

# Brownstein

**DATE:** March 4, 2026  
**TO:** Interested Parties  
**FROM:** Brownstein Hyatt Farber Schreck  
**RE:** 21st Century ROAD to Housing Act Analysis and Comparison

This table provides a comparison of provisions in the Housing for the 21st Century Act ([H.R. 6644](#)) and the ROAD to Housing Act ([S. 2651](#)) and tracks which provisions were ultimately included in the Amendment in the Nature of a Substitute (ANS), the 21st Century ROAD to Housing Act ([S. \\_\\_\\_\\_\\_](#)), released on March 2, 2026.

Provision Summary	Section Number and Title in ROAD to Housing Act	Section Number and Title in Housing for the 21st Century Act	Included in the ANS (Yes/No) and Location	Changes in the ANS
<b>New Provisions in the 21st Century ROAD to Housing Act</b>				
<p>This section would establish a prohibition on large institutional investors, defined as entities owning more than 350 single family rental (SFR) homes, from purchasing any additional SFR homes. This section includes a list of carveouts that would not be prohibited and do not count toward an entity’s number of SFR-owned properties. These include new construction, renovate-to-rent programs, foreclosure-related acquisitions, build-to-rent programs, certain investor-to-investor or transition-period purchases, qualifying 55+ housing communities and certain tenant homeownership initiatives. This section defines single family homes as a structure containing two or fewer units and it specifically exempts manufactured housing from being considered single family homes. This section also includes guidelines for large institutional investors to dispose of SFR homes they currently own, by requiring homes that qualify for the build-to-rent exemption and other exempt categories to be sold to individual homebuyers after seven years. Finally, this section includes a penalty of the greater of \$1 million or three</p>	Not included.	Not included.	Yes – Section 901 – <i>Homes are for People not Corporations.</i>	N/A

times the purchase price if an investor purchases a non-exempt single-family home.				
This section prohibits the Federal Reserve from issuing a central bank digital currency until Dec. 31, 2030.	Not included.	Not included.	<b>Yes</b> – Section 1001 – <i>Central Bank Digital Currency.</i>	N/A
This section establishes a severability clause for the bill.	Not included.	Not included.	<b>Yes</b> – Section 1101 – <i>Severability.</i>	N/A
This section prohibits additional funds from being appropriated to carry out the bill.	Not included.	Not included.	<b>Yes</b> – Section 1102 – <i>No Additional Funds Authorized.</i>	N/A
<b>Provision Summary</b>	<b>Section Number and Title in ROAD to Housing Act</b>	<b>Section Number and Title in Housing for the 21st Century Act</b>	<b>Included in the ANS (Yes/No) and Location</b>	<b>Changes in the ANS</b>
<b>Provisions in Both ROAD to Housing and Housing for the 21st Century</b>				
This section permits the Department of Housing and Urban Development (HUD) to review the performance of housing counseling agencies and counselors. HUD will be able to take actions like requiring additional training or revoking the counselor’s certification if a counselor’s performance falls short.	Section 101 – <i>Reforms to Housing Counseling and Financial Literacy Programs.</i>	Section 405 – <i>Reforms to Housing Counseling and Financial Literacy Programs.</i>	<b>Yes</b> – Section 101 – <i>Reforms to Housing Counseling and Financial Literacy Programs.</i>	None.
This provision directs HUD to develop best practice frameworks for zoning and land use policies within three years of enactment.	Section 203 – <a href="#"><u>S. 1299</u></a> , <i>Housing Supply Frameworks Act.</i>	Section 101 – <a href="#"><u>H.R. 2840</u></a> , <i>Housing Supply Frameworks.</i>	<b>No.</b>	None.
This provision increases the Public Welfare Investment Cap for the Office of the Comptroller of the Currency (OCC) and the Federal Reserve from 15% to 20%.	Section 205 – <a href="#"><u>S. 2464</u></a> , <i>Community Investment and Prosperity Act.</i>	Section 303 – <a href="#"><u>H.R. 5913</u></a> , <i>Community Investment and Prosperity.</i>	<b>Yes</b> – Section 204 – <i>Community Investment and Prosperity Act.</i>	None.

