ABUNDANT HOUSING MASSACHUSETTS SYMPOSIUM

ROAD to Abundance

What the New Federal Housing Law Means for Massachusetts

Kimberly Burnett, Niskanen Center · Will Poff-Webster, Institute for Progress

September 26, 2026

Niskanen Center

IFP

Today's Roadmap

- What is 21st Century ROAD to Housing, and why does it matter?
- Provisions pro-housing advocates should know
- Your questions on ROAD to Housing and how it relates to your housing advocacy
- Other discussion
- Closing thoughts

Quick Pulse Poll

In a few words: what's the biggest barrier to building more housing in your community?

- Zoning/land use restrictions
- Permitting/approval processes
- Construction costs
- Financing & capital access
- Local opposition

What Is ROAD, and Why Does It Matter?

What Is the 21st Century ROAD to Housing Act?

Enacted July 2026

Public Law 119-101. Passed with big bipartisan majorities — 85-5 in the Senate, 358-32 in the House.

Led by Sens. Elizabeth Warren (MA), Tim Scott (SC), Reps. French Hill (AR), Maxine Waters (CA)

59 legislative sections

Not one big program, but a package that offers a menu of options. Most of the provisions are an invitation, not a mandate, so communities can pick the pieces that fit their needs.

Supply matters

Reflects a consensus that we need more housing supply. Instead of subsidizing demand (vouchers, tax credits), it makes housing easier to build.

How ROAD Helps

Money

New competitive grants and CDBG flexibility: the Innovation Fund, pre-approved-plan grants, single-stair pilot grants, and CDBG dollars that can now build new homes, not just repair old ones.

Tools

Pre-approved designs, HUD zoning frameworks, and a federal single-stair option will provide off-the-shelf solutions communities don't have to invent themselves.

Leverage

The Build Now Act ties CDBG funding to actual housing production. For the first time, expensive localities' housing policies will have consequences for their federal funding.

Why Massachusetts is a Key Target for ROAD's Policies

$799,450

Median Massachusetts home list price — nearly double the median in Texas

170

New housing permits per 100,000 residents, less than half the rate of most states

222,000

Homes Massachusetts needs to build by 2035 to close its housing shortage

3.35%

Boston's average rental vacancy rate, vs. roughly 10% in Florida and Texas

30,000+

Net loss of Massachusetts residents to other states in 2024

$48.59/hr

Wage needed to afford the average 2-bedroom rent at 30% of area median income

ROAD Sections Pro-Housing Advocates Should Know

Build Now Act - Section 213

- Carrots and sticks for high-cost cities and towns.
- The most expensive municipalities gain more Community Development Block Grant (CDBG) funding if they build more housing over time, paid for by a 10% funding cut to other high-cost jurisdictions that block housing.
- Exempts municipalities with below-median housing costs or rents, high vacancy rates, or recent natural disasters.

What You Can Do

- Find out how your community spends its CDBG allocation, and its permitting rates
- Bring that info to local meetings
- Remind your local government that in three years some of their federal funding will depend on housing results

