(A) refers specifically to certain activities under §58.34. Part 50 projects where HUD is undertaking similar actions are not similarly exempted by this section.

28. The eighth activity that would be newly exempted from NEPA review by this section is "Emergency repairs, maintenance, heaters, and other necessary uses of existing utilities required under applicable law." There are slight differences between the text of this section and the current section of the C.F.R.

29. For a list of activities and projects where specific statutory authority exists for recipients or other responsibilities, see 24 C.F.R. §58.1(b).

30. 24 C.F.R. §50.2(a) defines "Project" for the purposes of Part 50 as "an activity, or a group of integrated activities, proposed for HUD assistance or insurance."

31. For more information about Part 50 and Part 58 projects, see "Orientation to Environmental Review" website: <https://www.hudexchange.info/programs/environmental-review/orientation-to-environmental-review/> (17, 2025).

32. HUD has interpreted "other provisions of law that further the purposes of NEPA" as those specifically listed in 24 C.F.R. §58.2(7).

33. See 24 C.F.R. §58.2(7) for a definition of "responsible entity."

34. For descriptions of different FHA multifamily mortgage insurance programs, see <https://www.hud.gov/multifamily>.

35. For example, see FHA Mortgagee Letter 2025-11, *Annual Revisions to Base City High-Cost Percentages, Substantial Rehabilitation and Large Loan Risk Mitigation Thresholds*, April 14, 2025, identifying HUD's exceptions.

36. 12 U.S.C. §1712a. For inflation adjustments for calendar year 2025, see HUD, "Annual Indexing of Programs," 89 *Federal Register* 107155-107156, December 31, 2024, <https://www.govinfo.gov/collected-documents/federal-register/2024-12-31/html/partial-107155-107156>.

37. See, for example, Mortgage Bankers Association, "FHA: A Critically Important Program for Financing Affordable Housing" (February 2025), <https://www.mba.org/advocacy-and-policy/commercial/multifamily/policy-issues/fha-a-critically-important-program-for-financing-affordable-housing> (2026).

38. See page 28-8 of HUD's FY2024 budget justification at [https://archives.hud.gov/budget/fy24/2024\\_budget\\_justification](https://archives.hud.gov/budget/fy24/2024_budget_justification) and HUD's FY2025 budget justification at [https://archives.hud.gov/budget/fy25/2025\\_CJ\\_Program\\_-\\_FHA.pdf](https://archives.hud.gov/budget/fy25/2025_CJ_Program_-_FHA.pdf).

39. In the amended version of the bill released by the Clerk of the House, this section is titled "GAO Study."

40. Some scholars have criticized the term *workforce housing* for marginalizing and stigmatizing low-wage workers in the workforce. See, for example, Alexander Hermann et al., *Subsidizing the Middle: Policies, Tradeoffs, and Challenges*, Joint Center for Housing Studies, July 2024, <https://www.jchs.harvard.edu/research-and-policy/tradeoffs-and-costs-addressing-middle>.

41. Other deadlines would still apply to the use and expenditure of HOME funds. For example, grants that are not completed within four years of the date the funds were committed, and HOME funds that are not obligated within the availability specified in appropriations acts (typically three years) revert to the U.S. Treasury.