<p>This provision would alter the National Environmental Protection Act review for small and infill housing projects.</p>	<p>Section 208 – <a href="#">S. 2390</a>, <i>Unlocking Housing Supply Through Streamlined and Modernized Reviews Act</i>.</p>	<p>Section 104 – <a href="#">H.R. 4660</a>, <i>Unlocking Housing Supply Through Streamlined and Modernized Reviews</i>.</p>	<p><b>Yes</b> – Section 208 – <i>Unlocking Housing Supply Through Streamlined and Modernized Reviews Act</i>.</p>	<p>The section in the ANS adds an implementation provision.</p>
<p>This provision would establish a HUD-administered grant program for communities to establish pre-approved housing designs.</p>	<p>Section 210 – <a href="#">S. 2361</a>, <i>Accelerating Home Building Act</i>.</p>	<p>Section 102 – <a href="#">H.R. 5907</a>, <i>Accelerating Home Building</i>.</p>	<p><b>Yes</b> – 211 – <i>Accelerating Home Building Act</i>.</p>	<p>None.</p>
<p><i>FHA Multifamily Loan Limit Increase.</i></p> <p><i>Housing for the 21<sup>st</sup> Century Act:</i> This provision would rewrite the statute to replace the old per-unit dollar amounts with higher numbers across multiple multifamily sections.</p> <p><i>Road to Housing Act:</i> This provision would allow HUD to adjust Federal Housing Administration (FHA) loan limits through a formal rulemaking. The provision allows HUD to revise the statutory exceptions for high-cost percentage and high-cost areas annual indexing.</p>	<p>Section 213 – <a href="#">S. 1527</a>, <i>Housing Affordability Act</i>.</p>	<p>Section 106 – <a href="#">H.R. 6132</a>, <i>Multifamily Loan Limits</i>.</p>	<p><b>Yes</b> – Section 213 – <i>Housing Affordability Act</i>.</p>	<p>The ANS rewrites the statute similar to the Housing for the 21st Century Act, however the levels the loan limits increases are far less aggressive than the increases in the Housing for the 21st Century Act. The ANS also requires a HUD study and report.</p>
<p>This provision would change the federal definition of manufactured housing to include modular and prefabricated units.</p>	<p>Section 301 – <a href="#">S. 2414</a>, <i>Housing Supply Expansion Act</i>.</p>	<p>Section 301 – <i>Manufactured Housing Innovations</i> (a-f) <a href="#">H.R. 6293</a>, <i>Housing Supply Expansion</i>.</p>	<p><b>Yes</b> – Section 301 – <i>Housing Supply Expansion Act</i>.</p>	<p>The ANS includes a prohibition on any other federal agencies establishing energy efficiency standards before they are adopted by HUD. This ANS would require the HUD secretary to establish federal</p>