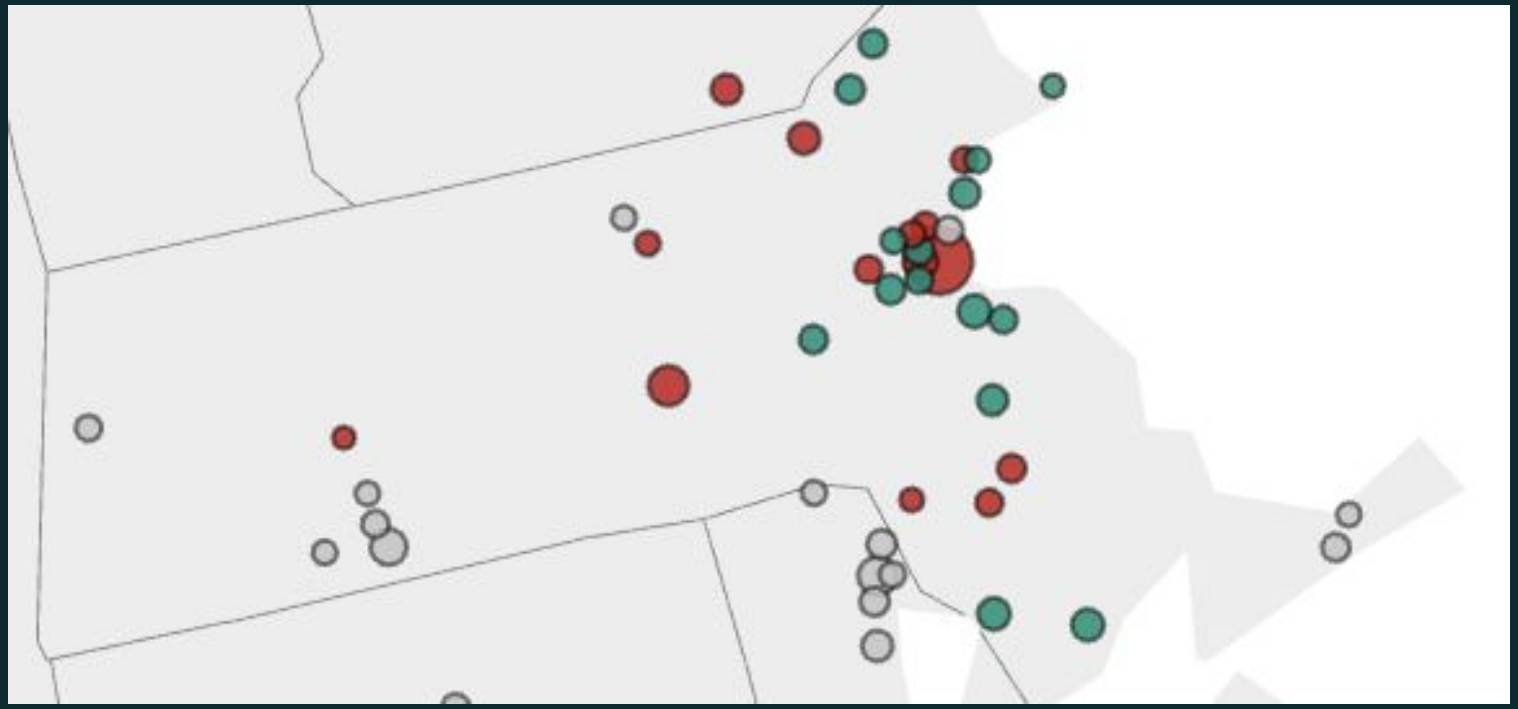
Example: Pro-housing advocates in a high-cost suburb can gain new allies from local electeds or constituents who prize the services provided by CDBG dollars.

Community Development Block Grants to MA Localities

- Boston might lose $1.7 million of its annual federal funding
- Fall River might gain $26,000
- www.hudexchange.info/GRANTEES/ALLOCATIONS-AWARDS/

Year	State	Organization Name	Program Name & Type	Amount
2024	MA	Arlington, MA	CDBG	$1,059,520.00
2024	MA	Attleboro, MA	CDBG	$387,847.00
2024	MA	Barnstable, MA	CDBG	$313,652.00
2024	MA	Boston, MA	CDBG	$17,196,200.00
2024	MA	Brockton, MA	CDBG	$1,319,856.00
2024	MA	Brookline, MA	CDBG	$1,381,330.00
2024	MA	Cambridge, MA	CDBG	$2,581,476.00
2024	MA	Chicopee, MA	CDBG	$1,170,806.00
2024	MA	Fall River, MA	CDBG	$2,584,036.00
2024	MA	Fitchburg, MA	CDBG	$919,836.00
2024	MA	Framingham, MA	CDBG	$495,542.00
2024	MA	Gloucester, MA	CDBG	$678,722.00

Hypothetical Effects If Build Now Act Was In Effect Today



https://marketurbanism.com/2026/08/26/build-now-act-math-map/

Innovation Fund - Section 208

- Provides grants for localities that have “objective improvement in housing supply growth” and adopt pro-housing policies
- Grants can be used on affordable housing, infrastructure like sewers and schools — giving communities resources to address the costs of growth
- Or can be used to further pro-housing initiatives: by-right multifamily, reducing parking requirements, allowing greater density, ADUs, and others

What You Can Do

- Ask the Massachusetts congressional delegation to fund it in the next federal budget
- Tell your community grants may be available if they take action now
- Help your community build the policy record that makes it competitive

Example: A Gateway City that recently allowed transit-oriented development applies for funding to build a sewer upgrade to enable new housing.

