

Understanding the 21st Century ROAD to Housing Act

Enacted in July 2026, the **21st Century ROAD to Housing Act** is a landmark piece of bipartisan federal legislation designed to tackle America's housing supply crisis and lower costs for everyday families. By cutting bureaucratic red tape, protecting local neighborhoods, and expanding access to affordable financing, the law aims to build a more resilient and accessible housing market.

■ Core Pillars & Key Points

- **Boosting National Housing Supply:** The law accelerates new construction by streamlining complex federal environmental reviews. Crucially, it expands the flexibility of Community Development Block Grant (CDBG) funds, allowing local governments to use these resources directly for building new affordable units.
- **Protecting Neighborhoods from Institutional Buyers:** To help first-time homebuyers compete fairly, the Act introduces new restrictions on large corporate entities and institutional investors mass-purchasing single-family starter homes.
- **Expanding Manufactured and Modular Housing:** The bill modernizes federal regulatory frameworks to significantly reduce construction costs and improve consumer financing options for manufactured and modular homes.
- **Empowering Community Banks:** By reducing regulatory burdens on community banks, the law makes it easier for local financial institutions to approve small-dollar mortgages and fund localized affordable housing developments.
- **Targeted Assistance for Vulnerable Populations:** The legislation injects vital resources into rental assistance programs, dedicated veteran housing initiatives, and local community grants aimed at preventing and reducing homelessness.