

EXPLAINER

RENEWING OPPORTUNITY IN THE AMERICAN DREAM (ROAD) TO HOUSING ACT OF 2025

The **“ROAD to Housing Act of 2025”** ([S. 2651](#)) is a bipartisan housing package that includes 40 provisions related to housing supply, homelessness, manufactured housing, disaster recovery, homeownership, rural housing, program reform, veterans’ housing, and oversight and coordination of housing programs and agencies.

The bill was introduced by the Senate Committee on Banking, Housing, and Urban Affairs Chair Tim Scott (R-SC) and Ranking Member Elizabeth Warren (D-MA). On July 29, it passed out of the committee with unanimous bipartisan support. The bill will need to be passed by the full Senate and the House of Representatives before it can be signed into law.

NLIHC endorsed the [Senate bill](#) and will continue to monitor the legislation as it progresses in Congress. Below is a summary of key provisions in the “ROAD to Housing Act;” learn more by reading NLIHC’s [complete analysis](#) and the Senate Banking Committee’s [section-by-section summary](#).

OVERVIEW OF KEY “ROAD TO HOUSING ACT OF 2025” PROVISIONS

The “ROAD to Housing Act of 2025” includes several of NLIHC’s priorities:

- Provisions from the **Choice in Affordable Housing Act (Sec. 405)** will help streamline inspections for the Housing Choice Voucher (HCV) program.
- The **Reforming Disaster Recovery Act (Sec. 501)** would permanently authorize the Community Development Block Grant-Disaster Recovery (CDBG-DR) program, the federal government’s long-term disaster recovery program. The provision contains [critical reforms](#) to help ensure CDBG-DR better serves disaster survivors with the lowest incomes.
- The **Rural Housing Service Reform Act (Sec. 503)** would provide much needed reforms to US Department of Agriculture (USDA) rural housing programs, including ensuring continued rental assistance for rural tenants in properties with matured mortgages, making Section 515 properties easier for nonprofits to acquire, and streamlining processes to better serve rural communities.
- The **Reducing Homelessness Through Program Reform Act (Sec. 505)** includes several reforms to ease administrative burdens in HUD’s housing and homelessness programs, streamline inspection and income verification processes to get people into homes more quickly, and encourage collaboration between the various agencies, systems, and organizations that serve people experiencing homelessness.

Other provisions that would impact low-income renters and homeowners include:

- The **Whole-Home Repairs Act (Sec. 204)** establishes and funds at \$30 million a five-year pilot program for home repair grants to low- and moderate-income homeowners, and forgivable loans to qualifying small landlords.
- The **Innovation Fund (Sec. 209)**, a new \$1 billion competitive grant that can be used for a wide range of activities that support housing and community development. This includes expanding the supply of “attainable housing,” which the bill defines as housing that serves households with a variety of incomes, including those with incomes at or below 60% of area median income (AMI), often called “mixed-income housing.”
- The **Revitalizing Empty Structures into Desirable Environments (RESIDE) Act (Sec. 212)** would establish a pilot grant program for eligible entities to convert vacant and abandoned buildings, such as a warehouses, strip malls, or other buildings, into “attainable” or “mixed-income housing.”
- The **Housing Supply Expansion Act (Sec. 301)** would remove a HUD requirement that manufactured homes be constructed with a permanent chassis, lowering the cost of production and expanding design and location possibilities.

The bill also includes the **Housing Supply Frameworks Act (Sec. 203)** and the **Build More Housing Near Transit Act (Sec. 211)**. These bills provide incentives to promote best practices in zoning and land use, and to encourage the development of housing near public transportation.

Two provisions—Sec. 201 and Sec. 504—raise concerns for NLIHC:

- **Lifting the cap of the Rental Assistance Demonstration (RAD) Program (Sec. 201):** While the RAD program allows access to much needed financing to preserve the properties, NLIHC has opposed RAD expansion and raised concerns about the enforcement of tenant protections at properties that have converted through RAD. HUD needs to actively monitor and enforce the existing rights and protections for tenants in properties converted under RAD.
- **Expansion of the Moving to Work (MTW) Demonstration (Sec. 504):** This section authorizes a new cohort that would add 20 or 25 (the text is inconsistent) public housing agencies (PHAs) to the existing 100 Expansion MTW PHAs and original 39 MTW PHAs. PHAs that are part of the MTW Demonstration are allowed to implement certain experimental policies, if approved by HUD. These can include policies and practices harmful to residents, such as work reporting requirements, time limits, and rent payments far above 30% of a household's adjusted income. The provision would explicitly prohibit the new Cohort-specific PHAs from imposing work requirements, time limits, or significantly increased rents; NLIHC will work with our partners to protect and strengthen this provision. NLIHC has long opposed the MTW Demonstration and continues to oppose any further expansion until the 100 Expansion MTW PHAs have been fully evaluated.

For questions, please contact NLIHC's Senior Policy Analyst Libby O'Neill at outreach@nlihc.org