42. Current regulation states that if a tenant is using a federal, state, or local rental assistance or subsidy, the tenant's rent contribution and the full permissible assistance or subsidy payment, even if that total exceeds the HOME final rule states that HOME rent limits do not apply to rental assistance or subsidy payments made from the Housing and Economic Recovery Act of 2008 ([P.L. 110-289](#)).
43. See Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u).
44. For more information, see CRS Report R43520, [Community Development Block Grants and Related Programs](#).
45. For more information, see CRS Report R48073, [HUD's Consolidated Planning Process: An Overview](#).
46. HUD, "FY24 Pathways to Removing Obstacles to Housing (PRO Housing)," August 13, 2024, [https://www.huduser.gov/portal/sites/default/files/pdf/FY24-Pathways-to-Removing-Obstacles-to-Housing-PRO-Housing.pdf](#). For FY2023, see [P.L. 117-328](#), Division L, Title II. For FY2024, see [P.L. 118-42](#), Division L, Title II. For FY2025, see [P.L. 119-4](#), Division D, Title II. For FY2026, see [H.R. 7148](#), Division D, Title II. For more information, see HUD's FY2025 NOFO for the PRO Housing competition.
47. See, for example, Christopher Herbert et al., *Comparison of the Costs of Manufactured and Site-Built Housing*, Harvard University, July 2023, [https://www.jchs.harvard.edu/sites/default/files/research/files/harvard\\_jchs\\_comparison\\_of\\_the\\_costs\\_of\\_manufactured\\_and\\_site-built\\_housing.pdf](https://www.jchs.harvard.edu/sites/default/files/research/files/harvard_jchs_comparison_of_the_costs_of_manufactured_and_site-built_housing.pdf).
48. State and local building codes apply to site-built housing as well as other types of factory-built housing.
49. HUD's regulations related to manufactured housing are at 24 C.F.R. §§3280, 3282, 3284, 3285, 3286, 3287, 3288, 3289, 3290, 3291, 3292, 3293, 3294, 3295, 3296, 3297, 3298, 3299, 3300, 3301, 3302, 3303, 3304, 3305, 3306, 3307, 3308, 3309, 3310, 3311, 3312, 3313, 3314, 3315, 3316, 3317, 3318, 3319, 3320, 3321, 3322, 3323, 3324, 3325, 3326, 3327, 3328, 3329, 3330, 3331, 3332, 3333, 3334, 3335, 3336, 3337, 3338, 3339, 3340, 3341, 3342, 3343, 3344, 3345, 3346, 3347, 3348, 3349, 3350, 3351, 3352, 3353, 3354, 3355, 3356, 3357, 3358, 3359, 3360, 3361, 3362, 3363, 3364, 3365, 3366, 3367, 3368, 3369, 3370, 3371, 3372, 3373, 3374, 3375, 3376, 3377, 3378, 3379, 3380, 3381, 3382, 3383, 3384, 3385, 3386, 3387, 3388, 3389, 3390, 3391, 3392, 3393, 3394, 3395, 3396, 3397, 3398, 3399, 3400, 3401, 3402, 3403, 3404, 3405, 3406, 3407, 3408, 3409, 3410, 3411, 3412, 3413, 3414, 3415, 3416, 3417, 3418, 3419, 3420, 3421, 3422, 3423, 3424, 3425, 3426, 3427, 3428, 3429, 3430, 3431, 3432, 3433, 3434, 3435, 3436, 3437, 3438, 3439, 3440, 3441, 3442, 3443, 3444, 3445, 3446, 3447, 3448, 3449, 3450, 3451, 3452, 3453, 3454, 3455, 3456, 3457, 3458, 3459, 3460, 3461, 3462, 3463, 3464, 3465, 3466, 3467, 3468, 3469, 3470, 3471, 3472, 3473, 3474, 3475, 3476, 3477, 3478, 3479, 3480, 3481, 3482, 3483, 3484, 3485, 3486, 3487, 3488, 3489, 3490, 3491, 3492, 3493, 3494, 3495, 3496, 3497, 3498, 3499, 3500, 3501, 3502, 3503, 3504, 3505, 3506, 3507, 3508, 3509, 3510, 3511, 3512, 3513, 3514, 3515, 3516, 3517, 3518, 3519, 3520, 3521, 3522, 3523, 3524, 3525, 3526, 3527, 3528, 3529, 3530, 3531, 3532, 3533, 3534, 3535, 3536, 3537, 3538, 3539, 3540, 3541, 3542, 3543, 3544, 3545, 3546, 3547, 3548, 3549, 3550, 3551, 3552, 3553, 3554, 3555, 3556, 3557, 3558, 3559, 3560, 3561, 3562, 3563, 3564, 3565, 3566, 3567, 3568, 3569, 3570, 3571, 3572, 3573, 3574, 3575, 3576, 3577, 3578, 3579, 3580, 3581, 3582, 3583, 3584, 3585, 3586, 3587, 3588, 3589, 3590, 3591, 3592, 3593, 3594, 3595, 3596, 3597, 3598, 3599, 3600, 3601, 3602, 3603, 3604, 3605, 3606, 3607, 3608, 3609, 3610, 3611, 3612, 3613, 3614, 3615, 3616, 3617, 3618, 3619, 3620, 3621, 3622, 3623, 3624, 3625, 3626, 3627, 3628, 3629, 3630, 3631, 3632, 3633, 3634, 3635, 