MILLER STARR REGALIA

NOVEMBER 6, 2026

The 21st Century Road to Housing Act: Public Law No. 119-101 and Its Implications for the Real Estate Industry

Related Lawyers: **Jocelyn Lin**

On July 11, 2026, the 21st Century ROAD to Housing Act (the Act) became Public Law No. 119-101 without the President's signature. The Act spans twelve titles and fifty-nine sections addressing housing access and supply, rang-ing from zoning and planning to construction and accessibility to affordability and banking. It is the most significant federal housing legislation enacted in more than a decade. The Act originated as H.R. No. 6644, the "Housing for the 21st Century Act," and was shaped by Executive Order 14376, "Stopping Wall Street from Competing with Main Street Homebuyers," signed by Presi-dent Trump on January 20, 2026, which directed the U.S. Department of Housing & Urban Development (HUD) and the Federal Housing Finance Agency (FHFA) to identify restrictions on institutional acquisition of single-family homes, providing the policy framework for Title X of the Act. Passed with overwhelming bipartisan support, the Act reflects both the political salience of housing affordability and the populist appeal of restricting institutional homebuying, with Senators Tim Scott (R-SC) and Elizabeth War-ren (D-MA) among its principal sponsors.

READ ARTICLE

© 2026 Miller Starr Regalia. All Rights Reserved. Attorney Advertising.