Pre-Approved Plans - Section 209

- Federal grants to help jurisdictions adopt pre-approved home designs (“pattern books”) that can skip design review
- Has saved $5,000–$10,000 per home in South Bend, Indiana
- Also successful in some high-cost tourist areas like Hawaii Island
- Can be for ADUs, triple deckers, & up to 25-unit buildings
- Must be ‘mixed-income,’ defined as “units that promote differing levels of affordability in the community”

What You Can Do

- Ask the Massachusetts congressional delegation to fund it in the next federal budget
- If it’s funded, suggest your planning department apply for a grant
- Propose a shared regional pattern book across a municipal membership organization

Example: A town that’s seen few ADU permits receives funding to create a pattern book of pre-approved designs.

Housing Supply Frameworks - Section 107

- Directs HUD to publish guidelines and best practices frameworks for modernizing zoning and land use
- Provides technical assistance for jurisdictions that want to use them
- Inspired by the federal government’s role in the 1920s promoting early exclusionary zoning
- Local planners and reform-minded officials get a federal framework to point to

What You Can Do

- Once implemented, bring the HUD frameworks to your town's decision-makers as outside validation
- Advocate for the state to adopt similar preemptive frameworks

Example: A planning board drafting a new upzoning bylaw cites HUD's model language.

Chassis Reform - Section 301

- Eliminates HUD's permanent steel-chassis requirement for manufactured homes after state certification
- Reform could save $5–$10k per home
- Manufactured housing is the largest source of affordable unsubsidized homeownership in the U.S.
- Manufactured homes are rare in MA - they are often not allowed by right

Example: Advocates ask Pittsfield to treat HUD-code homes like any other single-family house, allowed anywhere a stick-built home is.



