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POLICY IMPACT ANALYSIS · JULY 2026

The 21st Century ROAD to Housing Act

Implications for the Forsyth County Humane Housing Network and Affordable Housing Action Planning Framework

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Scope and status.
This analysis reviews the enacted text of H.R. 6644, the 21st Century ROAD to Housing Act, together with 14 additional governmental, research, advocacy, local-government, and industry sources. It also reviews the HHN current-state assessment, executive summary, local housing meta-analysis, and April 2026 Action Planning Framework. The Act became law in July 2026 without the President’s signature; implementation will depend substantially on HUD rulemaking and future appropriations.

Executive Summary

The 21st Century ROAD to Housing Act is best understood not as a new federal housing entitlement or a large-scale appropriation, but as an enabling statute that alters the institutional opportunity structure within which local housing systems operate. It expands eligible uses of existing programs, authorizes new pilots, reduces selected regulatory and environmental-review barriers, modernizes HOME and rural housing authorities, and creates incentives for state and local governments to increase housing production. For Forsyth County, the Act strongly validates the Humane Housing Network’s central diagnosis: **housing scarcity is produced not by a single market failure, but by interacting failures of production, preservation, financing, administration, and political coordination.**

The Act is broadly compatible with the HHN framework’s Urgency → Stability → Permanency → Thriving continuum and its three interlocking strategies of Prevention, Preservation, and Production. Its strongest local benefits are likely to arise from: (1) HOME reforms that explicitly support community land trusts, shared-equity ownership, and a wider homeownership income band; (2) authority to use up to 20 percent of CDBG allocations for new affordable housing construction; (3) a Whole-Home Repairs pilot and a program for converting vacant or dilapidated structures; (4) public-land inventories, pre-

approved housing designs, planning grants, and streamlined review for infill; (5) small-dollar mortgage and voucher-inspection reforms; (6) increased bank public-welfare investment authority; and (7) preservation of USDA rural rental assistance when Section 515 mortgages mature.

Nevertheless, the legislation does not itself close Forsyth County's estimated 25,351-unit gap, including an 8,112-unit deficit for renters at or below 30 percent of Area Median Income. *The law expressly authorizes no additional appropriations*. Several of its most attractive tools therefore remain contingent on future congressional funding, while HUD has been assigned dozens of new implementation tasks amid diminished staffing capacity.

The law also creates distributive risks. Allowing HOME homeownership assistance up to 100 percent of AMI could shift scarce resources upward unless local priorities protect extremely low- and low-income households. Using CDBG for new construction may compete with repair, public services, economic development, and prevention activities because the underlying allocation does not automatically grow. The Build Now Act's production-linked CDBG incentives may reward useful reform, but they may also privilege easily counted unit production over depth of affordability, resident control, or preservation.

The HHN framework should therefore be modified, but not conceptually replaced. Its continuum and three pillars remain sound. The needed changes are operational: add a federal implementation and appropriations strategy; establish project-readiness and public-land data systems; protect deep affordability through local allocation rules; create anti-displacement standards for Opportunity Zone, Innovation Fund, RESIDE, RAD, and public-land projects; adopt an ESG guardrail so additional shelter spending does not displace prevention and rapid-rehousing resources; and add a Build Now compliance and equity dashboard. The Act creates leverage, not certainty. Forsyth County will benefit only if it converts legal authority into a governed pipeline of sites, projects, financing, resident protections, and measurable outcomes.

Policy Context & Analytic Approach

H.R. 6644 became law in July 2026 after passage by both chambers and the expiration of the presidential action period. The enacted statute contains more than fifty sections spanning housing production, federal program modernization, mortgage finance, homelessness, public housing, rural housing, manufactured housing, disaster recovery, and limits on certain large institutional investors (U.S. Congress, 2026; Grigas & Moore, 2026; Reuters, 2026). Because two widely circulated explainers were issued before final enactment, this analysis treats the enrolled bill as controlling and uses earlier summaries only to clarify legislative development and stakeholder interpretation (National Low Income Housing Coalition [NLIHC], 2026; Waters & Orbach, 2026).

The appropriate sociological question is not simply whether the Act will increase aggregate housing supply. It is how federal policy redistributes authority, resources, risk, and administrative burden among federal agencies, local governments, developers, lenders, landlords, nonprofit organizations, and residents. Housing policy operates through institutions like zoning codes, underwriting rules, subsidy programs, land-disposition procedures, inspection systems, and organizational capacity. The Act changes several of these institutional rules, but its effects will be mediated by local political will, state enabling law, agency staffing, market conditions, and the capacity of community institutions to translate programs into equitable projects.

