

September 2, 2025

The Honorable John Thune
Majority Leader
United States Senate
Washington, DC 20510

The Honorable Charles Schumer
Minority Leader
United States Senate
Washington, DC 20510

Dear Majority Leader Thune and Minority Leader Schumer:

The ROAD to Housing Act (S. 2651) represents one of the most impactful housing proposals in over a decade. We are grateful to Senate Banking, Housing, and Urban Affairs Committee Chairman Tim Scott (R-S.C.) and Ranking Member Elizabeth Warren (D-Mass.) for their leadership in crafting and advancing this important legislation which seeks to expand and preserve housing supply, improve housing affordability and access, advance accountability and fiscal responsibility, and improve oversight and program integrity. On behalf of the National Housing Conference (NHC), the nation's oldest and broadest affordable housing coalition, I am writing to urge you to advance this important legislation to the Senate floor for full consideration. Senator Scott has offered S. 2651 as an amendment to the National Defense Authorization Act (NDAA) of 2026, which presents an expedient opportunity for advancing this important legislation.

The housing affordability crisis has impacted every community in America, regardless of politics or geography, and it requires urgent, bipartisan, comprehensive action. According to the NHC's [Paycheck to Paycheck](#) database, the median home price in the Rapid City, South Dakota metropolitan statistical area (MSA) was \$352,096 as of December 31, 2024. The income needed to purchase a home with 10 percent down was \$118,035, and with 3 percent down, it was \$125,798. The median salary for a police or sheriff patrol officer in the area was \$61,890. In the Albany-Schenectady-Troy, New York MSA, the median home price was \$329,071 as of December 21, 2024. The income needed to purchase a home with 10 percent down was \$110,317, and with 3 percent down it was \$117,572. The median salary for licensed practical and vocational nurses in the area was \$53,500.

NHC is proud to support the ROAD to Housing Act, which also includes several important proposals that we have long supported or endorsed. These priority provisions include the:

- HOME Investment Partnerships Reauthorization and Improvement Act — ensuring the HOME program is permanently authorized, adding flexibility, and streamlining administration.
- Reforming Disaster Recovery Act — permanently authorizing HUD's Community Development Block Grant Disaster Recovery (CDBG-DR) funding, streamlining the federal response to disasters.
- Rural Housing Service Reform Act — preserving affordable housing in rural communities and enhancing support for prospective homeowners in these areas.

- PRICE Act — authorizes HUD's Preservation and Reinvestment Initiative for Community Enhancement (PRICE) program to provide grants to communities to maintain, protect, and stabilize manufactured housing and manufactured housing communities.
- Build Now Act — rewarding cities and states that increase housing construction and reduce regulatory barriers.
- Reducing Homelessness Through Program Reform Act — strengthening HUD's homelessness programs and Housing Choice Voucher initiatives.
- Build More Housing Near Transit Act — provides an optional increased rating in the Federal Transit Authority's evaluation process for projects in areas that establish pro-housing policy near public transportation routes.
- Housing Supply Frameworks Act — directs HUD to develop best practice frameworks for zoning and land-use policies, helping communities identify and overcome barriers to housing development.
- Property Improvement and Manufactured Housing Loan Modernization Act — updates mortgage lending standards for manufactured housing through the FHA and expands access to financing for housing. It also directs HUD to study the cost-effectiveness and long-term value of supporting factory-built housing finance options to address the nation's housing shortages.

Earlier this year, the President enacted a significant expansion of the Low-Income Housing Tax Credit—a historic achievement that is the result of years of bipartisan and sector-wide policy leadership and partnership. Congress has an opportunity to build on that progress and demonstrate its leadership, commitment to the American people, and ability to get important work done. I urge you to move the ROAD to Housing Act to the Senate floor for consideration and recommend doing so through the NDAA given the urgency and broad bipartisan support for this legislation. There are few issues that touch every community and individual as deeply as housing. NHC appreciates the bipartisan partnership that has made the ROAD to Housing Act possible, and we look forward to the opportunity to engage on this and other housing priorities.

Sincerely,



David M. Dworkin
President and CEO

Cc: Senator Tim Scott, Chairman, Senate Committee on Banking, Housing, and Urban Affairs; Senator Elizabeth Warren, Ranking Member, Senate Committee on Banking, Housing, and Urban Affairs

About the National Housing Conference

The National Housing Conference has been defending the American Home since 1931. NHC is a diverse continuum of affordable housing stakeholders that convene and collaborate through dialogue, advocacy, research, and education, to develop equitable solutions that serve our common interest – an America where everyone is able to live in a quality, affordable home in a thriving community. Politically diverse and nonpartisan, NHC is a 501(c)3 nonprofit organization.