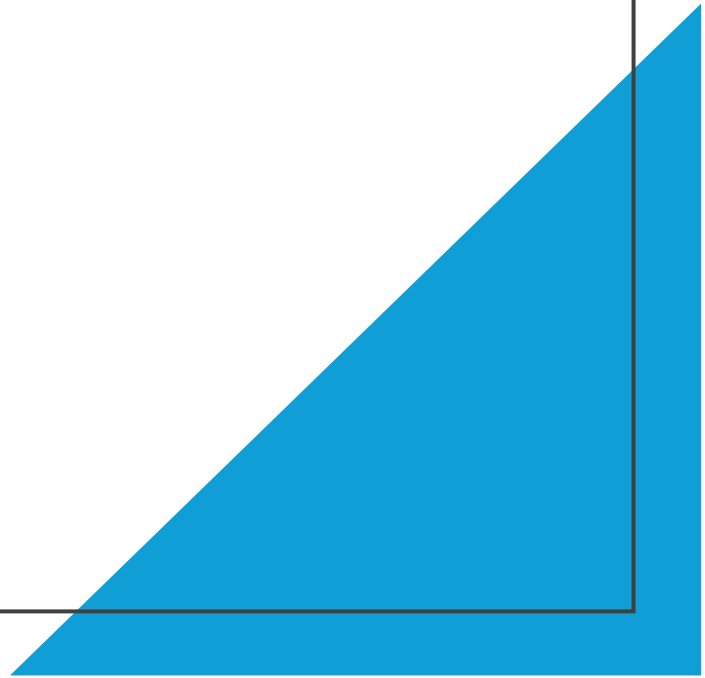


# ROAD to Housing Act 2025

“Renewing Opportunity in the American Dream”

Sponsored by Sens. Tim Scott and Elizabeth Warren



# Overview



First major bipartisan housing legislation in over a decade



Passed Senate on 10/9 attached to the National Defense Authorization Act (NDAA)



~30 provisions to incentivize building new housing, make changes to existing programs, and increase oversight



Authorizes but does not appropriate new funding

# Structure of the Act

Title 1: Improving  
Financial Literacy

Title 2: Building  
More in America  
(Housing Supply)

Title 3:  
Manufactured  
Housing for  
America

Title 4: Accessing  
the American  
Dream

Title 5: Program  
Reform

Title 6: Veterans  
and Housing

Title 7: Oversight &  
Accountability

Title 8:  
Coordination,  
Studies &  
Reporting

# Incentives to Build



Extra weight for competitive HUD grant applications in Opportunity Zones



Extra points from Federal Transit Authority for pro-housing policies near transit



HUD to create federal best practices for zoning reform



Expanding environmental review exemptions and categorical exclusions for infill, office conversions, and small-unit projects



New grants: “Innovation fund” & Pre-approved Housing Designs

# New Pilot Programs



Whole Home Repairs for low- and moderate-income owners or renters



Vacant and abandoned building conversions



## Program changes

- Streamlined inspections for Housing Choice voucher holders
  - Inspection requirement satisfied for units financed by LIHTC or HOME
  - Video inspections allowed for rural areas
- CDBG-Disaster Recovery permanently authorized
- Rural Housing Service: rental assistance decoupled from maturing mortgages
- For veterans: Disability compensation no longer included in income calculations under HUD-VASH program

# HOME, COC, ESG changes

- HOME Program Changes
  - Increasing program administration resources– raises the cap from 10% to 15%
  - Eliminating the 24-month commitment deadline
  - Streamlining property inspections
  - Allowing additional non-profit organizations to qualify as CHDOs.
- Changing COC, ESG to 2-year awards
  - Audits and reports to be written about HMIS and Coordinated Entry
- Application for waiver of ESG 60% shelter and street outreach cap

# Potential Concerns

- Section 206 - Build Now Act
  - Bonus CDBG formula adjustments for jurisdictions with higher “housing growth improvement rate”
  - Reductions for Lower-Performing Jurisdictions: Jurisdictions with a housing growth improvement rate below the median of all grantees will receive a 10% reduction in their CDBG allocation.
- Recommended modifications to Section 206:
  - Maintain baseline CDBG funding levels for all jurisdictions.
  - Create separate incentive funding pools rather than redistributing existing allocations.
  - Include adjustments for local capacity, market conditions, and baseline housing needs.
  - Provide technical assistance and capacity building for smaller jurisdictions.

# Next Steps & Call to action

The two chambers will have to reconcile the differences in the two bills



Call/Email House members especially the House Armed Services Committee to include the ROAD to Housing Act in the final version of the NDAA of 2026

# Resources

- [Senate Banking & Housing Committee Section by Section](#)
- [NLIHC ROAD Full Bill Analysis](#)
- [NLIHC Road Explainer](#)