				construction and safety standards for manufactured homes, as reflected in the House bill.
This provision would establish a pilot program under HUD's Family Self-Sufficiency initiative to fund escrow accounts for low-income Americans.	Section 404 – <a href="#">S. 970</a> , <i>Helping More Families Save Act</i> .	Section 404 – <a href="#">H.R. 4385</a> , <i>Family Self Sufficiency Escrow Expansion Pilot Program</i> .	<b>Yes</b> – Section 404 – <i>Helping More Families Save Act</i> .	None.
This provision would allow required inspections for voucher programs to be waived if the unit was inspected in the year prior to the issuance of the loan and the unit is financed through other federal housing programs. This bill would also permit new landlords to request pre-inspections to increase access to housing for voucher holders.	Section 405 – <a href="#">S. 890</a> , <i>Choice in Affordable Housing Act</i> .	Section 205 – <a href="#">H.R. 1981</a> , <i>Choice in Affordable Housing</i> .	<b>Yes</b> – Section 405 – <i>Choice in Affordable Housing Act</i> .	None.
This provision would require FHA mortgage disclosures to include cost comparison information for veterans.	Section 602 – <a href="#">S. _____</a> , <i>Veterans Affairs Loan Informed Disclosure (VALID) Act</i> .	Section 402 – <a href="#">H.R. 3634</a> , <i>Military Service Question</i> .	<b>Yes</b> – Section 602 – <i>Veterans Affairs Loan Informed Disclosure (VALID) Act</i> .	None.
This bill would permanently exclude veterans' disability compensation from annual income under the HUD-VASH program.	Section 603 – <a href="#">S. 1415</a> , <i>Housing Unhoused Disabled Veterans Act</i> .	Section 401 – <a href="#">H.R. 965</a> , <i>Housing Unhoused Disabled Veterans</i> .	<b>Yes</b> – Section 603 – <i>Housing Unhoused Disabled Veterans Act</i> .	None.
This bill would direct HUD, USDA, and the VA to identify areas for collaboration to streamline and improve housing program implementation.	Section 801 – <a href="#">S. 1695</a> , <i>HUD-USDA-VA Interagency Coordination Act</i> .	Section 403 – <a href="#">H.R. 5429</a> , <i>HUD-USDA Interagency Coordination</i> .	<b>Yes</b> – Section 801 – <i>HUD-USDA-VA Interagency Coordination Act</i> .	None.

This provision would direct HUD and USDA to coordinate on joint environmental reviews for housing projects funded by both agencies.	Section 802 – <a href="#">S. 2423</a> , <i>Streamlining Rural Housing Act</i> .	Section 105 – <a href="#">H.R. 4989</a> , <i>Federal Housing Agency Application of Environmental Reviews</i> .	<b>Yes</b> – Section 802 – <i>Streamlining Rural Housing Act</i> .	None.
<b>Provision Summary</b>	<b>Section Number and Title in ROAD to Housing Act</b>	<b>Section Number and Title in Housing for the 21st Century Act</b>	<b>Included in the ANS (Yes/No) and Location</b>	<b>Changes in the ANS</b>
<b>Provisions Only in Housing for the 21st Century Act</b>				
This provision would require the HUD secretary to issue guidelines for the permitting process for point-access block residential buildings. It also defines a point-access block building as an R-2 occupancy residential structure that is less than five stories.	Not included.	Section 103 – <a href="#">H.R.</a> , <i>Federal Guidelines for Point-Access Block Buildings</i> .	<b>No.</b>	N/A
This provision would require the Comptroller General to release a report to Congress within 1 year of enactment that identifies housing affordability issues for middle-income homeowners and renters, federal housing programs that are available to low-income, but not middle-income households, and any gaps in the inclusion of middle-income households in these programs. The report would also set recommendations for a definition of “workforce housing” and analyze how the definition could relate to incentives for workforce housing development.	Not included.	Section 107 – <i>GAO Studies (a) – <a href="#">H.R.</a> , Housing For America’s Middle Class</i> .	<b>No.</b>	N/A
This provision would require the comptroller general to release a study within one year of enactment that examines the costs and benefits of establishing a uniform federal residential building code, including whether the code would lessen the time for permit approval, the effect of the code on affordability and if the code would increase the quality of affordable housing.	Not included.	Section 107 – <i>GAO Studies (b) – <a href="#">H.R.</a> , Uniform Building Code Study</i> .	<b>No.</b>	N/A

