



Written by [Peter Rykowski](#) on June 2, 2026

U.S. House Passes “Housing Affordability” Bill; Fails to Uphold Constitutional Principles

On May 20, the U.S. House passed a major, “bipartisan” housing bill after it reached a compromise on its provisions with the White House.

[H.R. 6644](#), titled the “21st Century ROAD to Housing Act,” was originally introduced in December 2025, but had been [stalled](#) due to disagreements between the House and Senate on certain provisions. However, the House eventually came to an agreement with the White House, securing the latter’s support for the bill. House leaders from both parties [praised](#) the compromise.



skynesher/iStock/Getty Images Plus

In the May 20 vote, the House passed its amendment to H.R. 6644 by a [396-13 vote](#). The only representatives voting in opposition were Andy Biggs (R-Ariz.), Lauren Boebert (R-Colo.), Josh Brecheen (R-Okla.), Eric Burlison (R-Mo.), Michael Cloud (R-Texas), Warren Davidson (R-Ohio), Randy Fine (R-Fla.), Andy Harris (R-Md.), Clay Higgins (R-La.), Tom McClintock (R-Calif.), Scott Perry (R-Pa.), David Schweikert (R-Ariz.), and Keith Self (R-Texas). Representative Thomas Massie (R-Ky.) and a handful of others did not vote.

[It isn’t clear](#) whether or when the U.S. Senate will pass H.R. 6644, but the chamber faces pressure to do so before its August recess. Senators Tim Scott (R-S.C.) and Elizabeth Warren (D-Mass.), the chairman and ranking member of the Senate Committee on Banking, Housing, and Urban Affairs, said in a [statement](#) issued after the bill’s House passage that “there’s still work to be done” on the legislation.

The Bill’s Provisions

Among other [provisions](#), H.R. 6644 would restrict institutional investors’ ability to own single-family homes, modify several existing federal housing programs, exempt federally assisted homebuilding projects from environmental reviews, reduce regulations for manufactured housing, and prohibit the creation of a central bank digital currency (CBDC) through 2030.

The compromise version of H.R. 6644 is an improvement over the previous version passed by the Senate. For example, it omits provisions expanding certain federal programs, and adds provisions reducing certain federal regulations. However, it nonetheless [entrenches or prolongs](#) multiple unconstitutional federal housing programs, expands federal interference in the housing market via the institutional-investor restrictions, and rigs certain federal regulations to favor federally assisted housing projects over private ones. Additionally, as Representative Davidson [noted on X](#), the temporary CBDC ban would actually function as “a pre-launch development period” that would fail to actually stop its creation.



Written by [Peter Rykowski](#) on June 2, 2026

Congress Fails to Abide by the Constitution

H.R. 6644's passage in the House demonstrates Congress' continued failure to uphold constitutional principles. Congress' legitimate powers under Article I, Section 8 of the [U.S. Constitution](#) are [few and clearly defined](#). However, it has usurped a wide range of powers far beyond what the Constitution delegates. Although Congress is making a belated and tepid attempt to combat unaffordability, it is refusing to do what is truly needed to restore affordability for Americans: Follow the Constitution, restore [sound money](#), and eliminate unconstitutional federal agencies and programs.

This article is part of The New American's weekly online newsletter Insider Report, which is emailed to TNA subscribers each week. [Click here](#) to subscribe to The New American to receive the Insider Report and access exclusive content.



Subscribe to the New American

Get exclusive digital access to the most informative,
non-partisan truthful news source for patriotic Americans!

Discover a refreshing blend of time-honored values, principles and insightful perspectives within the pages of "The New American" magazine. Delve into a world where tradition is the foundation, and exploration knows no bounds.

From politics and finance to foreign affairs, environment, culture, and technology, we bring you an unparalleled array of topics that matter most.



Subscribe

What's Included?

- 24 Issues Per Year
- Optional Print Edition
- Digital Edition Access
- Exclusive Subscriber Content
- Audio provided for all articles
- Unlimited access to past issues
- Coming Soon! Ad FREE
- 60-Day money back guarantee!
- Cancel anytime.