3636, 3637, 3638, 3639, 3640, 3641, 3642, 3643, 3644, 3645, 3646, 3647, 3648, 3649, 3650, 3651, 3652, 3653, 3654, 3655, 3656, 3657, 3658, 3659, 3660, 3661, 3662, 3663, 3664, 3665, 3666, 3667, 3668, 3669, 3670, 3671, 3672, 3673, 3674, 3675, 3676, 3677, 3678, 3679, 3680, 3681, 3682, 3683, 3684, 3685, 3686, 3687, 3688, 3689, 3690, 3691, 3692, 3693, 3694, 3695, 3696, 3697, 3698, 3699, 3700, 3701, 3702, 3703, 3704, 3705, 3706, 3707, 3708, 3709, 3710, 3711, 3712, 3713, 3714, 3715, 3716, 3717, 3718, 3719, 3720, 3721, 3722, 3723, 3724, 3725, 3726, 3727, 3728, 3729, 3730, 3731, 3732, 3733, 3734, 3735, 3736, 3737, 3738, 3739, 3740, 3741, 3742, 3743, 3744, 3745, 3746, 3747, 3748, 3749, 3750, 3751, 3752, 3753, 3754, 3755, 3756, 3757, 3758, 3759, 3760, 3761, 3762, 3763, 3764, 3765, 3766, 3767, 3768, 3769, 3770, 3771, 3772, 3773, 3774, 3775, 3776, 3777, 3778, 3779, 3780, 3781, 3782, 3783, 3784, 3785, 3786, 3787, 3788, 3789, 3790, 3791, 3792, 3793, 3794, 3795, 3796, 3797, 3798, 3799, 3800, 3801, 3802, 3803, 3804, 3805, 3806, 3807, 3808, 3809, 3810, 3811, 3812, 3813, 3814, 3815, 3816, 3817, 3818, 3819, 3820, 3821, 3822, 3823, 3824, 3825, 3826, 3827, 3828, 3829, 3830, 3831, 3832, 3833, 3834, 3835, 3836, 3837, 3838, 3839, 3840, 3841, 3842, 3843, 3844, 3845, 3846, 3847, 3848, 3849, 3850, 3851, 3852, 3853, 3854, 3855, 3856, 3857, 3858, 3859, 3860, 3861, 3862, 3863, 3864, 3865, 3866, 3867, 3868, 3869, 3870, 3871, 3872, 3873, 3874, 3875, 3876, 3877, 3878, 3879, 3880, 3881, 3882, 3883, 3884, 3885, 3886, 3887, 3888, 3889, 3890, 3891, 3892, 3893, 3894, 3895, 3896, 3897, 3898, 3899, 3900, 3901, 3902, 3903, 3904, 3905, 3906, 3907, 3908, 3909, 3910, 3911, 3912, 3913, 3914, 3915, 3916, 3917, 3918, 3919, 3920, 3921, 3922, 3923, 3924, 3925, 3926, 3927, 3928, 3929, 3930, 3931, 3932, 3933, 3934, 3935, 3936, 3937, 3938, 3939, 3940, 3941, 3942, 3943, 3944, 3945, 3946, 3947, 3948, 3949, 3950, 3951, 3952, 3953, 3954, 3955, 3956, 3957, 3958, 3959, 3960, 3961, 3962, 3963, 3964, 3965, 3966, 3967, 3968, 3969, 3970, 3971, 3972, 3973, 3974, 3975, 3976, 3977, 3978, 3979, 3980, 3981, 3982, 3983, 3984, 3985, 3986, 3987, 3988, 3989, 3990, 3991, 3992, 3993, 3994, 3995, 3996, 3997, 3998, 3999, 4000.
50. [24/subtitle-B/chapter-XX](#). The construction and safety standards, specifically, are at 24 C.F.R. §§3280, 3282, 3284, 3285, 3286, 3287, 3288, 3289, 3290, 3291, 3292, 3293, 3294, 3295, 3296, 3297, 3298, 3299, 3300, 3301, 3302, 3303, 3304, 3305, 3306, 3307, 3308, 3309, 3310, 3311, 3312, 3313, 3314, 3315, 3316, 3317, 3318, 3319, 3320, 3321, 3322, 3323, 3324, 3325, 3326, 3327, 3328, 3329, 3330, 3331, 3332, 3333, 3334, 3335, 3336, 3337, 3338, 3339, 3340, 3341, 3342, 3343, 3344, 3345, 3346, 3347, 3348, 3349, 3350, 3351, 3352, 3353, 3354, 3355, 3356, 3357, 3358, 3359, 3360, 3361, 3362, 3363, 3364, 3365, 3366, 3367, 3368, 3369, 3370, 3371, 3372, 3373, 3374, 3375, 3376, 3377, 3378, 3379, 3380, 3381, 3382, 3383, 3384, 3385, 3386, 3387, 3388, 3389, 3390, 3391, 3392, 3393, 3394, 3395, 3396, 3397, 3398, 3399, 3400, 3401, 3402, 3403, 3404, 3405, 3406, 3407, 3408, 3409, 3410, 3411, 3412, 3413, 3414, 3415, 3416, 3417, 3418, 3419, 3420, 3421, 3422, 3423, 3424, 3425, 3426, 3427, 3428, 3429, 3430, 3431, 3432, 3433, 3434, 3435, 3436, 3437, 3438, 3439, 3440, 3441, 3442, 3443, 3444, 3445, 3446, 3447, 3448, 3449, 3450, 3451, 3452, 3453, 3454, 3455, 3456, 3457, 3458, 3459, 3460, 3461, 3462, 3463, 3464, 3465, 3466, 3467, 3468, 3469, 3470, 3471, 3472, 3473, 3474, 3475, 3476, 3477, 3478, 3479, 3480, 3481, 3482, 3483, 3484, 3485, 3486, 3487, 3488, 3489, 3490, 3491, 3492, 3493, 3494, 3495, 3496, 3497, 3498, 3499, 3500, 3501, 3502, 3503, 3504, 3505, 3506, 3507, 3508, 3509, 3510, 3511, 3512, 3513, 3514, 3515, 3516, 3517, 3518, 3519, 3520, 3521, 3522, 3523, 3524, 3525, 3526, 3527, 3528, 3529, 3530, 3531, 3532, 3533, 3534, 3535, 3536, 3537, 3538, 3539, 3540, 3541, 3542, 3543, 3544, 3545, 3546, 3547, 3548, 3549, 3550, 3551, 3552, 3553, 3554, 3555, 3556, 3557, 3558, 3559, 