NATIONAL HOUSING CRISIS TASK FORCE

ACCELERATOR FOR AMERICA

THE ROAD TO LOCAL RESULTS

A Mayor's Action Guide for the 21st Century ROAD to Housing Act

SEPTEMBER 2026

Executive Summary

This July, Congress passed the most sweeping bipartisan housing legislation in a generation: the 21st Century ROAD to Housing Act (ROAD). ROAD provides various policy and regulatory tools to help cities build, repair, and finance homes faster—and at a lower cost. ROAD is not a spending bill, and its long-term success will depend on future appropriations from Congress. Irrespective of this, the policy provisions in the law have potency and steer the law's benefits toward jurisdictions that produce more housing.

This law creates a mandate to pursue more ambitious local housing solutions. The cities that fix land use policy, local code, capital incentives, data, and cross-government organizing over the next two years will be best positioned to build more housing and unlock the benefits of ROAD as its programs and possible funding opportunities are launched. Cities that wait to act risk leaving tools on the table that could help address their local housing crisis.

The law does not funnel new money to cities—yet. Most of the grant programs ROAD created are not yet funded and require further appropriations from Congress. The bill also needs the U.S. Department of Housing and Urban Development (along with other federal agencies) to write rules before most provisions come into effect. Realistically, this may take two years or more. This gives local leaders time to accomplish clear results to compete for any future funds.

This guide outlines seven actions mayors and local leaders can take now to maximize ROAD's impact to produce more housing more quickly. Further, mayors and their teams should look to the National Housing Crisis Task Force's State and Local Housing Action Plan and other implementation resources in the appendix of this document for a set of tools to increase the law's impact.

Seven Actions Mayors Should Take *NOW*

1. **Create a Housing Strike Force** to measure, prioritize, and coordinate local housing production to maximize ROAD's impacts and drive the urgency and success of the complementary actions listed below.

2. **Build and maintain a public inventory** of city-owned land that could be viable for housing, starting as soon as possible to ensure continued access to certain federal funding flows.

3. **Update local zoning and land use rules** to redefine factory-built homes and allow them in more places to prepare for new low-cost housing types.

4. **Convene local banks, investors, and builders** to understand ROAD's financing changes and help unlock private and nonprofit capital

5. **Make a multi-year plan with housing authority directors** and other local quasi-governmental housing agencies to repair and rebuild public housing and increase the use of rental vouchers

6. **Audit local permitting and environmental review requirements** and update local processes to reduce process times and realize the development time and cost savings from the National Environmental Policy Act (NEPA) streamlining in ROAD

7. **Position the city to be first in line** for the upcoming competitive programs that ROAD created by updating local codes, rules, and permitting processes within city control.

The National Housing Crisis Task Force (NHCTF) brings together leaders across parties, sectors, and places to drive solutions to America's housing crisis. Co-chaired by Utah Governor Spencer Cox, Cleveland Mayor Justin Bibb, Atlanta Mayor Andre Dickens, and Fifth Third CDC President Susan Thomas, the NHCTF includes leaders from public agencies, financial institutions, investors, developers, philanthropies, research centers, and nonprofits. The NHCTF has produced two nation-leading documents: a Federal Housing Policy Agenda, which contains practical policies included in ROAD, and a State and Local Housing Action Plan, which profiled 15 best-in-class innovations around the country.

Accelerator For America (AFA) cofounded the NHCTF. AFA is built around the idea that America's local communities, from one-stoplight towns to our biggest cities, have the power to create national change from the ground up. Since its founding, AFA has supported more than 200 communities, building connections between mayors and other local leaders, providing hands-on technical assistance and capacity building to under-resourced local governments, and serving as a bridge between the doers and the thinkers to help solve some of our country's greatest challenges with local solutions.

Seven Actions Mayors Should Take NOW:

A DETAILED GUIDE

Many ROAD provisions codify into federal law the tools city and state leaders have already developed and refined—from preapproved plans, to public land activation, to tools to encourage offsite construction and a wide array of land use reforms. Local leaders who have led on housing have a head start. Others have time to catch up while HUD writes the rules.

Here are the seven actions mayors now should take to get the most from ROAD.

1 Create a Housing Strike Force to measure, prioritize, and coordinate local housing production to maximize ROAD's impacts

In most cities, the functions ROAD touches—land use, construction, environmental review, financing, public land ownership, and public housing—sit across multiple departments and independent agencies, as do the data about them. That fragmentation creates implementation and prioritization barriers. These organizational challenges preceded ROAD, and cities are beginning to build new models to overcome them. ROAD provides added urgency.