<p>This provision would expand access to affordable housing with a primary focus on rental housing. First, the bill would amend the low income definition in the Affordable Housing Act to mean any family below the median household income. Next, the bill would allow funds from the Affordable Housing Act to be used for infrastructure projects in areas that do not receive funds from the Housing and Community Development Act. The bill would also allow any funds not used from the National Affordable Housing Act to be repurposed if they are uninvested for two years. The bill would give the HUD secretary the ability to remove duplicitious environmental review requirements and it would make certain housing projects (new construction infill housing projects, property purchased for affordable housing, rehabilitation projects and new construction projects of 15 units or less) exempt from NEPA reviews. Finally, the bill would allow HOME Program projects to be exempt from NEPA and Build America, Buy America reviews and mandates.</p>	<p>Partially included.</p>	<p>Section 201 – <a href="#">H.R. 5878</a>, <i>HOME Reform Act</i>.</p>	<p><b>Partially Included</b> – Section 502 – <i>HOME Investment Partnerships Reauthorization and Improvement Act</i>.</p>	<p>The ANS explicitly reauthorizes appropriations for HOME for FY25-FY29. The ANS also includes stronger oversight tools, and excludes the statutory definition of an “infill housing project,” which is addressed in Section 208.</p>
<p>This provision would discourage the use of overly burdensome land use policies in communities that receive funds from the CDBG program. This bill would require anyone who receives CDBG funds to submit a plan to HUD on the land use policies in effect for the area receiving the funds.</p>	<p>Not included.</p>	<p>Section 202 – <i>Community Development Fund Amendments (a-b)</i> <a href="#">H.R. 4659</a>, <i>Identifying Regulatory Barriers to Housing Supply Act</i>.</p>	<p><b>Partially Included</b> – Section 206 – Addition of Affordable Housing Construction as an Eligible Activity.</p>	<p>The section in the ANS only includes section (b) of the provision from Housing for the 21st Century Act, the provision adding affordable housing construction as an eligible activity under the Housing and Community Development Act.</p>
<p>This provision would establish a database of undeveloped publicly owned land.</p>	<p>Not included.</p>	<p>Section 202 – <i>Community Development Fund Amendments (c)</i></p>	<p><b>No.</b></p>	<p>N/A</p>

		<a href="#">H.R.</a> , <i>Databases of Publicly Owned Lands.</i>		
This provision would create a new HUD grant program for regional housing agencies to assist in the development of housing plans, improvements to housing strategies, the development of new regulatory requirements and the reforming of zoning codes.	Not included.	Section 203 – <a href="#">H.R.</a> , <i>Grants for Planning and Implementation Associated with Affordable Housing.</i>	<b>Partially Included</b> – Section 209 – <i>Grants for Planning and Implementation Associated with Affordable Housing.</i>	The section in the ANS establishes the program as a pilot program instead of a grant program.
This provision would expand eligibility for the Rural Housing Service’s Section 504 program and raise the cap from \$7,500 to \$15,000.	Not included.	Section 204 – <a href="#">H.R.</a> , <i>Rural Housing Service Program Improvements.</i>		
This provision would require the HUD secretary to submit a report within one year of enactment on how to incentivize small-dollar mortgages (less than \$100,000). Specifically, the report would provide a proposal for a pilot program on small-dollar mortgages that could authorize direct payments to lenders, adjust terms and costs of FHA loans, provide direct grants to borrowers to cover costs associated with obtaining a mortgage, including title insurance, and provide technical assistance to lenders for these loans.	Not included.	Section 302 – <a href="#">H.R.</a> , <i>FHA Small Dollar Mortgages.</i>	<b>No.</b>	N/A
This provision would instruct HUD within 1 year of enactment to establish a helpline to provide tenants in federally assisted rental units with assistance for eviction related matters.	Not included.	Section 406 – <i>Establishment of Eviction Helpline.</i>	<b>No.</b>	N/A
This bill would create a HUD pilot program that provides grants to public housing agencies and eligible owners of federally assisted rental properties to place temperature sensors in units to verify that those units meet required temperature standards.	Not included.	Section 407 – <a href="#">H.R. 638</a> , <i>Temperature Sensor Pilot Program.</i>	<b>No.</b>	N/A

