BOOST PROGRESS ALLIANCE

Building Civic & Economic Infrastructure

BOOST PROGRESS ALLIANCE POLICY BRIEF

THE HOUSING FOR THE 21ST CENTURY ACT (H.R. 6644)

What Wisconsin's Real Estate & Housing Community Needs to Know

OVERVIEW

The Housing for the 21st Century Act (H.R. 6644) is one of the most comprehensive federal housing proposals considered in recent years. The legislation addresses housing production, financing, federal housing programs, community development, renter stability, and community banking through 38 separate policy provisions.

Rather than focusing on a single solution, the bill attempts to strengthen multiple parts of the housing ecosystem - from zoning and permitting to mortgage finance and federal housing administration.

On February 9, 2026, the U.S. House of Representatives passed H.R. 6644 by a bipartisan vote of 390-9. The bill has been received by the U.S. Senate but *has not yet become federal law as of August 4, 2026.*

WHY THIS MATTERS

If enacted, the legislation could influence:

- Development approvals and permitting, Zoning and land-use practices
- Housing finance and FHA multifamily lending, Affordable housing development
- Manufactured housing, Workforce housing, Housing Choice Voucher administration
- Rural housing investment, Community bank lending and Public housing oversight

While many provisions are intended to reduce barriers to housing production and modernize federal programs, implementation will ultimately depend on congressional action, federal funding, agency rulemaking, and state and local participation.

THREE KEY TAKEAWAYS

1. This is a housing-system reform bill - not simply an affordable housing spending bill.

The legislation addresses multiple parts of the housing ecosystem, including planning, development, financing, housing stability, and local banking infrastructure.

2. Reducing barriers does not automatically create affordability.

Many provisions seek to reduce regulatory, administrative, or financing barriers. However, affordability is also influenced by land costs, construction costs, interest rates, insurance, wages, infrastructure, and market conditions.

3. Wisconsin has an opportunity to shape implementation.

Whether this legislation ultimately becomes law or influences future federal housing policy, Wisconsin stakeholders have an opportunity to identify priorities, recommend improvements, and prepare for implementation before major policy decisions are finalized.

QUESTIONS ANY STATE SHOULD BE ASKING

What problem is each provision attempting to solve?

Will it meaningfully increase housing supply?

Will it improve housing affordability?

Will emerging and community-based developers benefit?

Will existing residents benefit - or face greater displacement pressure?

What safeguards should accompany implementation?

WHY BOOST PROGRESS ALLIANCE IS DOING THIS WORK

Housing policy is often discussed in technical or political terms that make it difficult for practitioners and community leaders to engage meaningfully.

Boost Progress Alliance is developing a comprehensive, nonpartisan analysis of the Housing for the 21st Century Act to help developers, REALTORS®, lenders, local governments, policymakers, nonprofit organizations, and community leaders understand:

• What the legislation proposes

• How it could affect Wisconsin

• Potential benefits and unintended consequences

• Opportunities for strategic advocacy and implementation

Our goal is not to advocate for or against the legislation as a whole, but to foster informed, evidence-based conversations that strengthen Wisconsin's housing ecosystem.

Boost Progress Alliance

Building Stronger Communities Through Policy, Partnership, and Progress.

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