

ROAD to Housing Act fact sheet



A breakdown of the key housing provisions included in the ROAD to Housing Act of 2025 and what they mean for Habitat's mission

Overview

On July 29, 2025, the Senate Banking Housing, and Urban Affairs Committee unanimously advanced the bipartisan [Renewing Opportunity in the American Dream \(ROAD\) to Housing Act of 2025](#) – the first major bipartisan housing package in more than a decade.

Habitat for Humanity has long called for comprehensive, bipartisan action to address the nation's growing housing crisis, and the ROAD to Housing Act represents a meaningful step in that direction. The package includes nearly [30 standalone proposals](#), 23 with bipartisan sponsorship, that aim to boost housing supply and affordability, reduce regulatory barriers and strengthen program oversight and coordination. Many of these proposals reflect long-standing priorities shared by Habitat and our partners across the housing advocacy community. As a whole, the bill touches nearly every part of Habitat's work to advance affordable homeownership.

Habitat influenced many elements of the Road to Housing Act through years of close work with congressional offices on bill language, and through sustained advocacy support from both affiliates and HFHI staff. Habitat particularly worked to ensure our priorities were reflected in legislation related to repair programs, strengthening the HOME program, reforming the Rural Housing Service, and others.

ROAD to Housing provisions endorsed by Habitat

What follows is a summary of the provisions included in the bill that are most significant for Habitat for Humanity. They are organized in order of appearance within the package.

Provision Title	Provision Description	Why it matters to Habitat
Housing Supply Frameworks Act (Sec. 203)	This section directs HUD to identify best practice frameworks for zoning and land use planning to assist state and local governments in increasing housing supply and improving housing affordability. The Housing Supply Frameworks Act (S. 1299) was originally introduced by Sens. Lisa Blunt-Rochester (D-Del.) and Mike Crapo (R-ID).	This provision encourages local governments to adopt locally appropriate zoning and land use policies that reduce barriers to housing production – creating more opportunities for Habitat affiliates to build in communities that need it most.
Whole-Home Repairs Act (Sec. 204)	This section seeks to replicate the successful, state-led Whole Home Repair program, which was pioneered in Pennsylvania and supported and used by local Pennsylvania Habitat affiliates. It establishes a five-year, \$30 million dollar pilot program at HUD to offer grants to low-income homeowners and forgivable loans to	Helping low-income homeowners make critical repairs not only supports housing stability but also preserves existing affordable homes and aligns with Habitat's repair and preservation work across the country. Local and state governments implementing the program can partner with local nonprofits to administer the funding.

	qualifying small landlords to address health hazards and home repair needs. Eligible repairs include those addressing accessibility challenges for older adults and individuals with disabilities, habitability and safety concerns, energy and water efficiency, and resilience and weatherization. The Whole-Home Repairs Act (S.127) was originally introduced by Sens. John Fetterman (D-PA) and Cynthia Lummis (R-WY).	
Unlocking Housing Supply Through Streamlined Modernized Reviews Act (Sec. 208)	This section streamlines environmental reviews governed by the National Environmental Protection Act and other related laws for a broad range of housing-related activities—including small-scale construction, rehabilitation, and infill development—by expanding categorical exclusions to reduce delays and lower administrative burdens. This was pulled from Sens. Andy Kim (D-NJ) and Mike Rounds (R-SD) recently introduced standalone bill (S.2390).	This section will reduce unnecessary administrative burdens that add time and cost to Habitat's work to provide critical repairs, rehabilitate homes, and build new communities. It reduces the degree of environmental review required for various low-impact housing activities while remaining consistent with the intent in NEPA to identify and mitigate negative environmental impacts.
Innovation Fund (Sec. 209)	This section allocates \$1 billion in competitive grants over five years (\$200m per year) to empower localities to reform local housing regulations, improve community infrastructure and finance new housing production for low- to moderate-income households. To further incentivize production, these highly flexible grants will be prioritized for communities already building needed housing supply.	The Innovation Fund is similar to the PRO Housing program that helped many communities where Habitat works remove obstacles to housing supply. The new fund would essentially double the funding available through the program and extend it over five years. It could provide needed resources for lower-capacity communities to enable them to pursue innovative affordable housing strategies.
Build More Housing Near Transit Act (Sec. 211)	This section amends the Capital Investment Grants program in the Federal Transit Administration to provide an optional increased rating in the Federal Transit Authority's evaluation process for projects in areas that establish pro-housing policy near public transportation routes. The Build More Housing Near Transit Act (S.2363) was originally introduced by Sens. Jim Banks (R-IN) and Brian Schatz (D-HI).	Encouraging pro-housing policies is a low- or no-cost strategy to help create the conditions for increased housing supply, including affordable housing.
PRICE Act (Sec. 304)	This section permanently authorizes HUD's Preservation and Reinvestment Initiative for Community Enhancement program. The PRICE program provides funding to communities to maintain, protect and	This section could help Habitat affiliates preserve, revitalize and expand manufactured home communities to ensure the ongoing availability of affordable homes for low- and moderate-income residents.