This provision would direct the comptroller general to carry out a study within 1 year of enactment that examines options to remove barriers to housing for disabled or elderly Americans. It specifically highlights barriers in the supportive housing program from section 202 of the Housing Act of 1959 and section 811 of the National Affordable Housing Act.	Not included.	Section 408 – GAO Studies (a) <a href="#">H.R.</a> , Report to Congress.	No.	N/A
This provision would direct the Comptroller General to carry out a study to determine how many public housing residential units are located within 1 mile of any sites included on the National Priorities List.	Not included.	Section 408 – GAO Studies (b) GAO Study to Determine Proximity of Housing to Superfund Sites.	No.	N/A
This provision would direct the comptroller general to carry out a study related to residential heirs property and ways to reduce residential heirs property.	Not included.	Section 408 – GAO Studies (c) Report to Congress.	No.	N/A
This provision would require the HUD secretary to testify before the House Financial Services Committee and Senate Banking Committee annually regarding public housing, the Federal Housing Finance Agency (FHFA) and other ongoing department activities.	Not included.	Section 501 – <a href="#">H.R. 3774</a> , Requirement to Testify.	Yes – Section 701 –Streamlining Rural Housing Act	N/A
This provision would require each federal monitor and receiver to provide a detailed written assessment to the House Financial Services Committee and Senate Banking Committee.	Not included.	Section 502 – Improving Public Housing Agency Accountability.	No.	N/A
<b>Provision Summary</b>	<b>Section Number and Title in ROAD to Housing Act</b>	<b>Section Number and Title in Housing for the 21st Century Act</b>	<b>Included in the ANS (Yes/No) and Location</b>	<b>Changes in the ANS</b>
<b>Provisions Only in the ROAD to Housing Act</b>				
This section lifts the cap on the Rental Assistance Demonstration (RAD) program and codifies existing tenant protections.	Section 201 – Rental Assistance Demonstration Program.	Not included.	Yes – Section 201 – Rental Assistance	The section in the ANS removes seven fewer provisos in <a href="#">P.L. 112-55</a>

			<i>Demonstration Program.</i>	as amended through <a href="#">P.L. 118-42</a> .
This section enables the HUD Secretary to provide added weight to applicants located in or serving Opportunity Zones for competitive grants relating to the construction, modification, rehabilitation or preservation of housing.	Section 202 – <i>Increasing Housing in Opportunity Zones.</i>	Not included.	<b>Yes</b> – Section 202 – <i>Increasing Housing in Opportunity Zones.</i>	N/A
This provision establishes a 5-year pilot program at HUD to offer grants and forgivable loans to low- and moderate-income homeowners and small landlords to address home repair needs and health hazards.	Section 204 – <a href="#">S. 3871/118</a> , <i>Whole-Home Repairs Act.</i>	Not included.	<b>Yes</b> – Section 203 – <i>Whole-Home Repairs Act.</i>	The ANS lowers the eligible landlord cap from 50 total units to 25 total units. It also removes the specific \$30 million funding authorization.
This bill would create a pilot program to incentivize housing development in Community Development Block Grant participating jurisdictions, excluding states.	Section 206 – <i>Build Now Act.</i>	Not included.	<b>Yes</b> – Section 205 – <i>Build Now Act.</i>	N/A
This provision would waive certain environmental review requirements for certain HUD funding programs.	Section 207 – <a href="#">S. _____</a> , <i>Better Use of Intergovernmental and Local Development (BUILD) Act.</i>	Not included.	<b>Yes</b> – Section 207 – <i>Better Use of Intergovernmental and Local Development (BUILD) Act.</i>	The ANS adds an implementation provision for the section.
This section would create a community fund to pay for community infrastructure, housing and sewer systems.	Section 209 – <i>Innovation Fund.</i>	Not included.	<b>Yes</b> – Section 210 – <i>Innovation Fund.</i>	The ANS reduced the number of programs eligible to receive funding.
This provision would make building housing projects near public transit more favorable in the Federal Transit Authority’s evaluation process.	Section 211 – <a href="#">H.R. _____</a> , <i>Building More Housing Near Transit Act.</i>	Not included.	<b>No.</b>	N/A
This provision would create a pilot program to convert vacant and abandoned buildings into attainable housing.	Section 212 – <i>Revitalizing Empty</i>	Not included.	<b>Yes</b> – Section 212 – <i>Revitalizing</i>	The ROAD to Housing Act explicitly ties the