Housing Strike Forces are an emerging model for this type of local housing leadership. Pioneered in Atlanta, Mayor Andre Dickens created a Housing Strike Force that includes the senior executive of every public agency with a stake in housing production, meets on a fixed cadence, and is run by a senior advisor who reports directly to the mayor. Atlanta's Strike Force set a plan to meet the mayor's 20,000-home production target. To date, the Strike Force has moved 40 public land sites toward development, raised more than $370 million in public, private, and civic commitments, and created an expedited permitting path for affordable projects with over 14,000 homes completed or under construction to-date.

This model for cross-government organizing can be used *both* to advance local priorities and to harness federal opportunities from ROAD. Mayors can use the model in three primary ways:

- **Measure production and set goals to unlock ROAD's future resources.** A range of provisions in ROAD encourage good data tracking to understand and gauge the impact of policy changes on housing production. Two provisions require good data tracking as a pre-condition for funding: the Innovation Fund in Section 208, which will be competitively awarded based on increases in supply, and changes to the Community Development Block Grant (CDBG) in Section 213, which adjust the amount of formula grants awarded to cities based on improvement in housing growth. Both are described further under Action 7 of this guide. The housing strike force model helps cities establish what changes they need to make to establish clear production goals and consistent, accurate, and reliable housing production data.

- **Prioritize and coordinate multi-year strategies.** Many of ROAD's immediately impactful provisions—including changes to housing finance laws, improvements to the voucher program, and new laws for factory-built construction—run through banks, developers, and housing authorities rather than through City Hall. Most changes that do run through City Hall will take years to come online and require a multi-year strategy. The Housing Strike Force model provides a strategic and tactical structure for other actions in this guide. It helps coordinate, marshal, and politically elevate efforts across city government to organize private-sector actors, act on the immediate impacts of ROAD, and build and implement the multi-year strategies this law demands to meet local housing goals.

MAYORAL ACTION	Set up a Housing Strike Force by convening the senior executive of every department and independent/adjacent agency that touches housing, holds developable land, or offers public debt. Assign a senior official, reporting to the mayor, to lead this body and develop a clear plan for standard cross-government housing production measurement and goal setting, prioritization, and coordination. Set a regular cadence for meetings. Use the guide that follows to help fit ROAD's provisions into these plans and assign key staff to those that are the most important to act on in the context of local priorities.
FEDERAL AGENCY	n/a
ACTION PLAN TOOL	Strike Forces for Housing Delivery

2 Build and maintain a public inventory of city-owned land as soon as possible

Section 104 of ROAD requires every direct recipient of the CDBG program (entitlement cities, urban counties, and states) to build and maintain a searchable, public database of the undeveloped land it owns. The requirement takes effect October 1, 2026, and in practice when a city submits its next Annual Action Plan, which is due to HUD on the normal cycle (either spring or summer of 2027). Cities may charge the costs of developing this database to their CDBG grant. Towns with populations of fewer than 50,000 residents that receive CDBG through their state do not need to build this inventory.

Cities that want to unlock additional unused land for housing can use this as an opportunity. The law requires a land inventory to be built, maintained, and searchable, so cities should think of it as a dynamic database rather than a published PDF list that can be updated and expanded beyond land directly under city ownership. For maximum impact and a comprehensive inventory, cities should coordinate with counties, public authorities, school districts, and land banks to build the largest possible view of land that could be available for housing development. This is an opportunity to create databases that not only take inventory of public land but also value and prioritize sites, so that underutilized plots are converted to homes. Initiatives like Putting Assets to Work and Accelerator for America's Data for Housing Solutions collaboration with Tolemi have worked with cities including Kansas City, Chattanooga, Salt Lake City, Annapolis, Oklahoma City, and others to identify and prioritize public land sites to be deployed for housing. Municipal Property Advisors and Public Asset Corporations can help activate this land.

Over a two year period, the Data for Housing Solutions cohort used advanced data tools and peer learning to assist 17 cities in analyzing local real estate markets. This effort bolstered local leaders' work to preserve and develop affordable housing, prevent displacement, and combat predatory investors. Collectively, the participating cities identified 103,451 publicly owned properties across 464 public entities, allowing them to systematically evaluate and determine potential sites for affordable housing development.

