

House and White House Negotiated Amendment and Senate Amendment to H.R. 6644
21st Century ROAD to Housing Act — Section-by-Section Comparison
Updated May 20, 2026

Legend:

	Included in both House amendment and Senate amendment (notes indicate substantive differences)
	House amendment only (reinserted; appeared in the original House-passed <i>Housing for the 21st Century Act</i>)
	Dropped by House (present in Senate bill, not included into House amendment)

Note: The Senate passed an amendment in the nature of a substitute on March 12, 2026. The House released an amendment to that Senate substitute on May 13, 2026. The House then released a further amendment that was negotiated with the White House on May 19, 2026.

Provision	House and White House Negotiated "21st Century ROAD to Housing Act" (May 19, 2026)	Senate amendment "21st Century ROAD to Housing Act" (March 12, 2026)
Title I — Miscellaneous (House) / Improving Financial Literacy (Senate)		
Reforms to housing counseling and financial literacy programs	Sec. 101	Sec. 101
Federal guidelines for point access block buildings	Sec. 102	—
Exemption for residential housing on infill site	Sec. 103	—
Database of publicly owned land	Sec. 104	—
FHA small-dollar mortgages	Sec. 105	—
Temperature sensor pilot program	Sec. 106	—
Housing Supply Frameworks	Sec. 107	—
Title II — Building More in America		
Rental Assistance Demonstration Program	—	Sec. 201

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Increasing housing in opportunity zones	Sec. 201	Sec. 202
Whole-Home Repairs Act	Sec. 202 – Adds cooperative housing unit as an eligible homeowner category	Sec. 203
Community Investment and Prosperity Act	Sec. 203 – Adds subsection (c): biennial OCC + Fed study on public-welfare investments (not in Senate but included in the original House-passed housing bill)	Sec. 204
Build Now Act	—	Sec. 205
Addition of affordable housing construction as an eligible activity (CDBG)	Sec. 204	Sec. 206
Better Use of Intergovernmental and Local Development (BUILD) Housing Act	Sec. 205	Sec. 207
Unlocking Housing Supply Through Streamlined and Modernized Reviews Act	Sec. 206	Sec. 208
Grants for planning and implementation associated with affordable housing	Sec. 207 – Adds subsection (e) allowing new housing construction + govt buildings as eligible expenses; no restriction on construction, alteration, or repair	Sec. 209 – Restricts grants from covering construction, alteration, or repair; no new subsection (e)
Innovation Fund	Sec. 208 – Adds a 7-year sunset	Sec. 210

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Accelerating Home Building Act (pre-reviewed designs / pattern books)	Sec. 209	Sec. 211
Revitalizing Empty Structures into Desirable Environments (RESIDE) Act	Sec. 210 – Adds 'housing cooperatives' as eligible use alongside CLTs	Sec. 212
Housing Affordability Act (FHA multifamily loan limits)	Sec. 211 – Raises FHA per-unit limits ~2.5x higher than Senate (e.g., House: \$167,310 vs. Senate: \$66,544 for base tier)	Sec. 213 – Includes a multifamily loan limit study and report
Title III — Manufactured Housing for America		
Housing Supply Expansion Act	Sec. 301 – Drops Senate energy-standards mandate; adds subsection (g) giving HUD primary authority over all federal manufactured-housing standards	Sec. 301 – Mandates HUD adopt energy efficiency standards within 1 year, update every 3 years
Modular Housing Production Act	Sec. 302	Sec. 302
Property Improvement and Manufactured Housing Loan Modernization Act	Sec. 303 – Adds a 1-year deadline on off-site construction study	Sec. 303
PRICE Act	—	Sec. 304
Title IV — Accessing the American Dream		
Creating incentives for small-dollar loan originators	Sec. 401 – Adds CDFI Fund consultation and CDFI consideration requirement; drops Senate's catch-all compensation mechanism	Sec. 401 – Includes CFPB rulemaking authority; broader compensation mechanism catch-all

