

21ST CENTURY ROAD TO HOUSING ACT

How landmark legislation impacts housing supply and affordability

The 21st Century ROAD to Housing Act will help expand the nation's housing supply by reducing regulatory barriers and encouraging local governments to reform zoning and land-use policies that have limited home building.

NAHB worked with House and Senate lawmakers to pass this once-in-a-generation housing package, which includes more than 50 sections addressing housing supply, financing, disaster recovery and other priorities. Although it will take time to implement at the state and local levels, this legislation will ultimately expand housing opportunities for buyers and renters, strengthen homeownership and address affordability challenges in communities nationwide.

TOP 5 POLICY WINS FOR NAHB MEMBERS



Encourages **Zoning and Land Use Policies** that promote housing supply, including directing the Department of Housing and Urban Development to identify best practices and provide options for state and local governments.



Authorizes a pilot program to provide grants and forgivable loans for home repairs and health-hazard mitigation to address the **Aging Housing Stock**.



Raises FHA-insured **Multifamily Loan Limits** and indexes them to inflation to better align financing with construction costs and support new development.



Streamlines the **Environmental Review** process for small and infill housing projects.



Strengthens **Community Banks** — a key financing resource for NAHB members — and expands access to housing credit.

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