COSCDA
Council of State Community Development Agencies

21st Century ROAD to Housing Act

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1

The Basics

2

What do we call it?

- **Full Name:** 21st Century "Renewing Opportunity in the American Dream" (ROAD) to Housing Act
- **Formerly:**
  - ROAD to Housing Act
  - Housing for the 21st Century Act
- **Nicknames:**
  - "ROAD"
  - "ROAD to Housing"
  - "21st Century ROAD"

3

What came before it?

- Housing and Community Development Act of **1974**
- Steward B. McKinney Homeless Assistance Act of **1987**
- Cranston-Gonzalez National Affordable Housing Act of **1990**
- Housing and Economic Recovery Act (HERA) of **2008**
- Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of **2009**
- Housing Opportunity Through Modernization Act of **2016**
- COVID-era funding bills (**ARPA, CARES Act**)

4

Why does it matter?

- Housing affordability is a key issue right now
- "Clears the deck" of ideas that had broad support
- Sets a precedent for other improvements to HUD progams

5

The Contents

6

What are COSCDA's priorities?

- **Section 204**: Adds new housing construction as a CDBG activity
- **Section 206:** Streamlines NEPA for small and infill housing
- **Section 501:** Modernizes the HOME program
- **Section 503:** Adds flexibility to the ESG program
- **Section 504:** Authorizes the CDBG-DR program

7

What other sections should we know?

- **Section 104:** Adds land database requirement to CDBG
- **Section 701:** Requires HUD Secretary to testify annually
- **Section 801 / Section 802:** Requires more coordination between HUD, USDA, and the VA on housing projects
- **Section 107:** Requires HUD to publish housing supply frameworks
- **Section 213:** Alters the CDBG formula for entitlement programs

8

What are the pilot programs?

Congress will need to provide funding to bring any of these new programs to life. States would be eligible for pilot programs that:

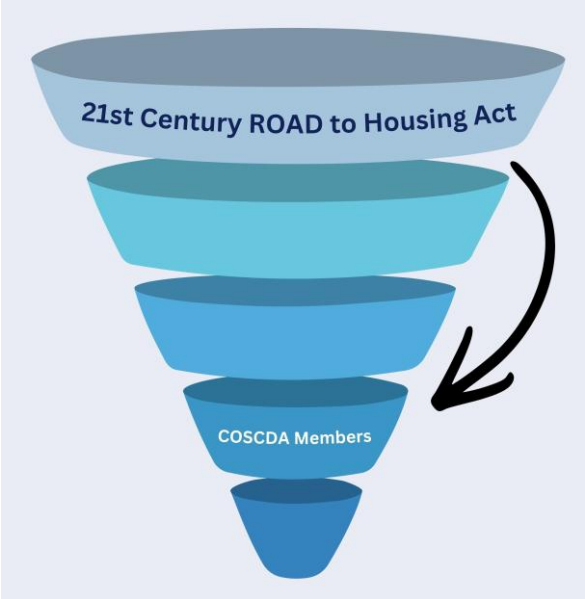
- **Section 102:** Fund point-access block building demonstrations
- **Section 202:** Provide for home repair needs
- **Section 207:** Fund planning grants
- **Section 210:** Sub-grant HOME funds for building conversions
- **Section 304:** Support manufactured housing (PRICE program)

9

What else is in *ROAD*?

- Reforms to housing counseling
- FHA small-dollar mortgages
- Rental Assistance Demonstration (RAD) program updates
- Manufactured housing provisions (updated "chassis" requirement)
- Rural Housing Service Reform Act
- New Moving to Work cohort
- Veteran housing provisions
- Required GAO studies
- Public housing accountability measures
- Community banking provisions
- Limits on private equity housing
- Central bank digital currency provision

10



COSCDA's Role

11

Implementation

12

The bill passed – What happens now?

- **HUD and other agencies** are reviewing ROAD and collecting information
- **HUD will publish** regulations and sub-regulatory guidance
- **Congress will decide** whether to fund newly authorized pilot programs
- **States and local jurisdictions** will respond to new requirements and flexibilities
- **Stakeholders will evaluate** implementation and provide recommendations

13

Special Note

Do not attempt to implement anything from *ROAD* until HUD provides more guidance.

If you have questions for HUD to consider, feel free to send them to COSCDA.

14

How should states respond?

- Learn about what's in *ROAD* that could impact your state
- Think through how you will respond & comply
- Identify any questions you have for HUD

15

Where can you find more information?

- HUD Exchange: https://www.hudexchange.info/road-to-housing/
- COSCDA website: https://coscda.org/resources-trainingacademy/road/
- NAAHL matrix: https://naahl.org/thecenter/roadmap
- BPC tracker: https://bipartisanpolicy.org/hub/21st-century-road-to-housing-act-implementation-tracker/

16



17

Conference Sessions on ROAD

- **Monday 1:30pm** Housing Breakout Session
  - HOME program
  - NEPA streamlining
- **Monday 1:30pm** Homelessness Breakout Session
  - ESG waivers
- **Monday 3:15pm** Disaster Recovery Breakout Session
  - CDBG-DR codification
  - Upcoming rulemaking
- **Tuesday 10:15am** Community Development Breakout Session
  - CDBG new housing activities
  - CDBG land database requirement

18

Questions?

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19