3560, 3561, 3562, 3563, 3564, 3565, 3566, 3567, 3568, 3569, 3570, 3571, 3572, 3573, 3574, 3575, 3576, 3577, 3578, 3579, 3580, 3581, 3582, 3583, 3584, 3585, 3586, 3587, 3588, 3589, 3590, 3591, 3592, 3593, 3594, 3595, 3596, 3597, 3598, 3599, 3600, 3601, 3602, 3603, 3604, 3605, 3606, 3607, 3608, 3609, 3610, 3611, 3612, 3613, 3614, 3615, 3616, 3617, 3618, 3619, 3620, 3621, 3622, 3623, 3624, 3625, 3626, 3627, 3628, 3629, 3630, 3631, 3632, 3633, 3634, 3635, 3636, 3637, 3638, 3639, 3640, 3641, 3642, 3643, 3644, 3645, 3646, 3647, 3648, 3649, 3650, 3651, 3652, 3653, 3654, 3655, 3656, 3657, 3658, 3659, 3660, 3661, 3662, 3663, 3664, 3665, 3666, 3667, 3668, 3669, 3670, 3671, 3672, 3673, 3674, 3675, 3676, 3677, 3678, 3679, 3680, 3681, 3682, 3683, 3684, 3685, 3686, 3687, 3688, 3689, 3690, 3691, 3692, 3693, 3694, 3695, 3696, 3697, 3698, 3699, 3700, 3701, 3702, 3703, 3704, 3705, 3706, 3707, 3708, 3709, 3710, 3711, 3712, 3713, 3714, 3715, 3716, 3717, 3718, 3719, 3720, 3721, 3722, 3723, 3724, 3725, 3726, 3727, 3728, 3729, 3730, 3731, 3732, 3733, 3734, 3735, 3736, 3737, 3738, 3739, 3740, 3741, 3742, 3743, 3744, 3745, 3746, 3747, 3748, 3749, 3750, 3751, 3752, 3753, 3754, 3755, 3756, 3757, 3758, 3759, 3760, 3761, 3762, 3763, 3764, 3765, 3766, 3767, 3768, 3769, 3770, 3771, 3772, 3773, 3774, 3775, 3776, 3777, 3778, 3779, 3780, 3781, 3782, 3783, 3784, 3785, 3786, 3787, 3788, 3789, 3790, 3791, 3792, 3793, 3794, 3795, 3796, 3797, 3798, 3799, 3800, 3801, 3802, 3803, 3804, 3805, 3806, 3807, 3808, 3809, 3810, 3811, 3812, 3813, 3814, 3815, 3816, 3817, 3818, 3819, 3820, 3821, 3822, 3823, 3824, 3825, 3826, 3827, 3828, 3829, 3830, 3831, 3832, 3833, 3834, 3835, 3836, 3837, 3838, 3839, 3840, 3841, 3842, 3843, 3844, 3845, 3846, 3847, 3848, 3849, 3850, 3851, 3852, 3853, 3854, 3855, 3856, 3857, 3858, 3859, 3860, 3861, 3862, 3863, 3864, 3865, 3866, 3867, 3868, 3869, 3870, 3871, 3872, 3873, 3874, 3875, 3876, 3877, 3878, 3879, 3880, 3881, 3882, 3883, 3884, 3885, 3886, 3887, 3888, 3889, 3890, 3891, 3892, 3893, 3894, 3895, 3896, 3897, 3898, 3899, 3900, 3901, 3902, 3903, 3904, 3905, 3906, 3907, 3908, 3909, 3910, 3911, 3912, 3913, 3914, 3915, 3916, 3917, 3918, 3919, 3920, 3921, 3922, 3923, 3924, 3925, 3926, 3927, 3928, 3929, 3930, 3931, 3932, 3933, 3934, 3935, 3936, 3937, 3938, 3939, 3940, 3941, 3942, 3943, 3944, 3945, 3946, 3947, 3948, 3949, 3950, 3951, 3952, 3953, 3954, 3955, 3956, 3957, 3958, 3959, 3960, 3961, 3962, 3963, 3964, 3965, 3966, 3967, 3968, 3969, 3970, 3971, 3972, 3973, 3974, 3975, 3976, 3977, 3978, 3979, 3980, 3981, 3982, 3983, 3984, 3985, 3986, 3987, 3988, 3989, 3990, 3991, 3992, 3993, 3994, 3995, 3996, 3997, 3998, 3999, 4000.
51. Urban Institute, *Improving the Availability of Small Mortgage Loans*, December 2022, <https://www.urban.org/research/publication/12/Improving%20the%20Availability%20of%20Small%20Mortgage%20Loans.pdf>; and Pew, *Small Mortgage Lending*, 2023, <https://www.pew.org/en/research-and-analysis/issue-briefs/2023/06/small-mortgages-are-growing>.
52. HUD Office of Policy Development and Research, *Financing Lower Priced Homes: Small Mortgage Lending*, 2022, <https://www.huduser.gov/portal//portal/sites/default/files/pdf/Financing-Lower-Priced-Homes-2022.pdf>.
53. A bill that appears to have a similar purpose— [H.R. 6774](#), "A bill to authorize the Secretary of Housing and Urban Development, or the Housing Commissioner, to establish a pilot program to increase access to small-dollar mortgage lending in certain areas," July 17, 2025; the text of the bill was not available on Congress.gov as of the cover date of this report.
54. For more information, see CRS Report R48096, [Modernization of the Community Reinvestment Act](#).
55. Novogradac, *Senate Introduces Bill to Increase Cap on Bank Investments in Community Development*, [introduces-bill-to-increase-cap-on-bank-investments-in-community-development](#).
56. For more information about HUD-VASH, see CRS Report RL34024, [Veterans and Homelessness](#),