Source: Cavco

What You Can Do

- Advocate to make manufactured housing legal by right in your community

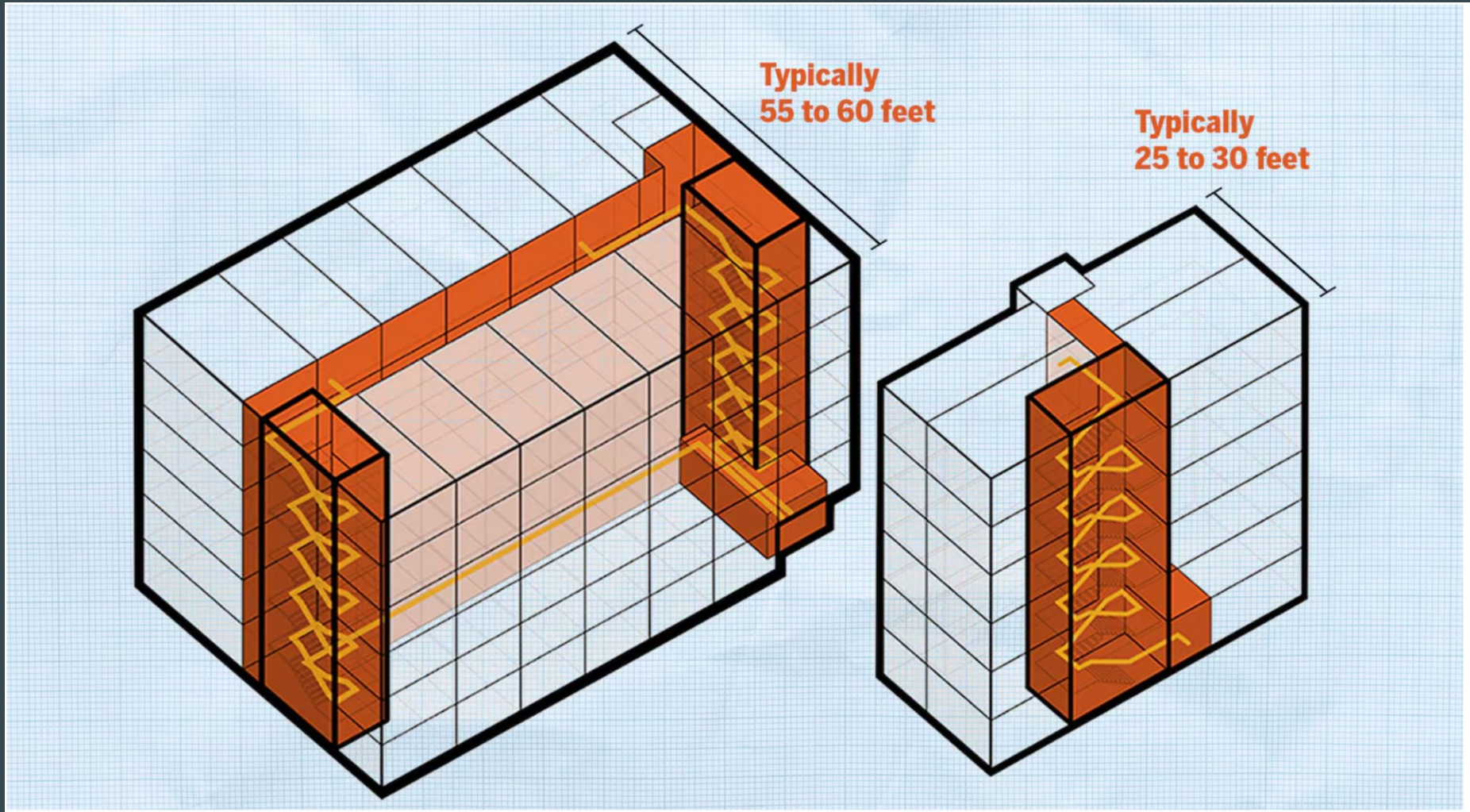
Single-Stair Buildings - Section 102

- Directs HUD to issue guidelines allowing apartment buildings up to six stories with a single stairwell instead of two
- Cuts construction costs roughly 6–13%
- HUD is authorized to fund pilot grants.
- An additional 130k homes could be built if single-stair construction were allowed in 4-6 story buildings. (2024 Boston Indicators, Utile, and JCHS report)

What You Can Do

- ICC has adopted a provision for the 2027 code up to 4 stories
- HUD's deadline is Jan 2028
- Gov. Healey's Technical Advisory Group will report in Feb 2027
- Advocate for an out-of-cycle BBRS amendment rather than waiting for the next full IBC adoption

Example: Advocates use ICC's new provision to push for a 4-story single-stair building on a narrow infill lot.



A six-story apartment building in Boston must have two staircases and a corridor, left, while six-story apartment building with a single staircase, right, is allowed in Seattle. PEW CHARITABLE TRUSTS, SAR+ARCHITECTS; GWEN EGAN/GLOBE STAFF; ADOBE

CDBG Flexibility - Section 204

- Expands what CDBG dollars (almost $100 million statewide in FY2026) can pay for
- Adds new affordable-housing construction to a list previously limited mostly to rehab and services
- Up to 20% of CDBG funds can be used for new construction

What You Can Do

- Advocate for new construction with local CDBG administrator (entitlement) or EOHLC (non-entitlement)
- Promote use of CDBG for construction with subrecipients
- Raise it during the public-comment period for the annual CDBG Action Plan

Example: Advocates in Arlington work with the town to set aside $200k of its next CDBG allocation to fill the last funding gap on a 6-unit affordable infill project.

Database of Publicly Owned Land - Section 104

- Requires CDBG grantees to maintain a publicly accessible, searchable database identifying undeveloped land owned by the jurisdiction.
- Massachusetts is at the top of the list of states with the greatest housing development potential ~ 25.8k acres.

What You Can Do

- Preliminary maps of public land are already available
  - Center for Geospatial Solutions - Who Owns America
  - Center for Land Economics - Public Land Atlas
- Use maps to identify potential parcels for affordable housing projects

Example: Advocates in Woburn use the Public Land Atlas to find a vacant city-owned lot near the commuter rail. They work with the city council to issue an RFP for housing and suggest CDBG funds for gap funding.

How much new housing could government-owned land provide?