	<i>Structures into Desirable Environments (RESIDE) Act.</i>		<i>Empty Structures into Desirable Environments (RESIDE) Act.</i>	pilot to excess appropriations under the HOME Investment Partnerships Program above \$1.35 billion and caps funding at \$100 million annually, while the ANS authorizes a standalone pilot subject to appropriations without that funding trigger.
This provision would modify the financing draw schedule to encourage modular housing construction.	Section 302 – <i>Modular Housing Production Act.</i>	Not included.	<b>Yes</b> – Section 302 – <i>Modular Housing Production Act.</i>	N/A
This provision would update mortgage lending standards for manufactured housing through FHA. It would also direct HUD to conduct a study into the cost effectiveness of supporting factory built housing.	Section 303 – <a href="#">S. 964</a> , <i>Property Improvement and Manufactured Housing Loan Modernization Act.</i>	Not included.	<b>Yes</b> – Section 303 – <i>Property Improvement and Manufactured Housing Loan Modernization Act.</i>	N/A
This provision would authorize HUD’s PRICE program to provide grants to communities to maintain, protect and stabilize manufactured housing.	Section 304 – <i>Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Act.</i>	Not included.	<b>Yes</b> – Section 304 – <i>Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Act.</i>	N/A
This section would require the Consumer Financial Protection Bureau (CFPB) to issue a report to Congress about the effects of loan originator compensation on the availability of small-dollar	Section 401 – <i>Creating Incentives</i>	Not included.	<b>Yes</b> – Section 401 – <i>Creating Incentives for</i>	N/A

mortgage loans. This section would also allow the CFPB to amend rules to encourage small-dollar mortgage loans.	<i>for Small Dollar Originators.</i>		<i>Small Dollar Originators.</i>	
This section would direct the CFPB and the Federal Housing Finance Administration (FHFA) to assess how current rules limiting mortgage points and fees affect lending practices. It would also authorize the CFPB to revise these regulations as needed to promote greater access to small-dollar mortgage loans.	Section 402 – <i>Small Dollar Mortgage Points and Fees.</i>	Not included.	<b>Yes</b> – Section 402 – <i>Small Dollar Mortgage Points and Fees.</i>	N/A
This provision would allow both licensed and credentialed appraisers to conduct appraisals for FHA-insured mortgage lending transactions.	Section 403 – <a href="#">S. 3902/118</a> , <i>Appraisal Industry Improvement Act.</i>	Not included.	<b>Yes</b> – Section 403 – <i>Appraisal Industry Improvement Act.</i>	N/A
This provision would permanently authorize the Community Development Block Grant–Disaster Recovery program and establish the Office of Disaster Management and Resiliency within HUD to oversee the program.	Section 501 – <a href="#">S. 1686/118</a> , <i>Reforming Disaster Recovery Act.</i>	Not included.	<b>Yes</b> – Section 501 – <i>Reforming Disaster Recovery Act.</i>	N/A
This section would reauthorize the HOME Investment Partnerships Program, and update the program administration. The provision would also raise the administrative expenses cap from 10% to 15%. The provision also mandates on-site inspections and exempts small scale housing providers from tenant selection procedures, among other provisions.	Section 502 – <a href="#">H.R. 7075/118</a> , <i>HOME Investment Partnerships Reauthorization and Improvement Act.</i>	Section 201 – <a href="#">H.R. 5878</a> , <i>HOME Reform Act.</i>	<b>Partially Included</b> – Section 502 – <i>HOME Investment Partnerships Reauthorization and Improvement Act.</i>	The ANS is much less targeted in its program reforms. The ANS does not include an increase in the administrative expenses cap.
This provision would reform the existing Rural Housing Service, specifically decoupling rental assistance from maturing mortgages.	Section 503 – <a href="#">S. 1260</a> , <i>Rural Housing Service Reform Act.</i>	Not included.	<b>Yes</b> – Section 503 – <i>Rural Housing Service Reform Act.</i>	This section raises the grant amount from \$250,000 to \$500,000.
This section authorizes a Moving to Work expansion cohort for an additional 25 public housing agencies that are designated as high performing agencies.	Section 504 – <i>New Moving to Work Cohort.</i>	Not included.	<b>Yes</b> – Section 504 – <i>New Moving to Work Cohort.</i>	N/A
This bill would enact several reforms to homelessness programs targeted at reducing homelessness nationwide. The provision would move Continuum of Care (CoC) funding applications from	Section 505 – <a href="#">S. 2234</a> , <i>Reducing Homelessness</i>	Not included.	<b>No.</b>	N/A