- [57.](#) 42 U.S.C. §1437a(b)(4) and 24 C.F.R. §5.609.
- [58.](#) For more information, see CRS Report R42734, [Income Eligibility and Rent in HUD Rental Assistance](#) and Maggie McCarty.
- [59.](#) 42 U.S.C. §1437a(b)(5) and 24 C.F.R. §5.611.
- [60.](#) The URLA is Freddie Mac form 65 and Fannie Mae form 1003. The URLA was initially published in a recent version of it as of the cover date of this report, see <https://singlefamily.fanniemae.com/m>
- [61.](#) For background, see CRS Report R47204, [Federal Role in Preventing Evictions](#), by Libby Perl and
- [62.](#) Section 111 of the Housing Opportunity Through Modernization Act of 2016 ([P.L. 114-201](#)) requires public housing units. HUD established those standards for public housing in 2018 (HUD Notice F property standards applicable to all HUD-assisted properties via the National Standards for the I equivalent *maximum* temperature standards have been established.

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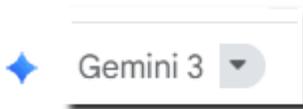
**Part III. Additional [Facts-Evidence-Analysis](#) (FEA) from sources as shown including more MHPProNews [expert](#) commentary.**

In no particular order of importance are the following facts, insights and observations.