This assessment uses four criteria:

1. First, does a provision expand production, preservation, or prevention capacity?
2. Second, does it improve movement through the HHN continuum rather than merely add a disconnected program?
3. Third, who is likely to receive the benefit, and what racial, income, disability, tenure, or geographic inequalities might be reproduced?
4. Fourth, is the provision immediately usable, or does it depend on rulemaking, appropriations, or local readiness? This distinction is essential because the Act is budget-neutral and states that no additional funds are authorized. The Congressional Budget Office estimated no net deficit effect, while post-passage analysts emphasize that implementation will require future appropriations and substantially expanded administrative effort (Congressional Budget Office, 2026; Mehrotra et al., 2026; U.S. Congress, 2026).

The Forsyth County Baseline and the HHN Theory of Action

The local framework begins from structural scarcity rather than a temporary market imbalance. The HHN assessment estimates a near-term gap of approximately 25,351 homes including the 10,848 rental units and 14,503 for-sale homes. At the bottom of the market, approximately 12,309 renter households at or below 30 percent of AMI compete for only 4,197 income-appropriate units, a deficit of 8,112. The county also includes roughly 25,340 cost-burdened renter households, 17,800 cost-burdened owner households, and more than 10,000 annual eviction filings (Sills, 2025a, 2026). These figures demonstrate why market-rate production alone cannot resolve the crisis: the deepest shortage is located where rental revenue cannot support development costs without sustained subsidy.

The HHN framework responds with a mobility-system model. **Urgency** encompasses diversion, shelter, and crisis response; **Stability** includes bridge, transitional, supportive, and deeply affordable rental housing; **Permanency** refers to durable affordability, habitability, and anti-displacement; and **Thriving** positions homeownership, shared equity, asset retention, and community power as long-term outcomes. Across each level, the framework integrates **Production**, **Preservation**, and **Prevention** rather than treating them as competing agendas (Forsyth County Humane Housing Network, 2025; Sills, 2026). This architecture is one of the framework’s greatest strengths, because the ROAD Act is itself fragmented across multiple federal programs. The local continuum can serve as the integrative structure that federal legislation lacks.

The local meta-analysis further shows that Forsyth County has already produced a decade of plans calling for infill, missing-middle housing, rehabilitation, anti-displacement, land banking, fair-housing enforcement, homeownership pathways, and coordinated governance. The primary historical deficit has not been a lack of ideas, but the absence of durable capital, implementation authority, interorganizational coordination, and accountability (Sills, 2025b). The central question is therefore whether the new federal tools can reduce this implementation gap without weakening the framework's equity commitments.

Expected Impacts on the HHN Framework

Production: A Stronger Enabling Environment, but Not a Funded Supply Program

The Act's clearest alignment is with HHN production goals. It requires CDBG grantees to maintain searchable databases of undeveloped publicly owned land, directs HUD to develop housing-supply and zoning best practices, supports pre-approved design programs, authorizes regional planning grants, and streamlines environmental review for selected infill and low-impact activities (U.S. Congress, 2026; U.S. Senate Committee on Banking, Housing, and Urban Affairs, 2026). These provisions directly support the Gentle Density Infill Working Group, public-land activation, adaptive reuse, scattered-site development, accessory dwelling units, and small-builder pipelines.

The new authority to use up to 20 percent of a recipient's CDBG allocation for affordable housing construction is particularly important. It removes a longstanding barrier that often forced local governments to route CDBG through acquisition, infrastructure, or rehabilitation while relying on other sources for vertical construction. For Forsyth County, this authority could support small infill projects, nonprofit development, adaptive reuse, or crisis-responsive units. Yet it is not new money. Every dollar redirected to construction is a dollar unavailable for another eligible CDBG purpose. HHN should therefore treat CDBG construction as a strategic gap-financing tool, not as the primary funding source for its 25,000-unit need.

The HOME reforms are similarly consequential. The Act reauthorizes and modernizes HOME, raises the homeownership eligibility ceiling to 100 percent of AMI, increases the property-value ceiling, improves resale provisions, and explicitly recognizes community land trusts, limited-equity cooperatives, and other shared-equity mechanisms (Schwartz, 2026; U.S. Congress, 2026). These changes are almost perfectly aligned with Thriving Goals 1.1 and 1.2, which call for permanently affordable homeownership, CLT acquisition, deed restrictions, and recycled public subsidy. They also strengthen Goal 2.1 because locally controlled HOME funds can be braided with a housing trust fund, bond proceeds, philanthropic capital, and LIHTC gap financing.

