NCSHA National Council of State Housing Agencies

Unpacking the 21st Century ROAD to Housing Act

Studies, Reports, Best Practices, and Other Guidelines and Publications

The following is a list of the various studies, reports, best practices, guidelines, and other publications Congress requires in the 21st Century ROAD to Housing Act. This list does not include reports to Congress on the results of specific pilot projects mandated by the Act or regulations or sub-regulatory actions Federal entities will need to publish to implement provisions of the Act.

U.S. Department of Housing and Urban Development and Federal Housing Administration

- **Federal Guidelines for Point-Access Block Buildings (Section 102):** Requires the U.S. Department of Housing and Urban Development (HUD) to establish federal guidelines for point-access block buildings, which are generally single-staircase apartment buildings with three or more stories. These guidelines will inform the competitive grants for pilot programs to assess the feasibility of such buildings. Guidelines must be issued within 18 months of enactment of the Act and are intended to provide states, territories, tribes, and localities with model code language, best practices, and technical guidance to facilitate the permitting of point-access block residential buildings.

- **Housing Supply Frameworks (Section 107):** Directs HUD to develop best practice frameworks for zoning and land-use policies, helping communities identify and overcome barriers to housing development. Documents outlining guidelines and best practices with respect to state and local zoning frameworks must be published within three years of the Act's enactment.

- **Increased Multifamily Loan Limits (Section 211):** Directs the Federal Housing Administration (FHA) to study the impact of the increased multifamily loan limits enacted by this section and the impact they have on the volume of FHA-insured multifamily lending and the health of FHA's General Insurance and Special Risk Fund. The report must also examine whether FHA has sufficient authority to increase the FHA multifamily loan limit as needed. FHA must submit the report to Congress three years after the Act is enacted.

- **Property Improvement and Manufactured Housing Loan Modernization Act (Section 303)**: Directs HUD to study the cost-effectiveness and long-term value of supporting housing finance for factory-built housing. HUD must complete the study within a year of the Act's enactment.

- **HUD-USDA-VA Interagency Coordination Act (Section 801):** Directs HUD, the U.S. Department of Agriculture (USDA), and the U.S. Department of Veterans Affairs to identify areas for collaboration to streamline and improve housing program implementation. Within 180 days of the Act's enactment, these federal agencies must jointly submit a report to the House Financial Services Committee and Senate Banking Committee describing opportunities for increased collaboration and listing federal laws and regulations that adversely affect the availability and affordability of new construction of assisted housing and single-family and multifamily residential housing subject to government-insured mortgages. The report is to be published in the *Federal Register* and opened for public comment.

- **Improving Self-Sufficiency of Families in HUD-Subsidized Housing (Section 803):** Directs HUD to conduct a study on the implementation of work requirements by public housing agencies, with an assessment of the challenges and benefits of work requirements on public housing agencies and families, including the effects on homelessness, poverty, asset building, job attainment, and public housing agency administrative capacity. HUD must produce the report within a year of the Act's enactment.

U.S. Department of Agriculture

- **Exemption on Construction or Modification of Residential Housing Located on an Infill Site (Section 103):** Directs USDA to report to Congress within five years of enactment on the impacts of exempting from environmental reviews most USDA-funded residential construction projects located on infill sites.

- **Rural Housing Service Reform Act (Section 502):** Requires USDA to issue an annual report to Congress on its rural housing programs. The report shall include loan performance data sortable by program and region; housing stock remaining in USDA's loan portfolio including information on maturation, prepayment, foreclosure, or other servicing issues; and risk ratings for those properties remaining in USDA's portfolio. Within six months, the USDA Secretary must report to Congress on the Section 521 rental assistance program, detailing the amount of subsidy administered, how much of the subsidies is recaptured, and the costs associated with recapturing those subsidies.

- **HUD-USDA-VA Interagency Coordination Act (Section 801):** See description under HUD section above.

U.S. Department of Veterans Affairs

- **HUD-USDA-VA Interagency Coordination Act (Section 801):** See description under HUD section above.

Consumer Financial Protection Bureau

- **Creating Incentives for Small-Dollar Loan Originations (Section 401):** Requires the Consumer Financial Protection Bureau (CFPB) to issue a report to Congress studying the effect of various aspects of loan originator compensation on the availability of small-dollar mortgage loans and to assess the barriers they pose to the availability of small-dollar mortgages to consumers. CFPB must submit the report to the House Financial Services Committee and the Senate Banking Committee within 270 days of the Act's enactment.

- **Small-Dollar Mortgage Points and Fees (Section 402):** Requires CFPB (in consultation with HUD and the Federal Housing Finance Agency) to evaluate the small-dollar mortgage origination impact of existing regulations that limit the points and fees lenders can charge on qualified mortgage loans and issue a report within 270 days of enactment.

Banking Regulators

- **Community Investment and Prosperity Act (Section 203):** Requires the Comptroller of the Currency and the Board of Governors of the Federal Reserve System to each submit to the House Financial Services Committee and Senate Banking Committee a report on the public welfare investments made by banks.

Government Accountability Office

- **Rural Housing Service Reform Act (Section 502):** In addition to programmatic changes and reports required of USDA, this section requires the Government Accountability Office (GAO) to submit a report to Congress within one year of enactment on the status of USDA's information technology systems for housing programs, including information on budget and staffing requirements necessary for modernization.

- **GAO Studies (Section 804):** Directs GAO to study key housing issues to help advance housing and economic opportunities. Specifically, the Act calls for studies on workforce housing, housing for the elderly and persons with disabilities, proximity of housing to Superfund sites, and residential heirs' properties.

About This Series

Unpacking the 21*st* Century ROAD to Housing Act

The 21st Century ROAD to Housing Act is the most comprehensive overhaul of America's affordable housing programs in decades, ushering in policy changes to existing affordable housing programs, establishing new temporary pilot programs and policies, and mandating new research and reporting to better inform housing policy in the future. This white paper is one in a series of policy briefs published by NCSHA in July 2026 analyzing the housing reforms enacted by the legislation.

About NCSHA

For more than 50 years, state Housing Finance Agencies (HFAs) have played a central role in the nation's affordable housing system, delivering financing to make possible the purchase, development, and rehabilitation of affordable homes and rental apartments for low- and middle-income households.

The National Council of State Housing Agencies (NCSHA) is a nonprofit, nonpartisan organization created to advance, through advocacy and education, the efforts of the nation's state HFAs and their partners to provide affordable housing to those who need it.

Learn more at ncsha.org.