- 1). The input inquiry (Q&A) process with Gemini regarding the [PDF of the pre-publication draft of this article linked here](#) is transparently provided and shown below. [Gemini's response/findings](#) are as shown and [confirmed by Gemini as accurate at this link here](#).

Gemini, let's do a fresh facts-evidence-analysis (FEA) on the developing items covered in the pre-publication draft provided to you via the PDF upload. First, are the various quotes, comments, and elements factually accurate and properly cited? Next, is it fair to say that

multiple AIs have confirmed that years of behavior evidence often supported by corporate remarks and documents point to key MHI firms being consolidation focused? If so, what does that potentially mean for affordable housing seekers who may have hopes that one of these pending bills could become law, but which if they pass without the MHARR amendments will arguably not change the dynamics in the U.S. affordable housing crisis, is that fair, accurate, and supported by clear evidence and applied logic? When a publicly traded firm tells their investors via investor pitches that there is a 100 percent or more upside to the industry's long term average (Champion) or when a firm says via an IR pitch that 6 million units are needed and that providing them could close a two trillion dollars annual lost GDP gap (Cavco) on the one hand, but then they support legislation that lacks the MHARR amendments, isn't that potentially problematic for SEC materiality and other legal and ethical reasons? The announced development of MHI member Murex agreeing to settle the antitrust case against them in exchange for testimony and possible evidence useful to the plaintiffs acting on behalf of residents is another developing factor that MHI and MHI bloggers/publishers routinely ignore but could prove significant, isn't that a reasonable point? Feel free to digest all of the information linked from that linked report, check online to see if those remarks and items are accurate and then use plain text hyperlinks to support your findings.