Other financing reforms may widen the capital stack. Raising banks' public-welfare investment limit from 15 to 20 percent can expand investment in LIHTC and community-development projects. Higher FHA multifamily loan limits may improve feasibility in a period of high construction costs, while a federal small-dollar mortgage pilot addresses the ‘lending hole’ that excludes owner-occupants from lower-cost homes in East Winston and Southside (National Association of Home Builders [NAHB], 2026; Sills, 2026; U.S. Congress, 2026). The prohibition on new single-family acquisitions by investors controlling at least 350 homes may modestly reduce competition at the margin, but it does not require divestment and will not reach many smaller or fragmented investors. It should be viewed as complementary to, not a substitute for, local first-look programs, CLT acquisition, small-dollar lending, and anti-predatory outreach.

Preservation: The Act Closely Matches HHN’s ‘Keep What We Have’ Strategy

The Whole-Home Repairs pilot, RESIDE authority for vacant and dilapidated structures, rural rental preservation reforms, and HOME shared-equity provisions reinforce the framework’s preservation agenda. The HHN plan calls for a one-door repair and weatherization pipeline, code-to-care protocols, small-landlord repair financing, NOAH acquisition, long-term affordability covenants, and community ownership. Whole-home repair grants or forgivable loans could integrate health, safety, accessibility, energy, and structural work that are now divided across categorical programs. RESIDE could help convert abandoned properties into attainable housing rather than allowing code enforcement to end in demolition or speculative resale (Waters & Orbach, 2026; U.S. Senate Committee on Banking, Housing, and Urban Affairs, 2026).

The Rural Housing Service reforms are relevant to rural portions of Forsyth County and to the broader regional housing ecosystem. Decoupling Section 521 rental assistance from maturing Section 515 mortgages reduces the risk that rental subsidies disappear when underlying loans mature. National rural-housing organizations regard this as a meaningful preservation reform, although they also emphasize that rural affordability still requires additional capital, timely agency implementation, and solutions to appraisal and value gaps (Housing Assistance Council, 2026; National Housing Law Project, 2026). HHN should add USDA-assisted properties to its preservation watch list and coordinate with regional rural partners before maturity dates create an emergency.

The Act also expands the Rental Assistance Demonstration cap and codifies tenant protections. This may help ASPIRE or other public-housing owners recapitalize aging properties, but RAD transactions should be governed by local safeguards: no net loss of deeply affordable units, enforceable rights to return, transparent relocation, resident participation, and long-term affordability. The same principle applies to Opportunity Zone preferences and redevelopment of vacant structures. Federal financing can accelerate reinvestment, but without resident governance and permanent affordability it can also accelerate land appreciation and displacement.

Prevention and Stability: Useful Administrative Reforms, but Major Gaps Remain

Voucher-inspection reciprocity and landlord-requested pre-inspections can reduce lease-up delays and strengthen the framework’s ‘good landlord’ package, landlord partnership circle, and risk-mitigation strategy. In a market where administrative drag can cause voucher holders to lose units, faster inspections are not merely technical reform; they can increase actual utilization of existing subsidy. The Act's housing-counseling reforms, small-dollar mortgage pilot, and family self-sufficiency savings provisions likewise support the no-wrong-door system and the transition from rental stability to ownership.

The Emergency Solutions Grants waiver presents a more ambiguous tradeoff. Allowing a jurisdiction to exceed the usual shelter and outreach share can help maintain emergency capacity, particularly when winter shelter, non-congregate beds, or bridge housing are inadequate. However, the HHN framework correctly defines prevention as making eviction unnecessary and displacement unlikely. If an ESG waiver moves scarce funds from homelessness prevention and rapid rehousing into shelter operations, it may increase downstream capacity while weakening upstream flow control. Any local request for a waiver should therefore include a fiscal-maintenance test: prevention and rapid-rehousing resources must be preserved or replaced with local funds.

The Act remains supply-centered and does not create universal rental assistance, a national right to counsel, large-scale emergency rental assistance, or comprehensive tenant protections. This is why housing-law and anti-poverty organizations describe the legislation as progress but not a complete response. Supply growth takes time, and the households most burdened in Forsyth County need assistance now (Fischer, 2026; National Housing Law Project, 2026). HHN should not weaken Goal 4.3, its right-to-counsel campaign, flexible prevention fund, utility assistance, mediation, or housing-first diversion on the assumption that federal supply reform will quickly reduce eviction risk.

