

The U.S. House of Representatives Approves Bipartisan Housing for the 21st Century Act

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The U.S. House of Representatives recently passed the *Housing for the 21st Century Act* (H.R. 6644) by a vote of 390-9, advancing bipartisan legislation aimed at increasing housing production and addressing ongoing affordability concerns nationwide. The measure now heads to negotiations with the Senate, which approved its own housing package, the *ROAD to Housing Act*, in October.

Among its principal provisions, the Bill would:

- **Establish federal housing best practices.** The U.S. Department of Housing and Urban Development (HUD) would be directed to collaborate with builders, developers and other stakeholders to develop and publish model policies that state and local governments may use to expand housing supply.
- **Streamline federal review processes.** Certain environmental review requirements applicable to infill and mid-sized residential projects would be simplified to reduce duplicative procedures and shorten development timelines.
- **Adjust multifamily loan limits.** Federal loan caps for multifamily housing would be increased and tied to a construction cost index so that financing thresholds more accurately reflect current development expenses.
- **Modernize housing initiatives.** The legislation updates local development and rural housing programs, expands manufactured and affordable housing efforts, strengthens borrower protections and enhances oversight of federally assisted housing providers.
- **Support community bank lending.** An amended version of the Bill adds a new title incorporating several banking-related measures designed to ease certain regulatory requirements and strengthen community banks' ability to finance housing projects.

Many of the Bill's sections are based on previously introduced stand-alone measures. While several provisions are similar to those contained in the Senate's *ROAD to Housing Act*, differences remain, including certain spending and programmatic components included in the Senate version. Congress must now reconcile those differences before a unified bill can be presented to the President.

The strong bipartisan support in both chambers reflects continued federal focus on reducing development barriers and expanding housing availability as part of broader efforts to address affordability challenges.

If you have any questions about the above alert, please contact Justin Calta of Saiber LLC's Real Estate or Land Use, Zoning & Planning practice groups.