

Senator Warnock's Housing Priorities
In the 21st Century ROAD to Housing Act

Since coming to the Senate in 2021, Senator Reverend Warnock has worked to increase affordable housing and illuminate a path to homeownership. As a leader on the Senate Banking, Housing, and Urban Affairs Committee, Senator Warnock helped shape the defining provisions of the bipartisan *21st Century ROAD to Housing Act*, the largest housing package to pass Congress in a generation.

- **Private Equity Housing Ban:** Senator Warnock's provision bans corporations that own more than 350 single-family homes from purchasing any additional single-family homes. His provision also imposes a fine of the greater of either \$1 million or three times the purchase price on any corporate investor that purchases a single-family home above the cap. Fines collected under this legislation will be used for new housing construction and financial assistance for first-time homebuyers, building on Senator Warnock's [leadership](#) to support first-time homebuyers.
- **Appraisal Modernization Act:** This legislation includes a modified version of Senator Warnock's [Appraisal Modernization Act](#), novel legislation that guarantees homeowners the option to request a second appraisal to combat appraisal bias. This is the only fair housing provision in the *21st Century ROAD to Housing Act*.
- **Local Government Housing Innovation Fund:** This provision, adopted from Senator Warnock's flagship [American Housing and Economic Mobility Act](#), authorizes \$1 billion in grants to local governments to incentivize actions and policies that increase housing supply. Grant funding can be used for water, sewer, transportation, housing, and more.
- **Rural Housing Service Reform Act:** This bill, which Senator Warnock has [co-led for years](#), updates and improves the Department of Agriculture's rural housing programs to help preserve 406 properties, ensuring housing for over 15,000 Georgians making an average income of just under \$16,500 per year. In total, this bill would preserve housing for 400,000 families across the country.
- **Community Development Block Grant (CDBG) Improvements:** Senator Warnock championed several provisions that increase federal funding for the construction of new affordable housing and condition portions of this funding on local housing growth. Georgia communities received over \$83 million in CDBG funding in FY26.
- **Permitting Reform & Streamlining:** Senator Warnock supported several provisions that relaxes federal permitting and environmental review requirements for affordable housing projects, including giving local governments more control over environmental reviews for certain housing projects.

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- **Whole Home Repairs Act:** This bill, cosponsored by Senator Warnock, establishes a new pilot program to provide grants and forgivable loans to help homeowners and small landlords repair and weatherize their properties. According to the Census Bureau, 6.7 million households live in substandard homes with multiple structural deficiencies or lacking basic features such as electricity, plumbing, or heat.
- **Housing Supply Expansion Act:** This bill, cosponsored by Senator Warnock, removes the requirement for manufactured homes to be built with a permanent chassis. Georgia, like much of the southeast, has seen a [manufactured housing boom](#) over the past several years. By removing the permanent chassis requirement and aligning HUD and local building codes, this bill would allow for greater flexibility, innovation, and higher quality in manufactured home construction, including construction of multiple stories and traditional housing styles.