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PHFA praises passage of the 21st Century ROAD to Housing Act
Housing legislation includes Whole-Home Repairs program that has Pennsylvania roots

HARRISBURG, Pa. - The Pennsylvania Housing Finance Agency praises passage of the bipartisan 21st Century ROAD to Housing Act, federal legislation that expands housing opportunities, supports affordable homeownership and rental housing and includes framework for a Whole-Home Repairs pilot program modeled after Pennsylvania's groundbreaking initiative.

The act, which became law Saturday, July 11, passed both the U.S. House and Senate with broad bipartisan support.

"Housing is vital to keeping families safe and healthy, and this bipartisan legislation underscores that," PHFA Executive Director and CEO Robin Wiessmann said. "I look forward to working with partners to implement the legislation and continue advancing housing solutions that strengthen communities across the Commonwealth."

The 21st Century ROAD to Housing Act includes 47 proposals designed to strengthen the nation's housing supply and improve affordability.

The inclusion of the Whole-Home Repairs program reflects Pennsylvania's leadership in developing housing solutions. Launched in 2022, the Commonwealth's Whole-Home Repairs Program helps homeowners and landlords make critical repairs that improve safety, accessibility and energy efficiency.

The act, which does not directly allocate funding, calls for expanding the supply of affordable housing by reducing regulatory barriers, streamlining housing development and improving access to financing for homebuyers and builders.

The legislation also supports financial literacy and housing counseling, encourages the construction of more homes and contains language to limit institutional investors from purchasing single-family homes.

About PHFA
The Pennsylvania Housing Finance Agency works to provide affordable homeownership and rental housing options for older adults, low- and moderate-income families, and people with special housing needs. Through its carefully managed mortgage programs and investments in multifamily housing developments, PHFA also promotes economic

development across the state. Since its creation by the legislature in 1972, it has generated more than $20.1 billion of funding for more than 210,310 single-family home mortgage loans, helped fund the construction of more than 113,200 rental units, distributed approximately $437 million to support local housing initiatives, and saved the homes of more than 51,400 families from foreclosure. PHFA programs and operations are funded primarily by the sale of securities and from fees paid by program users, not by public tax dollars. The agency is governed by a 14-member board.

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