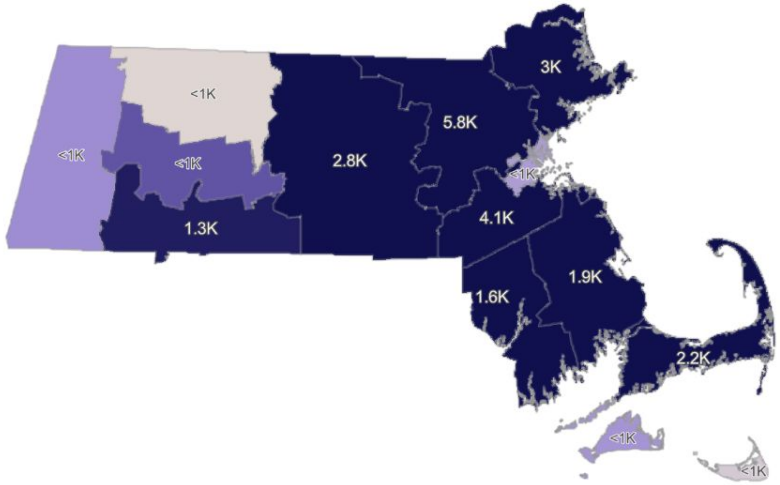
25,775 acres
of potential buildable land found in transit-accessible, urban areas

Federal
239 acres

State
2,656 acres

Local / Other
22,880 acres

Government Type is any of: 0 Selected | State is any of: 1 Selected | County Name starts with: | In a Qualified Opportunity Zone: - All -







Powered by Esri

Accurate land data fuels housing solutions.
Learn more about:
- Our Findings
- Our Methodology