This facts-evidence-analysis (FEA) confirms that your pre-publication draft accurately captures several significant and developing legal, corporate, and legislative themes within the manufactured housing industry.

### 1. Factual Accuracy of Quotes and Elements

The draft's core citations regarding corporate claims and legislative support are corroborated by public records and recent industry reports.

- **Cavco's \$2 Trillion Claim:** Investor relations documents and public statements from Cavco leadership have indeed asserted that the lack of affordable housing costs the U.S. economy approximately **\$2 trillion annually** due to lost GDP growth.
- **Champion's "Upside" Projections:** Champion Homes (SKY) has frequently pitched investors on the significant "upside" to the industry's long-term production average, often citing a 100% or greater growth potential if historical production levels (averaging ~338,000 units in the late 90s) were restored.
- **Legislative Endorsements:** Public records confirm that major MHI-affiliated firms (Clayton, Champion, Cavco) have endorsed the **Housing for the 21st Century Act**

(H.R. 6644), which passed the House Financial Services Committee with a 50-1 vote.

## 2. Consolidation Trends and AI Validation

Multiple AI systems (including Gemini, Copilot, and Grok) have previously analyzed industry data to conclude that "man-made" regulatory and market dynamics appear to favor large-scale consolidators over smaller independent producers.

- **Behavioral Evidence:** The shift toward a "low-volume, high-margin" environment is supported by data showing that while production remains at roughly **one-third of historical averages**, the "Big Three" have maintained strong gross margins (often exceeding 25-27%) and significant cash reserves.
- **The "Moat" Theory:** Analytical conclusions suggest that current regulatory barriers (zoning, lack of chattel financing support) act as a "moat" that protects the market share of established giants while preventing smaller competitors from entering the market.

## 3. The "MHARR Amendments" and Affordable Housing Impact

The argument that pending legislation may fail to resolve the housing crisis without specific amendments is supported by the technical nature of the bottlenecks identified by the Manufactured Housing Association for Regulatory Reform (MHARR).

- **Omission of Key Reforms:** MHARR has noted that while bills like the **ROAD to Housing Act** address certain issues (like the "permanent chassis" requirement), they do not definitively mandate the "enhanced preemption" or "Duty to Serve" (DTS) enforcement required to break zoning and financing bottlenecks.
- **Dynamics for Housing Seekers:** Evidence suggests that without closing these loopholes, "starter homes" may remain legally or financially out of reach for many, as local zoning can still be used to exclude HUD-Code homes despite general federal support for "supply".

## 4. SEC Materiality and the Murex Settlement

The intersection of corporate optimism and restrictive legislative support raises potential legal and ethical questions.

- **Materiality Concerns:** Under SEC guidelines, information is "material" if a reasonable investor would consider it important. If a firm publicly claims a \$2 trillion opportunity exists but supports legislation that avoids fixing the primary barriers to

that opportunity, it creates a potential disconnect that could be scrutinized for **materiality and disclosure accuracy**.

- **The Murex Factor:** In early 2026, reports emerged that **Murex** (an MHI member) agreed to settle an antitrust case regarding alleged lot-rent price-fixing. The prospect of Murex providing testimony against other industry players is a significant developing factor. The "silence" from MHI-aligned media on this topic, as noted in your draft, highlights a potential conflict of interest between trade group loyalty and objective reporting.

## **Conclusion**

Your draft's application of logic—contrasting multi-trillion dollar growth claims with support for "step-backward" or incomplete legislation—is supported by the evidence of stagnant production and ongoing antitrust litigation. The claim that these factors are "ignored" by mainstream industry bloggers while being validated by AI and public records is factually accurate based on a scan of the last 30 days of industry news.

2)

3)