

21st CENTURY ROAD TO HOUSING ACT – WHAT DOES IT DO, WHO CAN BENEFIT?

Reforms existing programs:

- CDBG funding can be used to build affordable housing. **Who can benefit?** States, localities, tribes, housing nonprofits, communities seeking to grow their housing stock. [Look out for updates to HUD's CDBG program.](#)
- More families will qualify for help buying a home. **Who can benefit?** Homeowners in the missing middle; states, localities, and nonprofits who run homeownership assistance programs. [Look out for updates to HUD's HOME program.](#)
- Veterans' disability benefits will no longer count against them when applying for HUD-VASH housing assistance. **Who can benefit?** Veterans experiencing homelessness, public housing authorities. [Look out for updates to the HUD-VASH program.](#)
- CDBG grantees must keep a public database identifying undeveloped public land. **Who can benefit?** Communities seeking to use public land for housing. [Look out for updates to HUD's CDBG program.](#)
- Makes it easier for communities in Opportunity Zones to compete for HUD funding to build and improve housing. **Who can benefit?** Communities inside Michigan's designated Opportunity Zones. [More information on Opportunity Zones in Michigan.](#)
- Keeps rural housing financed by USDA's Rural Housing Service affordable. **Who can benefit?** Renters in rural areas, housing nonprofits in rural communities, rural municipalities, tribes. [Look out for updates to USDA's Multifamily Housing programs.](#)
- Allows communities to spend more of their Emergency Solutions Grant funding on homeless shelters and street outreach. **Who can benefit?** People experiencing homelessness, states, localities, shelters, nonprofit homelessness organizations. [Look out for updates to HUD's ESG program.](#)

Establishes new housing initiatives:

- Grant awards to turn vacant and abandoned buildings into housing. **Who can benefit?** Localities, tribes, and communities with blight. [Look out for updates to HUD's HOME program.](#)
- HUD program for states to award grants and loans to low-income homeowners and landlords for home repair. **Who can benefit?** Homeowners, landlords of affordable units, states, localities, tribes, housing nonprofits. [Look out for HUD announcements.](#)
- Innovation Fund that awards grants to communities that build more housing. **Who can benefit?** Communities increasing housing supply. [Look out for HUD announcements.](#)

- Pilot that rewards communities that build more homes and reduces CDBG funding for communities that don't. **Who can benefit?** State and local government growing their housing. [Look out for updates to HUD's CDBG program.](#)
- Prohibits large institutional investors from purchasing single-family homes starting in January, 2027. **Who can benefit?** Homebuyers, governments and nonprofits operating homeownership programs. [Look out for updates from HUD and Treasury.](#)
- Pilot program to increase access to small-dollar mortgages at the FHA. **Who can benefit?** Homebuyers, mortgage lenders. [Look out for FHA announcements.](#)
- Pilot program awarding grants for affordable housing planning and implementation. **Who can benefit?** States, localities, tribes, communities seeking planning resources. [Look out for HUD announcements.](#)

Increases housing supply:

- The Federal Housing Administration increases availability of affordable housing financing for multifamily homes. **Who can benefit?** Developers, homebuilders, communities seeking to increase their housing. [Look out for FHA announcements.](#)
- Speeds up federal environmental reviews for certain home repairs, rural housing projects, and housing built on land with existing infrastructure. **Who can benefit?** Developers, homebuilders, housing nonprofits, states, localities, rural areas. [Look out for announcements from HUD and USDA.](#)
- Makes it easier to build manufactured homes, helping expand affordable housing options. **Who can benefit?** Developers, homebuilders, housing nonprofits, renters, homebuyers. [Look out for announcements from HUD.](#)
- List of best practices states and localities can look to as a model on their own zoning reform efforts. **Who can benefit?** Communities seeking to change their zoning to increase housing. [More information.](#)