H.R. 6644 | Enacted into Law July 22, 2026

21st Century ROAD to Housing Act

What Lutheran Services in America members should know about the new law.

1 BUILDING AND FINANCING HOUSING

New and expanded tools that can be used to develop affordable housing.

Community Development Block Grants (CDBGs) for new construction — **Sec. 204**

CDBG funds can now support new affordable housing construction.

Bank community investment — **Sec. 203**

Raises banks' public-welfare investment cap from 15% to 20%.

Faster environmental reviews — **Sec. 206**

Expands categorical exclusions so federally supported housing can move through NEPA faster.

HOME Investment Partnerships Program (HOME) program — **Sec. 501**

Eligibility rises from 80% to 100% of area median income; funds may support water, sewer, roads, and utility connections.

Build Now Act — **Sec. 213**

CDBG allocations may rise up to 10% with housing growth and fall up to 10% for below-median growth.

WHAT IT MEANS?

These provisions add flexibility, but not new funding outright. HOME funding and appropriations remain pending, while the higher income limit opens projects to working households.

2 PRESERVING EXISTING HOUSING

Preserving existing affordable housing and assistance.

Rental Assistance Demonstration — **Sec. 212**

Raises the RAD cap from 455,000 to 555,000 units and extends tenant protections, helping older properties secure repair financing.

HUD-USDA-VA data sharing — **Sec. 801**

Shares housing research and market data across the three agencies.

HUD-USDA alignment — **Sec. 802**

Evaluates joint environmental review and shared physical inspections.

Rural rental assistance — **Sec. 502**

Keeps assistance attached through foreclosure or disposition and allows 20-year contract renewals after a mortgage term ends.

Voucher inspections — **Sec. 405**

Recent LIHTC, HOME, or Rural Housing Service inspections can satisfy Section 8 requirements.

Institutional investors — **Sec. 1001**

Bars investors controlling 350 or more single-family homes from buying more, with a build-to-rent exception.

WHAT IT MEANS?

These provisions change rules more than funding. They can secure unit-based assistance, reduce duplicative compliance, and help older properties recapitalize without losing affordability.

3 SHELTER, RECOVERY, AND MORE

New flexibilities and tools

Emergency Solutions Grants **Sec. 503**

States and localities may request a waiver to exceed the 60% cap for emergency shelter and street outreach spending in FY2027–2030.

Family Self-Sufficiency **Sec. 404**

A HUD pilot places household-income increases in interest-bearing savings accounts instead of reducing rental subsidy.

HUD-Veterans Affairs Supportive Housing (VASH) **Sec. 602**

Veterans' disability benefits are excluded from income for HUD-VASH eligibility.

Disaster recovery **Sec. 504**

Authorizes CDBG-DR for three years and prioritizes extremely low-, low-, and moderate-income and other vulnerable households.

WHAT IT MEANS?

More veterans may qualify for supportive housing, and states and localities may gain flexibility to expand shelter. A family pilot may grow savings without reducing rental subsidy.

WHAT'S NEXT?

- While the Road to Housing Act authorized most of theese programs, it did not provide any new funding.
- Lutheran Services in America staff will be working with the Policy & Advocacy Committee to prioritize programs for future appropriations.
- After the midterm elections, we expect the lame-duck session of Congress to deal with remaining appropriations bills for the current fiscal year.
- We will also be watching for guidance and rulemaking from HUD and USDA to inform implementation. Engage with state/local partners to strengthen collaboration.

Learn more about Lutheran Services in America's health and housing policy priorities. This is in the process of being updated.

Questions or an example to share? Email advocacy@lutheranservices.org

RESOURCES

Corporation for Supportive Housing (CSH) — supportive housing policy, financing, and training.
Health and Housing Center

US Dept. of Housing and Urban Development (HUD) and Local Initiatives Support Corporation (LISC) — toolkit for faith-based housing development.
Toolkit for faith-based organizations

Bipartisan Policy Center
ROAD Section by Section Summary

National League of Cities (NLC)
21st Century ROAD to Housing Act Provisions

Congress.gov — full text of the passed law.
H.R. 6644

MEMBER SPOTLIGHT: Samaritas

Samaritas is building a scalable housing development platform that brings together community assets, public and private investment, development expertise and human services to expand affordable and workforce housing. With more than half of our existing affordable housing portfolio in partnership with churches, we see significant opportunities to build on these relationships while advancing innovative housing solutions across Michigan for seniors, young adults transitioning from foster care, families experiencing homelessness and working households. ***The 21st Century ROAD to Housing Act offers opportunities to accelerate this work by reducing development barriers, expanding financing flexibility and helping communities replicate successful housing solutions at greater scale."***

~ Kelli Dobner, Chief Strategy and Advancement Officer

ABOUT LUTHERAN SERVICES IN AMERICA

Lutheran Services in America, one of the nation's largest networks of health and human service providers, is rooted in more than a century of faith-based commitment to service. Its 300 nonprofit organizations operate in 1,400 communities across 45 states, Washington, D.C., and the U.S. Virgin Islands with more than 250,000 dedicated employees nationwide, reaching more than 7 million people each year. Lutheran Services in America brings together a broad network of leaders, partners and stakeholders to catalyze innovation, grow and strengthen organizational capacity, and amplify our united faith-based voice to drive social sector change that advances health and opportunity for all.