4. Policy Impact Matrix

Act mechanism	Primary HHN alignment	Likely local benefit	Risk / condition for success
HOME modernization; CLT/shared-equity eligibility	Goals 1.1, 1.2, 2.1	Expands permanently affordable ownership and improves resale/recapture tools.	100% AMI eligibility can dilute deep-income targeting unless local set-asides are adopted.
CDBG new construction; public-land database	Goals 2.1, 3.1, 4.1	Creates a direct local construction tool and improves site readiness.	No increase in formula allocation; may displace repair, public-service, or prevention uses.
Whole-Home Repairs and RESIDE pilots	Goals 2.2, 2.3, 4.2	Supports comprehensive repair, accessibility, and vacant-property conversion.	Programs are authorized but unfunded; displacement protections are required.
Planning grants, pre-approved plans, infill review	Gentle Density; Goals 1.1, 3.1	Reduces time and soft costs for missing-middle, ADU, and scattered-site projects.	State code and local zoning still govern; streamlined review must retain environmental justice.
Voucher inspection reform	Goals 3.2, 3.3	Shortens lease-up time and improves landlord participation.	Administrative coordination and unit-quality enforcement remain essential.

Act mechanism	Primary HHN alignment	Likely local benefit	Risk / condition for success
Build Now Act production incentives	Goals 1.3, 2.1, 3.1	Creates pressure and incentives to improve production performance.	Counting units alone may undervalue preservation, deep affordability, and equitable siting.
ESG shelter/outreach waiver	Goals 4.1, 4.2, 4.3	Offers flexibility during shelter-capacity crises.	Could cannibalize prevention and rapid-rehousing funds without a maintenance-of-effort rule.
Investor purchase limits and small-dollar mortgages	Goal 1.1; anti-displacement	May improve owner-occupant access to lower-cost homes.	350-home threshold, exceptions, and no divestment limit the local effect.
Rural housing and manufactured/modular reforms	Goals 2.2, 3.1; rural access	Preserves USDA-assisted rentals and broadens lower-cost production options.	Require energy, resilience, accessibility, financing, and land-tenure safeguards.

How the Act May Help or Hinder HHN

Principal Ways the Act Helps

First, the Act gives federal recognition to the same multi-scalar strategy HHN has already developed. Public land, infill, missing-middle design, home repair, community ownership, small-dollar mortgages, voucher administration, rural preservation, and adaptive reuse are no longer isolated local experiments; they are embedded in a national policy framework. That recognition can strengthen local political legitimacy and help HHN frame its agenda as implementation of bipartisan federal policy rather than a purely local ideological project.

Second, the Act improves program fit. HOME's recognition of CLTs and shared equity reduces friction between federal rules and the framework's wealth-building goals. CDBG construction authority better matches the need for small, flexible gap funding. Voucher inspection reform addresses an operational bottleneck rather than simply increasing nominal voucher authority. These are important institutional gains because housing systems often fail through transaction costs, fragmented eligibility rules, and slow administrative handoffs.

Third, the Act may expand leverage. Higher public-welfare investment limits, higher FHA multifamily loan limits, and improved federal authorities can make local bond, tax-set-aside, philanthropic, and CDFI dollars more productive. The local funding goal remains essential, but each local dollar may be able to attract more federal and private capital if projects are ready.

Principal Ways the Act Hinders or Creates Risk

The largest limitation is fiscal. The Act creates authorities without guaranteeing resources. Section 1202 provides no additional authorization of appropriations, and the CBO score is effectively budget neutral. Urban Institute analysts estimate that HUD receives at least 35 new programs, regulations, studies, and oversight responsibilities, while fiscal-year 2026 staffing resources were reduced by 24 percent (Mehrotra et al., 2026). This creates a classic implementation gap: local organizations may invest substantial time preparing for programs that are delayed, underfunded, or administratively constrained.

A second risk is upward distribution. Expanding HOME homeownership eligibility to 100 percent of AMI and defining some programs around 'attainable' housing can help workforce households, but scarce resources may migrate toward projects with stronger repayment capacity and easier underwriting. Forsyth County's most severe shortage is below 30 percent of AMI. Without explicit local priorities, the Act could increase moderate-income production while leaving the deepest affordability gap substantially unchanged.

A third risk is production reductionism. The Build Now framework and related incentives privilege measurable housing growth. Production is necessary, but a unit-count regime can reward high-rent or shallow-affordability development, greenfield expansion, or projects that displace residents while penalizing communities that invest in repair, tenant stability, or permanent affordability. HHN should comply with federal metrics while preserving a broader understanding of housing outcomes: who remains housed, who gains assets, which neighborhoods receive investment, and whether racialized spatial inequality narrows.

