



# Federal Housing Policy

## What State Leaders Need to Know Now

# The Rules of the Game Are Changing

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Supply reform is **bipartisan**

Federal programs will reward **production**

States that modernize will **outcompete**

# What Is Actually Moving in Congress

**LAND USE  
REFORM**

**ENVIRONMENTAL  
STREAMLINING**

**CAPITAL  
MODERNIZATION**

**ADMINISTRATIVE  
SIMPLIFICATION**

**For the first time in over a decade,  
Congress is aligning federal incentives  
with housing production**

# Land Use + Regulatory Reform

**Federal zoning guidance**

**Expanded by-right frameworks**

**Pattern books and pre-approved designs**

**NEPA streamlining for infill and conversions**

# Capital + Finance Modernization

**HOME reform**

**Public welfare investment expansion**

**Manufactured and modular codes**

**FHA modernization for ADUs**

# Federal Capital Will Reward Production

**CDBG performance alignment**

**Transit funding linked to pro-housing reform**

**Competitive innovation grants tied to supply**

# Where Gaps Remain

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**No full system housing bill**

**Vouchers remain underfunded**

**Insurance largely absent**

# States Control the Levers of Growth

**ZONING  
AUTHORITY**

**PERMITTING  
TIMELINES**

**HOUSING FINANCE  
AGENCIES**

**INFRASTRUCTURE  
PRIORITIZATION**

# Two Strategic Moves for States

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01

**Modernize your housing policy**

02

**Demand federal partnership**

# States That Unlock Housing Production Will Overperform

**FEDERAL GOVERNMENT SETS INCENTIVES**

**STATES DETERMINE PRODUCTION**

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