MAYORAL ACTION	Create and maintain a publicly searchable database of city-owned, or publicly owned, land by the time the city submits its next Annual Action Plan. Empower a key staff member to manage and own this database. Identify and prioritize parcels the city wants to convert into housing.
FEDERAL AGENCY	HUD (Office of Community Planning and Development)
ACTION PLAN TOOLS	Municipal Property Advisors, Public Asset Corporations
ADDITIONAL RESOURCES	Public Asset Corporation Playbook

3 Update local rules to allow factory built homes in more places

Sections 301 and 303 of ROAD change how factory-built homes are built and financed. *Section 301* lets factory-built homes that are built to the federal HUD Code go up without a permanent chassis (a steel beam that runs through the middle). This technical change unlocks new possibilities for factory-built housing: manufactured homes, which are built to one national building code, can now sit on permanent foundations and stack, opening whole new housing types to this construction technology, which has taken off internationally. Section 303 of ROAD raises the loan limits that govern how buyers finance manufactured homes, allowing more consumer finance options for factory-built homes. HUD must issue standards and guidance before the chassis change becomes fully operational, and factories will take time to adjust their capacity. This may take two to four years.

If they take full advantage of these changes, cities will be able to build more housing at a lower price point. Manufactured homes have improved by strides over the last decade to more closely resemble traditional "stick-built" housing in quality and aesthetics. This law will allow them to even more closely resemble traditional homes. Manufactured homes are built to a high-quality national code (HUD Code), and they are very affordable to produce. Without a permanent chassis, these homes can be put on permanent foundations; buyers can finance these homes with a conventional mortgage (rather than a "chattel mortgage"), and builders can stack them to create small apartment buildings. This creates new low-cost pathways to starter homes and small-scale apartment buildings. Because these buildings comply with HUD Code, it also means manufacturers can produce them for sale nationally, overcoming challenges with some types of factory-built housing. Cities should ensure their local zoning allows this type of housing and change zoning accordingly as HUD writes rules.

MAYORAL ACTION	Audit the city's land development and building codes and update local rules to allow for manufactured housing in places needing new supply. While HUD writes its rules, use this as an opportunity to update local zoning codes to national best practices. Without these changes, the city will be leaving one of the biggest tools for high-quality, affordable housing on the sidelines. Changes vary by housing type:	
	Manufactured starter homes	Search the city's local code for places where manufactured housing is not allowed, or where there are requirements for manufactured housing above and beyond traditional housing. Many local codes still bar manufactured housing based on outdated assumptions of the product.
	Manufactured small scale apartments	Search the city's local code to understand where the city currently allows apartments with two to six units and where the city is seeing the highest number of applications for these types of homes. Make sure these areas allow for manufactured housing types.

FEDERAL AGENCY	HUD (Office of Housing)
ACTION PLAN TOOLS	Land Use, Permitting, and Building Code Reform; Public Pre-Purchasing to Increase Modular Capacity
ADDITIONAL RESOURCES, INCLUDING MODEL LOCAL CODES	The Terner Center and National Housing Crisis Task Force's manufactured housing primers with model codes.

4 Convene local banks, investors, and builders to focus on ROAD's financing changes

Some of ROAD's most powerful changes reshape what is financially feasible. None of them run through City Hall. Mayors must drive the conversation by convening local banks, Community Development Financial Institutions (CDFIs), and developers—and promoting consumer-facing changes to homeowners. Three changes are noteworthy:

- **FHA multifamily loan limits increased.** *Section 211* of ROAD increases the maximum loan limits across FHA's multifamily lending programs (widely used by apartment builders, including for market-rate buildings) and adjusts these programs for inflation going forward, so more apartment developments can qualify for federal financing. The limits took effect on enactment, and HUD will issue guidance, likely within the next year, to operationalize them.
- **Banks can invest billions more in community development.** *Section 203* of ROAD raises the legal cap on bank public welfare investments from 15% to 20% of capital and surplus, which is estimated to unlock billions in new private investment in affordable housing and community development. For the large banks that are already pressed against the old cap and are among the most active housing tax credit investors, this frees substantially more capacity for Low Income Housing Tax Credit (LIHTC), New Markets Tax Credit, and CDFI investment, subject to each bank's regulator sign-off and tax appetite.
- **Homeowners have new options to finance Accessory Dwelling Units (ADUs).** *Section 303* of ROAD opens a financing path for ADUs. It adds ADU construction as an eligible use of certain types of FHA-insured mortgages making it more attractive for homeowners to finance ADUs. Cities should make sure that ADUs are allowed across their city and that their specific land use rules align with the requirements to use this FHA financing. They should also make sure homeowners and banks with an FHA lending portfolio are aware of this change.