	stabilize manufactured housing communities. This bill (S.943) was originally introduced by Sen. Catherine Cortez-Masto (D-NV).	Several Habitat affiliates are already engaged in similar efforts.
Choice in Affordable Housing Act (Sec. 405)	This section will help reduce HUD inspection delays by allowing units that are financed through other federal housing programs to automatically satisfy voucher inspection requirements if inspected within the past year. Additionally, the bill permits new landlords to request pre-inspections to increase access to housing for voucher holders and encourage landlord participation. The Choice in Affordable Housing Act (S.890) was originally introduced by Sens. Chris Coons (D-DE) and Kevin Cramer (R-ND).	Habitat supports HUD's continued efforts to identify and eliminate barriers keeping families from participating in the Housing Choice Voucher Program.
Reforming Disaster Recovery Act (Sec. 501)	This section permanently authorizes the Community Development Block Grant–Disaster Recovery, which provides states, tribes, and communities with flexible, long-term recovery resources needed to rebuild affordable housing and infrastructure after a disaster. It would also establish the Office of Disaster Management and Resiliency within HUD to administer the program. The Reforming Disaster Recovery Act (S.1686 - 118 th Congress) was led by Sens. Susan Collins (R-ME) and Brian Schatz (D-HI).	Habitat is often deeply engaged in long term recovery following a natural disaster. We support and utilize CDBG-DR funding following a major disaster to support affordable housing rebuilding and repairs. By permanently authorizing the program, it will create a solid framework that can be consistently applied after every disaster.
HOME Investment Partnerships Reauthorization (Sec. 502)	This section reauthorizes the Home Investment Partnerships program and makes critical updates to improve program administration and facilitate the construction of more affordable housing. The HOME Reauthorization and Improvement Act (S.948) was originally introduced by Sen. Catherine Cortez Masto (D-NV).	Habitat leverages HOME funds to build, rehabilitate, and repair affordable homes across the country. owner-occupied housing. The program also supports land acquisition, infrastructure improvements, new construction, demolition and down payment assistance. HOME along with the CDBG program are two of the most utilized federal programs by the Habitat affiliate network.
Rural Housing Service Reform Act (Sec 503)	This section modernizes USDA's Rural Housing Service for the first time in decades, making key updates to preserve affordable rental housing, expand mortgage access in Native communities, and streamline loan and rental assistance programs. It addresses challenges like maturing mortgages in the Section 515 program, increases the dollar threshold that would require a Section 504 repair loan to	Habitat for Humanity supports the Rural Housing Service Reform Act and other initiatives aimed at modernizing USDA's housing programs to ensure their effectiveness and their ability to address the housing needs of rural residents.

	be secured by a promissory note, and invests in IT improvements to enhance efficiency and housing access in rural communities. The Rural Housing Service Reform Act (S.1260) was originally introduced by Sens. Mike Rounds (R-SD) and Tina Smith (D-MN).	
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Other helpful measures

In addition to the important sections highlighted above, the proposed legislation includes other measures that support Habitat's larger mission. These include allowing for the reuse of environmental reviews across federal housing programs, incentivizing small dollar mortgages, providing more opportunities for homeowners to appeal their appraisals, and promoting financial self-sufficiency.

Additional resources

ROAD to Housing [Bill Text](#) and Section by Section [Summary](#)

Habitat for Humanity's [Federal Agenda](#)

Habitat for Humanity's 119th Congress [Legislative Tracker](#)