LINCOLN INSTITUTE OF LAND POLICY

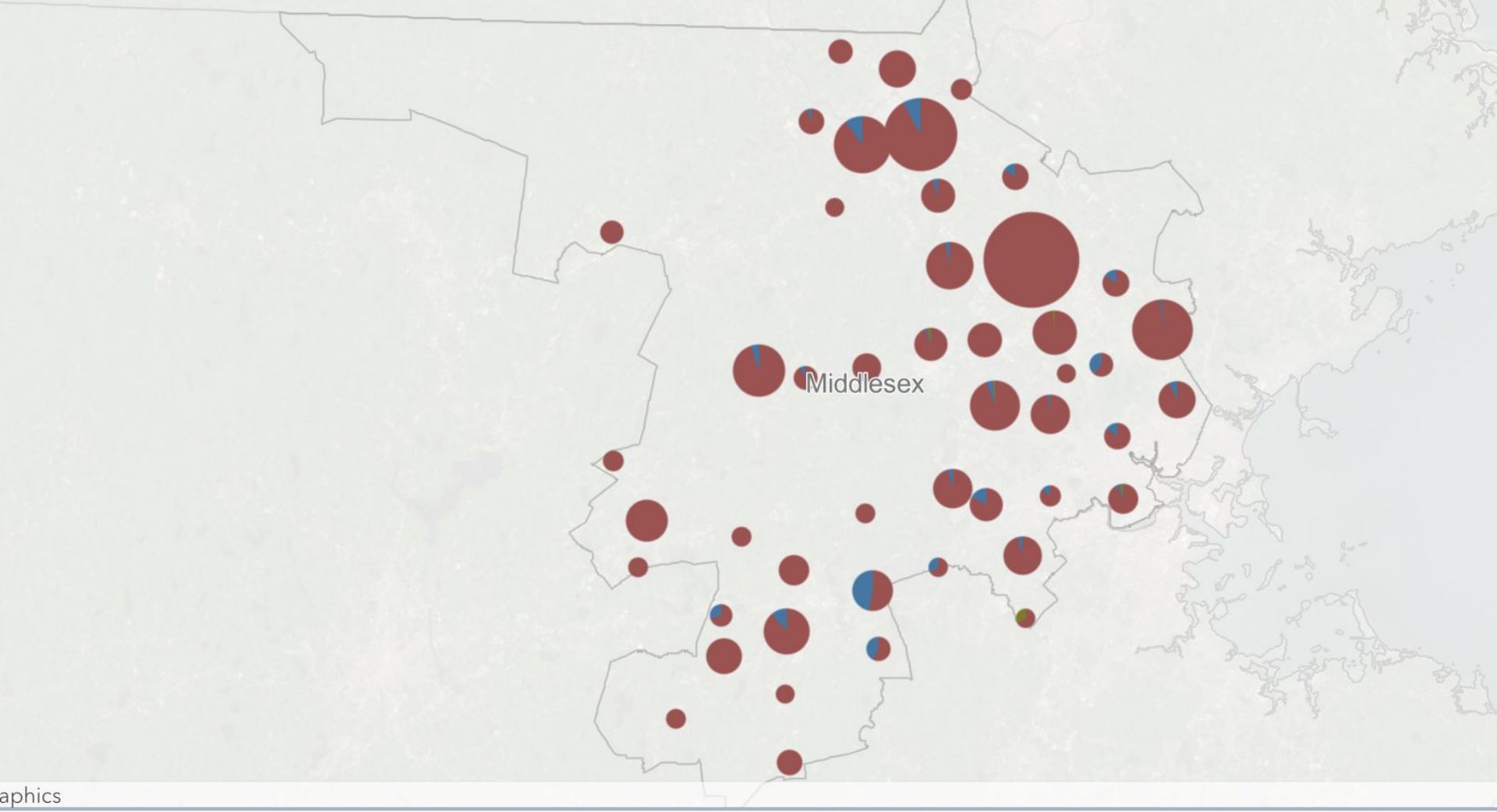
CENTER FOR GEOSPATIAL SOLUTIONS

Housing Development Potential

180,422 Units
assuming Low-Density
(7 units per acre)

386,618 Units
assuming Medium-Density
(15 units per acre)

644,364 Units
assuming High-Density
(25 units per acre)



aphics

Public Land Atlas | Waltham
Change jurisdiction

Inventory
Everything a government owns here

Opportunity BETA
Narrow to land that could be built on

CURRENT SCOPE

Waltham

Parcel data: 2026 (Middlesex County assessor, via Regrid) · details

Copy link to this view | Reset

239	1,545	1	67
PARCELS	ACRES	DEPARTMENTS	PASS THE HOUSING SCREEN
		largest: general government (no department named)	448 acres

EXPORT THIS INVENTORY

PDF report | CSV | GEOJSON | JSON | Download PDF

Summary, methodology and the parcel table, for a packet.

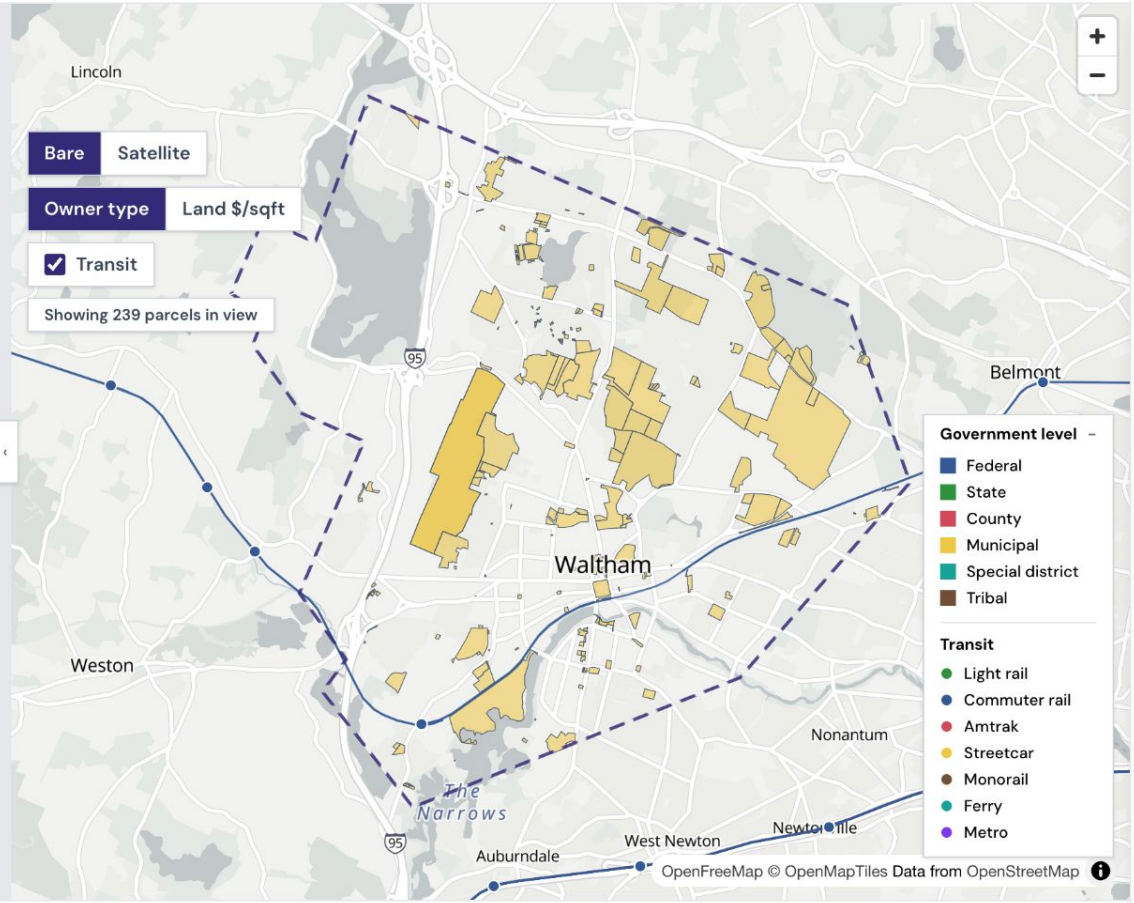
Need a Section 104 database for Waltham?