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	<i>from study; removes CFPB rulemaking authority</i>	
Small-dollar mortgage points and fees	Sec. 402 – <i>Study only; removes rulemaking authority</i>	Sec. 402 – <i>Includes CFPB rulemaking authority to amend Reg Z points-and-fees limits</i>
Appraisal Industry Improvement Act	Sec. 403	Sec. 403
Helping More Families Save Act (family self-sufficiency escrow pilot)	Sec. 404	Sec. 404
Choice in Affordable Housing Act	Sec. 405 – <i>Adds additional quality criteria for remote/video inspections</i>	Sec. 405
Title V — Program Reform		
Reforming Disaster Recovery Act (CDBG-DR)	—	Sec. 501
HOME Investment Partnerships Reauthorization and Reform Act	Sec. 501 – <i>Adds: categorical NEPA exemptions for infill/rehab/small new construction + 'infill housing project' definition; and Build America Buy America review</i>	Sec. 502 – <i>No NEPA categorical exemptions; no BABA review provision</i>
Rural Housing Service Reform Act	Sec. 502 – <i>Drops Senate's 60% very low-income set-aside for Sec. 504 loans; adds housing cooperative corporations from Sec. 545 technical assistance authority</i>	Sec. 503 – <i>60% of Sec. 504 loan funds reserved for very low-income applicants; does not include housing cooperative corporations included in Sec. 545 technical assistance authority</i>

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New Moving to Work cohort	—	Sec. 504
Incentivizing local solutions to homelessness	Sec. 503	Sec. 505
Title VI — Veterans and Housing		
Military Service Question / VA Home Loan Awareness Act (URLA disclosure)	Sec. 601 – <i>Places disclosure above signature line</i>	Sec. 601 – <i>No signature-line placement</i>
Veterans Affairs Loan Informed Disclosure (VALID) Act	—	Sec. 602
Housing Unhoused Disabled Veterans Act	Sec. 602	Sec. 603
Title VII — Oversight and Accountability		
Requiring annual testimony and oversight from housing regulators	Sec. 701 – <i>HUD Secretary testimony only; drops Senate's additional testimony requirements</i>	Sec. 701 – <i>Also requires annual testimony from Ginnie Mae, FHA Commissioner, RHS Administrator, Executive Director of the VA Loan Guaranty Service, and FHFA Director; amends FHA Mortgagee Review Board</i>
FHA reporting requirements on safety and soundness	Sec. 702 – <i>Monthly MMI Fund capital-ratio reporting only; drops Senate additions</i>	Sec. 702 – <i>Includes new first-time homebuyer definition; census-tract reporting in actuarial study; annual report on covered/first-time homebuyers</i>
United States Interagency Council on Homelessness (USICH) oversight	Sec. 703 – <i>Requires USICH testimony 'if requested'</i>	Sec. 703 – <i>USICH testimony mandatory</i>
Appraisal Modernization Act	Sec. 704	Sec. 704

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Title VIII — Accountability, Coordination, Studies, and Reporting (House) / Coordination, Studies, and Reporting (Senate)		
HUD-USDA-VA Interagency Coordination Act	Sec. 801 – <i>Corrects Senate error: routes report to 'Committee on Financial Services' (Senate had 'Committee on Finance' — wrong committee)</i>	Sec. 801
Streamlining Rural Housing Act	Sec. 802	Sec. 802
Improving self-sufficiency of families in HUD-subsidized housing	Sec. 803	Sec. 803
GAO studies	Sec. 804	Sec. 802
Improving public housing agency accountability	Sec. 805	—
Title IX — Strengthening Community Banks' Role in Housing (House only — entire title not in Senate)		
Community bank deposit access	Sec. 901	—
Keeping deposits local	Sec. 902	—
Tailored regulatory updates for supervisory testing	Sec. 903	—
Credit union board modernization	Sec. 904	—
Systemic risk authority transparency	Sec. 905	—
Least cost exception	Sec. 906	—
Failing bank acquisition fairness	Sec. 907	—

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Advancing the mentor-protégé program for small financial institutions	Sec. 908	—
American access to banking	Sec. 909	—
Promoting new bank formation	Sec. 910	—
Rural depositories revitalization study	Sec. 911	—
Discretionary surplus fund (Fed surplus offset, \$115M pay-for)	Sec. 912	—
Title X — Home-Ownership for Main Street America (House) / Title IX — Homeownership for Main Street America (Senate)		
Homes are for people, not corporations (large institutional investor prohibition)	Sec. 1001 <i>Senate language EXCEPT: – Revises the definition of build-to-rent, which is exempt from the prohibition; removes forced divestment; and includes renter outreach resource</i>	Sec. 901
Title XI — Central Bank Digital Currency (House) / Title X (Senate)		
Central bank digital currency	Sec. 1101 <i>– Adds subsection (e): Fed may not issue CBDC or substantially similar digital asset absent Act of Congress</i>	Sec. 1001
Title XII — Miscellaneous (House) / Title XI (Senate)		
Severability	Sec. 1201	Sec. 1101

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No additional funds authorized	Sec. 1202	Sec. 1102