

February 6, 2026

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Hakeem Jeffries
Minority Leader
U.S. House of Representatives
Washington, D.C. 20515

Dear Speaker Johnson and Minority Leader Jeffries:

On behalf of the undersigned organizations, we are writing to express our support for the bipartisan *Housing for the 21st Century Act* which passed the House Financial Services Committee in December 2025. We applaud the leadership of Chairman French Hill (R-AR), Ranking Member Maxine Waters (D-CA), as well as Housing and Insurance Subcommittee Chairman Mike Flood (R-NE) and Ranking Member Emanuel Cleaver (D-MO), in advancing this comprehensive, bipartisan housing and community development legislation. As the House prepares to consider this important legislation next week, we urge all members of both parties to vote yes.

Our nation's housing shortage did not happen overnight. We got into this crisis one unit at a time, and we will get out of it the same way: one unit at a time, through a range of coordinated strategies that expand supply, reduce costs, and improve access to affordable homes. There is no magic wand to fix this crisis, but the *Housing for the 21st Century Act* is an important step forward. By modernizing outdated housing programs, reducing unnecessary barriers to development, and increasing flexibility for local communities, the *Housing for the 21st Century Act* helps create the conditions needed to build and preserve more affordable homes across America. The bill also appropriately emphasizes transparency, consumer protections, and accountability.

In particular, we are pleased that the *Housing for the 21st Century Act* includes the following provisions:

- The HOME Reform Act to modernize the U.S. Department of Housing and Urban Development (HUD)'s HOME Investment Partnerships Program by expanding income-based eligibility, increasing flexibility for local participating jurisdictions, and streamlining requirements including environmental review for certain small-scale projects.
- The Identifying Regulatory Barriers to Housing Supply (IRBHS) Act, which requires localities receiving Community Development Block Grant (CDBG) funding to prepare and submit a plan for tracking and addressing any local policies that act as barriers to housing affordability and availability, including overly burdensome zoning, permitting, land-use, and other policies.
- The Community Investment and Prosperity Act to increase the Public Welfare Investment (PWI) cap to allow national banks and state member banks to increase their investments in projects that benefit the public good from 15 percent to 20 percent of their capital and surplus, which would have a significant impact on affordable housing investment.
- The Housing Supply Frameworks Act, which would direct HUD to publish guidelines for states and localities on best practices for zoning and land-use policies to help spur local development and construction.
- Foreclosure mitigation counseling provisions that expand support for FHA borrowers and borrowers in Native American and Native Hawaiian loan guarantee programs who are delinquent on their mortgages.

- Provisions that expand manufactured housing, including expanding the federal definition of a manufactured home to include those built with or without a permanent chassis, updating standards and certifications to ensure manufactured homes without a chassis are treated the same as traditional HUD-code homes for financing, sale, installation, and title purposes, and making HUD the primary federal authority for approving the construction and safety standards for manufactured homes.

Every community is affected by the housing affordability crisis, regardless of politics or geography. The National Housing Conference's report, "Priced Out: When a Good Job Isn't Enough,"¹ shows that middle-class Americans are facing a housing affordability crisis once assumed to be a concern only for low-income households. With the median U.S. household income now enough to buy a home in only 128 MSAs (down from 287 in 2019), the American Dream of homeownership is slipping away. Without significant policy action to expand supply and stabilize costs, affordability pressures will continue to deepen, displacing workers and constraining economic opportunity.

Addressing the shortage of affordable housing will require sustained bipartisan action. We are grateful to you and the leadership and members of the House Financial Services Committee for prioritizing housing. We urge all members to support the *Housing for the 21st Century Act* when the House takes it up for floor consideration. We look forward to working with Congress and the administration to advance bipartisan housing legislation and help ensure it moves forward with the broadest possible support.

Sincerely,

National Housing Conference
Anne McCulloch, NHC National Advisory Council member and former Board Chair
AARP
Center for Responsible Lending
Christopher Ptomey, NHC Board Member
Community Solutions
Faith and Community Empowerment
Local Initiatives Support Corporation (LISC)
Low Income Investment Fund (LIIF)
National Association of Affordable Housing Lenders (NAAHL)
National Association of REALTORS®
Novogradac
Prosperity Now
SKA Marin
UnidosUS

¹ National Housing Conference, *Priced Out: When a Good Job Isn't Enough* (September 2025), <https://nhc.org/priced-out-when-a-good-job-isnt-enough/>