



THE 21ST CENTURY ROAD TO HOUSING: SUPPORTS FAMILIES, VETERANS, AND RURAL AMERICA

TOPLINE: Families, veterans, and rural Americans are facing rising housing costs and Congress needs to act. The 21st Century ROAD to Housing Act responds by:

- **Promoting Self-Sufficiency:** Building on President Trump’s Family Self-Sufficiency initiative at HUD, the *21st Century ROAD to Housing Act* helps families in HUD-assisted housing build savings, increase economic mobility, and move toward homeownership.
- **Preserving Homes:** Establishes a pilot program that builds upon the Lead and Healthy Homes program at HUD to provide grants and forgivable loans to eligible recipients to holistically address home repair and health hazards to stabilize aging housing stock, especially in rural communities.
- **Increasing Transparency for Veterans:** Directs Fannie Mae and Freddie Mac to include clear disclosures about VA home loan eligibility and requires FHA mortgage disclosures to include cost comparison information so veterans can make informed choices.
- **Removing Penalties for Veterans:** Excludes disability compensation from income calculations under the HUD-VASH program, so veterans are not penalized for their service and can more easily access the housing and resources they deserve.
- **Modernizing Rural Housing:** Modernizes existing Rural Housing Service programs to protect thousands of affordable homes through commonsense preservation and decoupling reforms, ensuring nearly 400,000 rural Americans are protected from potential rent spikes or displacement as aging properties mature.

- **Streamlining Rural Housing:** Directs HUD and USDA to coordinate joint environmental reviews for housing projects funded by both agencies, cutting duplicative bureaucracy, saving thousands of dollars in unnecessary costs, and speeding up construction timelines in rural communities.

Bottom Line: The *21st Century ROAD to Housing Act* delivers conservative supply-focused solutions that put families first, honor our veterans, and strengthen rural communities because every American deserves access to the dream of homeownership.