Press Release

A Bicameral ROAD to Housing

ALLIE WATSON | JUNE 18, 2026

Key lawmakers in the House and Senate have released the text of a compromise, bicameral ROAD to Housing bill after months of negotiations over competing approaches to federal housing reform. In a new insight, Director of Financial Services Policy Thomas Kingsley explains the key features of the consensus measure, as well as how it differs from the initial House and Senate proposals.

He concludes:

> *The release of a bicameral ROAD to Housing text suggests Congress has largely settled on a common diagnosis of the nation's housing challenges. The debate is no longer principally whether housing affordability stems from inadequate supply, but rather which federal policies can most effectively encourage additional production. That is a meaningful, and welcome, development. Yet the legislation also illustrates the limits of federal action. The package contains a range of sensible reforms that may reduce costs, shorten timelines, and improve the operation of housing programs, but its ultimate success will depend on whether states and localities respond by permitting substantially more housing construction. The ROAD to Housing framework may represent the most comprehensive federal housing reform effort in years; whether it materially changes housing outcomes will depend largely on decisions made beyond Washington.*

Read the analysis.