

From Research to Reality: Institute Housing Recommendations Align with New Federal Law



The Institute's Housing Task Force has researched the housing shortage in Northeast Pennsylvania for several years, making a variety of recommendations focused on increasing the local housing supply. The following Institute recommendations from 2022 through 2026 were closely aligned with the recently enacted 21st Century ROAD to Housing Act (Public Law 119-101; originally H.R. 6644), which is framed around increasing housing supply across the country and contains multiple housing-supply provisions.

Infill Development

Institute Recommendation (2025):

- Expand infill development by encouraging housing on vacant and underutilized sites.

H.R. 6644:

- Section 103 creates an exemption related to construction or modification of residential housing located on an infill site.

Adaptive Reuse of Vacant Buildings

Institute Recommendations (2022, 2024):

- Convert vacant factories, warehouses, malls, and other underutilized structures into housing.

H.R. 6644:

- Title II includes the Revitalizing Empty Structures Into Desirable Environments (RESIDE) Act.

Housing Education and Counseling

Institute Recommendations (2023, 2024):

- Expand homebuyer education.
- Improve knowledge of financing options.
- Provide housing education and outreach.

H.R. 6644:

- Section 101 reforms housing counseling and financial literacy programs and expands counseling opportunities for borrowers.

Manufactured and Modular Housing

Institute Recommendations (2025, 2026):

- Promote manufactured housing.
- Promote modular housing.

H.R. 6644:

- Title III includes:
 - Housing Supply Expansion Act
 - Modular Housing Production Act
 - Property Improvement and Manufactured Housing Loan Modernization Act

The Institute's Housing Task Force

The Institute's Housing Task Force examines a variety of issues related to housing planning and zoning, affordability, housing stock, and homelessness. Key data and trends concerning these factors as well as case studies and best practices are considered.

You can access the full task force reports online at: <https://www.institutepa.org/housing/>





The Institute

Turning Information into Insight

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Affordable Housing Development

Institute Recommendations (2022-2025):

- Increase affordable housing supply.
- Expand financing and incentives for development.

H.R. 6644:

- Addition of affordable housing construction as an eligible activity
- Grants for planning and implementation associated with affordable housing
- Housing Affordability Act
- HOME Investment Partnerships Reauthorization and Reform Act

Small-Dollar Mortgage Financing

Institute Recommendations (2024, 2025):

- Improve access to financing.
- Create financing tools that help moderate-income households become homeowners.

H.R. 6644:

- FHA Small-Dollar Mortgages
- Creating incentives for small-dollar loan originators
- Small-dollar mortgage points and fees reforms

Zoning and Local Housing Policy Reform

Institute Recommendations (2023-2025):

- Reform zoning.
- Regional planning.
- Remove land-use barriers.
- Streamline approvals.

H.R. 6644:

- Housing Supply Frameworks
- Better Use of Intergovernmental and Local Development (BUILD) Housing Act
- Unlocking Housing Supply Through Streamlined and Modernized Reviews Act

Repair and Revitalization of Existing Housing

Institute Recommendations (2022, 2024):

- Revitalize aging housing stock.
- Rehabilitate blighted properties.

H.R. 6644:

- Whole-Home Repairs Act directly addresses housing rehabilitation and preservation.

Support for Land Banks and Community Land Trusts

Institute Recommendations (2022, 2024):

- Expansion of land banks.
- Creation of community land trusts.

H.R. 6644:

- Use of grant funds for the establishment, maintenance, or expansion of community land trusts or housing cooperatives.