Finally, the Act shifts responsibility downward. Local governments must inventory land, reform procedures, assemble projects, monitor investor and tenant impacts, and compete for grants. This favors jurisdictions with strong planning, legal, data, and development capacity. Without a shared implementation backbone, the law could widen inequality between well-resourced metropolitan systems and smaller jurisdictions, and between established developers and small or minority builders.

Recommended Modifications to the HHN Framework

The framework's core theory should remain unchanged. The Urgency-to-Thriving continuum and Prevention-Preservation-Production matrix are more comprehensive than the Act and provide the necessary local equity lens. The following modifications should be added as an implementation supplement:

- **Add a Federal Implementation and Appropriations Strategy.** Assign the HHN Advisory/Coordinating Committee or a new Federal Implementation Team to track HUD and USDA rulemaking, NOFOs, appropriations, effective dates, and public-comment opportunities. Maintain a live distinction among enacted and immediately usable authorities, enacted but rule-dependent provisions, and authorized-but-unfunded programs.
- **Convert Goal 2.**1 into a local leverage-and-readiness strategy. Retain the housing bond, tax set-aside, and housing trust fund, but explicitly reserve flexible dollars for predevelopment,

environmental and title work, site control, grant writing, matching funds, and bridge financing. Add a measure of federal and private dollars leveraged per local dollar.

- **Adopt deep-affordability allocation rules.** For HOME, CDBG construction, Innovation Fund, RESIDE, and public-land projects, establish local priorities that protect households below 80 percent AMI, with explicit attention to ≤60 percent and ≤30 percent AMI. The expanded 100 percent AMI HOME authority should be used selectively where it creates entry-level ownership without displacing deeper-need activities.
- **Create a Build Now dashboard linked to the City's public-land dashboard.** Inventory undeveloped public parcels, zoning, infrastructure, environmental constraints, disposition status, and affordability potential. Track gross units, net affordable units, AMI depth, preservation, demolition, displacement, permitting time, and geographic distribution. Establish a 2026 baseline before production incentives phase in.
- **Require anti-displacement standards for federally leveraged projects.** Projects using Opportunity Zone preferences, RAD, RESIDE, public land, or new construction authority should include resident review, right-to-return where applicable, relocation protections, no net loss of deeply affordable units, long-term covenants, and transparent ownership and beneficial-interest disclosure.
- **Add an ESG maintenance-of-effort guardrail.** Any request to exceed the shelter/outreach cap should demonstrate that prevention, diversion, and rapid-rehousing resources will not decline, or that local/philanthropic funds will replace them. Report shelter exits to permanent housing, returns to homelessness, and prevention outcomes together.
- **Strengthen manufactured and modular housing standards.** Add life-cycle affordability, energy performance, climate resilience, universal design, land-tenure security, and consumer-finance protections to the Gentle Density and production work. Lower acquisition cost should not be achieved by transferring utility, hazard, or financing risk to low-income residents.
- **Preserve tenant-protection and rental-assistance advocacy.** The Act does not replace right to counsel, emergency rental assistance, fair-housing enforcement, utility support, or flexible prevention funds. These should remain explicit local priorities and part of the federal appropriations agenda.
- **Add implementation-capacity and equitable-procurement measures.** Track staff capacity, application readiness, inspection time, contracting participation by small and minority firms, resident leadership, disability accessibility, and geographic equity. Pair pre-approved plans and streamlined review with technical assistance for small developers and mission-driven owners.

Conclusion

The 21st Century ROAD to Housing Act is a significant change in federal housing governance, but it is not a self-executing solution. It creates new legal pathways, reduces selected administrative barriers, and modernizes programs that HHN already intends to use. In this respect, the Act can materially accelerate the Forsyth County framework, especially its community-land, repair, infill, small-dollar mortgage, voucher-utilization, and rural-preservation strategies.

Its limitations are equally important. The law supplies little guaranteed new capital, assigns extensive responsibilities to an understaffed federal agency, and creates incentives that may favor production volume over depth of affordability or resident stability. The central implication is that the consequences of the Act will be produced through implementation. The same authority can support permanently affordable, resident-governed housing or facilitate shallow affordability and displacement, depending on local rules, capital, and power.

Forsyth County should therefore treat the Act as an opportunity to strengthen, not narrow, the HHN framework. The continuum and three pillars should remain intact, while the implementation plan gains a federal funding strategy, data and compliance infrastructure, deep-affordability rules, and anti-displacement safeguards. The most effective local response will combine federal enabling tools with dedicated local capital, resident leadership, and continued investment in prevention. In that form, the ROAD Act can become a road from urgency to thriving rather than another set of authorities that never fully reaches the households with the greatest need.

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