an annual to a biennial schedule and direct HUD to simplify Housing Choice Voucher procedures. It mandates a study of hiring, retention, and pay across homeless service organizations, authorizes dedicated funds to modernize CoC application and grant management software.	<i>through Program Reform Act.</i>			
This section permits states and local governments receiving Emergency Solutions Grant (ESG) funds to apply for a waiver of the 60% statutory limit on spending for emergency shelter beds and street outreach.	Section 506 – <i>Incentivizing Local Solutions to Homelessness.</i>	Not included.	<b>Yes</b> – Section 505 – <i>Incentivizing Local Solutions to Homelessness.</i>	N/A
This bill would add a disclosure to Fannie Mae and Freddie Mac’s uniform residential loan application form to ensure veterans are made aware of their home loan benefits through the Veteran Administration (VA).	Section 601 – <i>VA Home Loan Awareness Act.</i>	Not included.	<b>Yes</b> – Section 601 – <i>VA Home Loan Awareness Act.</i>	N/A
This section would require annual testimony on housing and community development issues from the heads of HUD, FHA, Ginnie Mae, U.S. Department of Agriculture (USDA), FHFA, and the VA.	Section 701 – <i>Requiring Annual Testimony and Oversight from Housing Regulators.</i>	Not included.	<b>Yes</b> – Section 701 – <i>Requiring Annual Testimony and Oversight from Housing Regulators.</i>	N/A
This section would require HUD to report monthly to Congress on the state of statutorily required capital ratio of the Mutual Mortgage Insurance Fund, including a notice to Congress any time the ratio falls below statutorily required levels.	Section 702 – <i>FHA Reporting Requirements on Safety and Soundness.</i>	Not included.	<b>Yes</b> – Section 702 – <i>FHA Reporting Requirements on Safety and Soundness.</i>	N/A
This section would require USICH to provide an update on the status of the plan to reduce homelessness in its annual planning process and it would require annual USICH Congressional testimony.	Section 703 – <i>United States Interagency Council on Homelessness (USICH) Oversight.</i>	Not included.	<b>Yes</b> – Section 703 – <i>United States Interagency Council on Homelessness (USICH) Oversight.</i>	N/A

This bill would establish a NeighborWorks Office of the Inspector General.	Section 704 – <i>NeighborWorks Accountability Act.</i>	Not included.	<b>No.</b>	N/A
This provision would require mortgage lenders to establish procedures that allow consumers to request a second appraisal or a review of their home’s valuation if they suspect the original appraisal is inaccurate.	Section 705 – <i>Appraisal Modernization Act.</i>	Not included.	<b>Yes</b> – Section 705 – <i>Appraisal Modernization Act.</i>	The reconsideration of value provision in the ANS requires the USDA, the VA, the FHFA and the FHA to implement regulations for reconsiderations of value, while that provision in the ROAD to Housing Act alters the Truth in Lending Act to make statutory changes to the reconsiderations of value provisions.
This section would direct HUD to conduct a study on the effects of work requirements by public housing agencies, specifically including the effects on homelessness, poverty, asset building, job attainment, and public housing agency administrative capacity.	Section 803 – <i>Improving Self-Sufficiency of Families in HUD-Subsidized Housing.</i>	Not included.	<b>Yes</b> – Section 803 – <i>Improving Self-Sufficiency of Families in HUD-Subsidized Housing.</i>	N/A