

# ROAD to Housing Act of 2025 –UPDATE



The House (H.R. 6644) ROAD to Housing Act of 2025 passed in the Senate (S.2296) on **March 12, 2026**.

This final Senate version combined several individual bills into a single new -- "**HOUSING FOR THE 21ST CENTURY ACT**". Now the Senate and House will engage to review and harmonize these legislative ideas to develop the final legislation for adoption.

Among these numerous legislative directives, there are administrative concepts and guidelines adopted to focus on updating standards for manufactured housing, a direct study of modular building codes, regulations to prevent large private equity investors from purchasing single-family homes, incentivizing changes in local jurisdictional zoning and land use policies, and sections related to veterans and housing.

There are seven (7) Titles with following specifics:

TITLE I - Changes to housing counseling requirements.

TITLE II - 13 Sections concerning housing supply.

TITLE III - 4 Sections concerning manufactured and modular housing.

TITLE IV - 5 Sections regarding homeownership & federal rental assistance.

TITLE V - 6 Sections to authorize, reauthorize, or otherwise reform existing programs.

TITLE VI - 3 Sections applying to veterans and housing.

TITLE VII - 5 Sections related to Congressional Oversight and appraisals.

["https://www.congress.gov/crs-product/R48732#"](https://www.congress.gov/crs-product/R48732#)

Designed to address the ongoing housing crisis and promote equitable access, the new provisions of this Act will offer significant challenges and opportunities to certain southern States, including South Carolina, Georgia, North Carolina, Louisiana, Texas, and Florida.

With offices based in Palm Beach, Florida, and Hilton Head, South Carolina, **Forensic Architect David Erik Chase, AIA**, has over 20 years of experience as a forensic architect, construction expert witness, and arbitrator, and 55 years as a registered practicing architect in 21 states and the District of Columbia. With this experience and expertise, Mr. Chase offers insights into how these southeastern States may eventually adapt to these new regulations, reaching political consensus in the "**HOUSING FOR THE 21ST CENTURY ACT**".

## The Impact on South Carolina

South Carolina's approach to the "**HOUSING FOR THE 21ST CENTURY ACT**" may focus on its unique coastal regions and environmental landscape. The State could prioritize resilient housing development that accounts for climate risks like hurricanes and rising sea levels. This might involve increased investment in sustainable building practices, elevated structures, and the integration of natural barriers, such as dunes and wetlands, to protect these communities.

In rapidly growing urban areas, such as Charleston and Greenville, the Act will likely spur demand for affordable housing. This might require public-private partnerships to develop sustainable solutions that blend modern needs with environmental regulations. Additionally, South Carolina could explore initiatives to preserve its historical districts enabled by this Act, while adapting them to meet contemporary affordable housing needs, striking a balance between heritage conservation and innovation.

South Carolina's rural areas may also see new funding to expand housing opportunities, but the challenge will be to balance this development with the preservation of South Carolina's historic and natural landscapes. As Mr. Chase's experience suggests, careful planning and collaboration among all stakeholders will be necessary to successfully navigate these multifaceted issues and opportunities.

## Georgia's Housing Changes

Georgia's housing market has been growing steadily, with metropolitan hubs like Atlanta experiencing explosive growth. The provisions of the Act could encourage cities to reimagine zoning laws to accommodate mixed-use developments, thereby balancing residential, commercial, and green spaces. The "**HOUSING FOR THE 21ST CENTURY ACT**" may also require the Georgia legislature to address housing disparities in underserved communities.

Georgia's rural areas could face infrastructure challenges, an issue the Act aims to address through federal support. According to Mr. Chase, implementation in Georgia will require careful consideration of local cultural and economic factors to ensure affordable housing aligns with community needs.

## North Carolina's Direction

North Carolina has a widely contrasting infrastructure, with dynamic cities like Raleigh and Charlotte and significant rural regions. The "**HOUSING FOR THE 21ST CENTURY ACT**" 's emphasis on affordable housing will serve both ends of the demand spectrum.

Urban centers could benefit from financial incentives for mixed-income developments, benefiting families and low-income households. At the same time, smaller communities may apply for grants under the Act to build essential infrastructure to support housing initiatives.

Forensic Architect David Erik Chase, AIA, notes that North Carolina developers must consider long-term resilience factors, given the state's exposure to hurricanes and flooding. Homes designed and built under the Act will need to meet updated sustainability and safety standards to offer lasting value to North Carolina residents.

## Louisiana's Unique Challenges

Louisiana's housing market faces unique challenges due to the state's vulnerability to natural disasters. The "**HOUSING FOR THE 21ST CENTURY ACT**" acknowledges this and supports adjusting home loan insurance program initiatives specifically for building resilient housing that can withstand hurricanes and heavy flooding.

Urban hubs like New Orleans may see changes to zoning policies to enable sustainable housing development. Similarly, rural areas in Louisiana could leverage the funding provided under the Act to build better community housing infrastructure. Mr. Chase suggests new creative thinking that Louisiana may benefit from incorporating advanced construction techniques and practices to mitigate disasters, thereby improving the durability of housing for years to come.

## Texas and Its Expansive Growth

Texas has seen a booming housing market, spurred by rapid population growth and economic development. The Act will have significant implications for Texas, particularly in cities like Austin, Houston, and Dallas, where affordability is becoming a pressing issue.

The "**HOUSING FOR THE 21ST CENTURY ACT**" focuses on accessibility initiatives, offering developers incentives to create housing for middle- and low-income families. Mr. Chase emphasizes the importance of balancing cost-effective solutions with quality construction, particularly in a State that faces challenges such as extreme weather and energy inefficiency.

Rural parts of Texas may also see opportunities for workforce housing, especially in regions that support agricultural and industrial operations. Texas's expansive size means cooperation between State and local governments will be critical to effectively implementing the provisions established under the Act.

## Florida's Growth and Challenges

Florida holds a significant place in discussions surrounding the "**HOUSING FOR THE 21ST CENTURY ACT**", given its unique demographic makeup and geographical challenges. Cities such as Miami, Tampa, and Orlando are already grappling with housing affordability, and the Act aims to address these concerns head-on.

The Act's focus on affordability aligns closely with Florida's needs. Financial assistance to builders and developers will likely increase the pace of affordable housing projects in the State. Furthermore, current regulations for resiliency and hurricane preparedness will play a key role in ensuring homes are built to withstand Florida's environmental conditions.

With Florida's rising population, the implementation of the Act will demand strategic urban planning. With his extensive background in both **architecture and construction dispute**

**resolution**, Forensic Architect David Erik Chase, AIA, emphasizes that sustainable development, infrastructure improvements, required and encouraged by the Act will be key components to potential future Florida's successes.

With offices in Palm Beach, Florida, and Hilton Head, South Carolina, and decades of expertise, **Forensic Architect David Erik Chase, AIA**, underscores the importance of collaboration in this endeavor. Developers, Architects, policymakers, and community leaders must work together to meet the Act's goals and create housing solutions that are both accessible and sustainable for future generations.

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**Disclaimer:** David Erik Chase, AIA, is a registered architect in 22 states and not an attorney. The content of this article is intended only as a general overview of the process and not a representation for guidance or any legal professional opinions or advice. **(Nb. Legal consultation is always advisable in this entire process.)**