From 1 October 2026 every CDBG grantee has to keep a searchable public list of the undeveloped land it owns. We hold a preliminary one for Waltham already, and building and maintaining it is itself a CDBG-eligible activity.

Open the Section 104 database → | Request certification

GOVERNMENT LEVELS

- [x] Federal
- [x] State



County assessors · CDBG allocations © HUD · Water & boundaries © U.S. Census Bureau · Basemap © OpenFreeMap © OpenMapTiles © OpenStreetMap contributors · Imagery © Esri

Many Other Provisions

- Limits on institutional investors buying homes (early version was anti-supply, but it was fixed - thanks to AHMA members' help!)
- Lift cap on Rental Assistance Demonstration (RAD) for public housing rehab
- Remove duplicate housing voucher inspections
- Exempt infill and small federally-funded housing from environmental review
- Streamline disaster recovery funding, HOME program funding
- Increase the Public Welfare Investment Cap (investment in affordable housing) from 15% to 20% of a bank's capital
- Delegate NEPA review to states, localities and tribes
- Increase Federal Housing Administration (FHA) loan limits for manufactured housing and property improvements, allow loans to ADUs
- Increase FHA multifamily loan limits

Don’t Wait for Washington



ROAD passed ✓

- Housing supply requires state and local action
- Not every section of ROAD requires the federal budget - some (like Build Now and chassis reform) take effect without appropriations
- Communities that prepare now are best positioned to benefit once grant funds are appropriated and other federal implementation happens

Q&A

Federal Law Can Support (But Not Replace) Your Advocacy

Leverage

ROAD gives Massachusetts advocates new potential resources and additional arguments for pro-housing reforms.

More Steps Ahead

Appropriations, HUD guidance, state certifications, and local zoning votes still have to happen.

222,000 Homes

Federal action alone can’t close Massachusetts' shortage. We still have to turn these provisions into permits.

Before you leave today: pick one provision, one local ask, and follow up on it this month.

Breakout Group Discussion

Question 1	What strategies are you having the most success with in your community?
Question 2	Which ROAD provisions could enhance those strategies? (Incentives that create urgency to act? Tools? Regulatory streamlining? Grants? Other?)
Report Out	

Please assign a notetaker for your group

Thank you!

Niskanen Center Housing team: Kimberly Burnett kburnett@niskanencenter.org, **Andrew Justus** ajustus@niskanencenter.org

IFP Housing team: Will Poff-Webster will@ifp.org, **Reed Schwartz** reed@ifp.org