MAYORAL ACTION	Convene key local capital providers (large banks, CDFIs) and developers in the region to discuss how these new tools open up new financing and new deals in the market—and what else is needed to unlock additional production. Work with local banks to identify consumer-facing financing that meets local policy goals, such as an increase in ADUs, and update public communications approaches.
FEDERAL AGENCY	HUD (Office of Housing) on the FHA limits; the Office of the Comptroller of the Currency and the Federal Reserve on the bank investment cap
ACTION PLAN TOOLS	Unlocking Public-Private Collaboration to Speed Housing Delivery, Mixed-Income Public Development, Place-Based Philanthropy as a Regional Catalyst

5 Make a multi-year housing preservation and rental support plan with housing authority directors

ROAD provides public housing authorities with better tools for repairing and rebuilding current public housing and over time will help residents find new homes with rental assistance. Work with local housing authority heads to build a plan to unlock these tools before the guidance lands:

- **RAD is now a permanent tool.** *Section 212* of ROAD makes the Rental Assistance Demonstration (RAD) permanent and codifies its tenant protections. RAD is a tool that allows public housing authorities to enter into public-private partnerships and access additional private financing to repair and rebuild public housing. ROAD's changes will give housing authority directors the certainty to plan multi-year repair projects with better financial options. HUD will issue guidance for this provision, likely within the next year.
- **Inspection burdens for vouchers will drop over time, creating an on-ramp for new landlords to provide homes.** *Section 405* of ROAD lets apartments financed through a whole variety of federal housing programs—notably the Low Income Housing Tax Credit (LIHTC)—automatically satisfy voucher inspection requirements if they have been inspected within the past year and allows new landlords to request pre-inspections. Multiple inspections to comply with HUD rules are one of the key factors making landlords reluctant to use vouchers. Once it is in effect, this provision is likely to increase the housing options available to tenants with vouchers by increasing landlords in the program. This is a long-term fix to the voucher program that will likely take five years to come online. There is value in building a plan now to ensure city building inspectors and landlords are up-to-speed on this rule, along with an affirmative outreach strategy to deploy when it's in effect.

MAYORAL ACTION	Produce two lists with the city's housing authority leadership: the properties that are candidates for RAD repairs/rebuilding and key neighborhoods where additional landlords should be recruited for the voucher program. From the results, work with them to prioritize and make a plan on how to harness ROAD's changes. This plan can be built while HUD updates its rules and guidance.
FEDERAL AGENCY	HUD (Office of Public and Indian Housing), with Treasury and USDA on inspection reciprocity
ACTION PLAN TOOL	Public Asset Corporations, Mixed-Income Public Development, Housing Command Centers

6 Speed up local permitting to realize the full benefits of environmental review streamlining in ROAD

Federal environmental reviews required under the National Environmental Policy Act (NEPA) have added months to the timeline for developing HUD-funded housing for decades. *Section 206* of ROAD requires HUD to expand the list of activities that are exempt or categorically excluded—reducing reviews to a mere checklist in some cases, including office-to-residential conversions, small infill, new construction up to 15 units, and projects with tenant-based rental assistance. *Section 205* of ROAD lets HUD pick additional programs to route into a streamlined track by shifting review to the city, state, or Tribe, the same way CDBG and HOME work today.

Realizing the potential time and cost savings from this new federal streamlining will only help when local rules do not impede the project. If a conversion or an infill build still needs a lengthy discretionary local approval, the federal time savings may not be realized. To maximize the time and cost savings of these federal changes, local leaders should take the project types named in *Section 206* and trace them through their local process: intake, staff review, board or commission hearings, and appeals. Identify which of these approvals require a discretionary decision by a city employee or board and which can switch to being automatic or otherwise simplified. As an added bonus, other parts of ROAD that will become live later (like *Section 208*, described in Action 7) reward these changes.

MAYORAL ACTION	Map the city's review path for the project types Section 206 names, inventory the discretionary approvals, and prioritize changes to simplify the process. Set a target processing time and publish it.
FEDERAL AGENCY	HUD (Office of Community Planning and Development)
ACTION PLAN TOOL	Land Use, Permitting, and Building Code Reform

7 Position the city to win competitive programs by updating local codes, rules, and permitting processes

For the first time, the federal government has published the outlines of what it believes a good local housing supply and land use policy looks like, and in the coming years, it will assign new federal regulations and funding to this framework. Many of these provisions are modeled directly after what has worked in cities and states around the country. A mayor can use this to build and drive a local reform agenda, drawing from the federal government's outlines to go further than they may have been able to before. This federal action may help blunt local criticism, since competitive funding is planned for these provisions, and there is now a set of standard practices that the federal government is encouraging. Many of these provisions will take two or more years to come online, so mayors should use this window to position themselves for competitive programs since implementing the reforms the federal government encourages will require a multi-year strategy. Key provisions for mayors to watch include:

