

Comparing the House Amendment to the 21st Century ROAD to Housing Act with the Senate-passed 21st Century ROAD to Housing Act, the Housing for the 21st Century Act, and the ROAD to Housing Act

Policy	ROAD to Housing Section	Housing for the 21st Century Section	21st Century ROAD to Housing Section	House Amendment to the 21st Century ROAD to Housing Section
Reform Housing Counseling and Financial Literacy Programs	Sec. 101	Sec. 405	Sec. 101	Sec. 101
Establish Guidelines for Permitting Single-Stair Multifamily Buildings	N/A	Sec. 103	N/A	Sec. 102
Coordinate USDA and HUD Environmental Reviews	Sec. 802	Sec. 105	Sec. 802	Sec. 103 and 802
Require CDBG Grantees to Publish Databases of Publicly Owned Land	N/A	N/A	N/A	Sec. 104
Improve Access to Small-Dollar Mortgages	Sec. 401 and 402	Sec. 302	Sec. 401 and 402	Sec. 105, 401, and 402
Establish a Temperature Sensor Pilot Program	N/A	Sec. 407	N/A	Sec. 106
Provide Best Practices for State and Local Zoning and Land-Use Policy	Sec. 203	Sec. 101	N/A	Sec. 107

Increase Housing in Opportunity Zones	Sec. 202	N/A	Sec. 202	Sec. 201
Create a Whole-Home Repairs Pilot Program	Sec. 204	N/A	Sec. 203	Sec. 202
Raise the Cap on Bank Public Welfare Investments to 20%	Sec. 205	Sec. 303	Sec. 204	Sec. 203
Amend CDBG Eligible Uses and Reporting on Regulatory Barriers	N/A	Sec. 202	Sec. 206	Sec. 204
Streamline Environmental Reviews for Certain Housing Activities	Sec. 207 and 208	Sec. 104	Sec. 207 and 208	Sec. 205 and 206
Create Pilot for Housing Planning Grants	N/A	Sec. 203	Sec. 209	Sec. 207
Create an Innovation Fund Grant Program	Sec. 209	N/A	Sec. 210	Sec. 208
Create a Grant Program to Help Local Entities and Tribes Develop Pattern Books of Pre-Reviewed Housing Designs	Sec. 210	Sec. 102	Sec. 211	Sec. 209

Create a Housing Conversion Pilot Program	Sec. 212	N/A	Sec. 212	Sec. 210
Increase FHA Multifamily Loan Limits	Sec. 213	Sec. 106	Sec. 213	Sec. 211
Eliminate the Permanent Chassis Requirement for Manufactured Homes	Sec. 301	Sec. 301	Sec. 301	Sec. 301
Identify Barriers to Modular Housing	Sec. 302	N/A	Sec. 302	Sec. 302
Expand Access to Manufactured Housing and ADUs	Sec. 303	N/A	Sec. 303	Sec. 303
Reform Appraisal Industry Standards	Sec. 403	N/A	Sec. 403	Sec. 403
Create a Family Self-Sufficiency Program Demonstration Project	Sec. 404	Sec. 404	Sec. 404	Sec. 404
Incentivize Landlord Participation in the HCV Program	Sec. 405	Sec. 205	Sec. 405	Sec. 405
Reform the HOME Program	Sec. 502	Sec. 201	Sec. 502	Sec. 501

Improve USDA Rural Housing Service Programs	Sec. 503	Sec. 204	Sec. 503	Sec. 502
Incentivize Local Solutions to Homelessness	Sec. 506	N/A	Sec. 505	Sec. 503
Increase Awareness of VA Home Loans	Sec. 601	Sec. 402	Sec. 601	Sec. 601
Exclude Veteran Disability Benefits from Certain Income Eligibility Determinations	Sec. 603	Sec. 401	Sec. 603	Sec. 602
Require Testimony from Housing Regulators	Sec. 701	Sec. 501	Sec. 701	Sec. 701
Create New FHA Reporting Requirements	Sec. 702	N/A	Sec. 702	Sec. 702
Create New USICH Oversight Requirements	Sec. 703	N/A	Sec. 703	Sec. 703
Address Appraisal Bias	Sec. 705	N/A	Sec. 704	Sec. 704
Increase Information Sharing and Collaboration Between HUD, USDA, and VA	Sec. 801	Sec. 403	Sec. 801	Sec. 801

Study the Impact of Work Requirements	Sec. 803	N/A	Sec. 803	Sec. 803
GAO Studies	N/A	Sec. 107 and 408	N/A	Sec. 804
Improve Public Housing Agency Accountability	N/A	Sec. 502	N/A	Sec. 805
Remove Restrictions on Certain Custodial Deposits	N/A	Sec. 601	N/A	Sec. 901
Update Regulations on Certain Reciprocal Deposits	N/A	Sec. 602	N/A	Sec. 902
Raise Bank Asset Size Thresholds for Certain Regulatory Exams and Supervisory Stress Tests	N/A	Sec. 604	N/A	Sec. 903
Modernize and Clarify Federal Credit Union Board Meeting Requirements	N/A	Sec. 605	N/A	Sec. 904
Mandate Post-Crisis Transparency and Accountability After Systemic Risk Interventions	N/A	Sec. 606	N/A	Sec. 905

Create a Narrow Exception to the FDIC's Least Cost Resolution Rule	N/A	Sec. 607	N/A	Sec. 906
Allow Regulators to Override Concentration Limits for Acquisitions of Failing Banks in Certain Circumstances	N/A	Sec. 608	N/A	Sec. 907
Establish a Mentor-Protégé Program for Small Financial Institutions	N/A	Sec. 609	N/A	Sec. 908
Improve the Application Process for Newly Chartered Institutions	N/A	Sec. 610	N/A	Sec. 909
Provide Flexibility for New Community Banks	N/A	Sec. 611	N/A	Sec. 910
Support Rural Depository Institutions	N/A	Sec. 612	N/A	Sec. 911
Reduce the Limit on the Federal Reserve Banks' Surplus Funds	N/A	Sec. 613	N/A	Sec. 912
Restrict the Purchase of Single-Family Homes by Large Institutional Investors	N/A	N/A	Sec. 901	Sec. 1001
Pause the Federal Reserve from Establishing a	N/A	N/A	Sec. 1001	Sec. 1101

Central Bank Digital Currency				
Provide a Severability Clause	N/A	N/A	Sec. 1101	Sec. 1201
Prevent the Authorization of Additional Funds	N/A	N/A	Sec. 1102	Sec. 1202
Expand the Rental Assistance Demonstration Program	Sec. 201	N/A	Sec. 201	N/A
Reauthorize the PRICE Grant Program	Sec. 304	N/A	Sec. 304	N/A
Permanently Authorize the CDBG-DR Program	Sec. 501	N/A	Sec. 501	N/A
Authorize a New Moving to Work Program Cohort	Sec. 504	N/A	Sec. 504	N/A
Help Veterans Compare Loan Options	Sec. 602	N/A	Sec. 602	N/A
Establish an Eviction Helpline	N/A	Sec. 406	N/A	N/A
Improve the Examination Process for Certain Financial Institutions	N/A	Sec. 603	N/A	N/A
Incentivize Federal Transit Projects to Adopt Pro-Housing Policies	Sec. 211	N/A	N/A	N/A

Reform Federal Homelessness Programs	Sec. 505	N/A	N/A	N/A
Establish a NeighborWorks America OIG	Sec. 704	N/A	N/A	N/A