- **Section 102: Single-stair Model Code.** HUD must establish federal guidelines for point-access block buildings (i.e., single-staircase apartments of three to six stories) and may award competitive grants for pilots testing feasibility. Several states and cities already passed codes that can serve as models. Confirm whether this is something under city or state control.
- **Section 107: Housing Supply Frameworks.** HUD must develop and publish best-practice frameworks for zoning and land-use policy to help communities identify and overcome barriers to housing development. This means that in the coming years HUD's Office of Policy Development and Research will be compiling and publishing a set of best practices that cities can choose to draw from as they consider local land-use policy changes.
- **Section 204: Construction as an eligible CDBG use.** HUD allows new construction as an eligible use of CDBG funding. This will allow mayors to use this reliable funding source more flexibly. HUD still needs to update CDBG rules to enact this change.
- **Section 208: Innovation Fund.** ROAD authorizes the creation of a new $200 million Annual Innovation Fund, awarding competitive grants of $250,000-$10 million to local governments that show measurable increases in housing supply. While this will take time to fully establish and still requires a Congressional appropriation, it represents the federal government's willingness to take a new approach by paying cities directly for creating new housing supply. Once done, likely two or more years from now, this fund will award for named reforms including: duplexes and apartments by right in high-opportunity neighborhoods, parking and lot-size reform, density and local tax incentives, zoning overlays for mixed-income housing, ADUs by right, and stronger permitting capacity. Cities should begin tracking housing supply outcomes now to be competitive when funding opens.
- **Section 209: Pre-reviewed pattern books.** HUD will create a competitive grant program to fund select pre-reviewed designs for duplexes, triplexes, fourplexes, townhouses, and similar small structures. Recipients have five years to adopt what they select or repay the funds. The program still needs Congress to appropriate funding into it, and HUD to establish it. This will likely take 2 years or more.
- **Section 210: Vacant commercial conversions.** HUD will create a pilot running from October 2028 through 2031 within the HOME program to award competitive grants of $1 million to $10 million to states and localities converting vacant and abandoned buildings into housing for low- and moderate-income households, with priority for economically

distressed areas and Opportunity Zones. The program still needs Congress to appropriate funding into it, and HUD to establish it. This will likely take 2 years or more.

- **Section 213: CDBG indexed towards growth.** Beginning October 1, 2028 and running roughly 20 years, HUD will adjust CDBG formula allocations based on a city's housing growth improvement rate. Cities below the median will lose 10% of their allocation. Cities at or above the median will share a bonus funded entirely by those cuts. HUD will design this formula and publish it through notice and comment rulemaking in the Federal Register. Many cities are exempt from this by law. Cities should consult with their legal teams to understand if they are covered.

Note: All these programs still need to be designed and funded, which will likely take years. Mayors should use this opportunity to plan around their implementation and use the frameworks outlined in the bill.

MAYORAL ACTION	Make a checklist of the reforms outlined above. Mark where the city already does well, identify the places the city wants to do better, and decide what the city can tangibly advance in the next 24 months. Use a Housing Strike Force to align on these priorities and the implementation path. Build the public case for these reforms using the support of the framework the federal government just outlined.
FEDERAL AGENCY	HUD (Office of Policy Development and Research), HUD (Office of Community Planning and Development)
ACTION PLAN TOOL	Land Use, Permitting, and Building Code Reform, Right-Sizing Property Tax Abatements

What Comes Next

This guide is the first in a series of resources for state and local leaders. In September, the National Housing Crisis Task Force and the Terner Center will publish a companion resource focused specifically on the manufactured housing changes in ROAD, with key details cities and states need around zoning and installation standards before these homes can reach the market at scale.

The NHCTF plans to release a guide for governors and state housing secretaries later in the fall. States have a unique and distinct set of responsibilities to realize the housing production potential of the law. Mayors can move faster where their state moves with them.

Additional Resources:

- *National Housing Crisis Task Force's State and Local Housing Action Plan*
- *National Housing Crisis Task Force's Federal Housing Policy Agenda*
- *National Housing Crisis Task Force's Community Foundations Pro-Housing Playbook*
- *Bipartisan Policy Center's ROAD Implementation Tracker*
- *National Association of Affordable Housing Lenders' ROADmap Matrix*

For questions and more information please contact us at: info@nationalhousingcrisis.org.

Task Force members' professional and lived experience is equally valuable and important to their participation in the Task Force. Although all the individuals formally affiliated with the Task Force may not agree completely with every statement noted, they are committed to working together to find solutions to the housing crisis. All members and co-chairs represent themselves and not their organizations or professional affiliation. This guide was produced with a subset of Task Force members and those with domain expertise to provide guidance on how to harness recently passed federal legislation for greater housing impact.