

The Honorable Mike Johnson
Speaker
United States House of Representatives
Washington, DC 20515

The Honorable Hakeem Jeffries
Minority Leader
United States House of Representatives
Washington, DC 20515

The Honorable French Hill
Chairman
Committee on Financial Services
United States House of Representatives
Washington, DC 20515

The Honorable Maxine Waters
Ranking Member
Committee on Financial Services
United States House of Representatives
Washington, DC 20515

May 18, 2026

Dear Speaker Johnson, Minority Leader Jeffries, Chairman Hill, and Ranking Member Waters:

We write to express our strong support for the [House amendment to the 21st Century ROAD to Housing Act](#). This critically needed legislation makes a substantial down payment on efforts to address the housing affordability crisis affecting communities nationwide. We urge the House of Representatives to swiftly pass the amended bill and work with the Senate to send it to the President without delay.

Our nation's housing shortage did not arise overnight, and there is no single solution. The amended 21st Century ROAD to Housing Act represents an important step forward. By modernizing outdated housing programs, reducing unnecessary barriers to development, and increasing flexibility for local communities, the bill helps create the conditions needed to build and preserve more affordable homes across the country. It also appropriately emphasizes transparency, consumer protections, and accountability.

The new House bill takes a targeted approach to limiting institutional investors' role in the single family housing market, while preserving investment in much-needed rental housing. This approach is consistent with [President Trump's January 20, 2026, Executive Order](#), "Stopping Wall Street From Competing With Main Street Homebuyers," which states that "large institutional investors should not buy single-family homes that could otherwise be purchased by families," while allowing "appropriate, narrowly tailored exceptions for build-to-rent properties that are planned, permitted, financed, and constructed as rental communities."

The bill also incorporates numerous provisions that have previously passed the Senate with overwhelming bipartisan support. These include housing counseling reforms; incentives to build housing in Opportunity Zones; a pilot program for home repair and rehabilitation assistance; an increase in the public welfare investment cap; expansion of eligible Community Development Block Grant (CDBG) activities to include new construction of affordable housing; environmental review streamlining; an increase in the FHA multifamily loan limits; modernization of the definition of manufactured housing; reforms to USDA rural housing programs; and improvements to both the Section 8 Housing Choice Voucher program and the HOME Investment Partnerships Program.

In addition, the House bill includes important new provisions not included in the Senate version, such as a requirement that HUD issue unified guidance and best practices on single-stair residential buildings, and an FHA small-dollar mortgage pilot, among others.

No single piece of legislation is perfect, and many of us continue to support additional measures, including the PRICE Act, funding for the CDBG Disaster Recovery program, and reform and extension of the Rental Assistance Demonstration (RAD) program. Should the bill proceed to conference, we will continue to advocate for these priorities. However, it is essential that we do not let the perfect be the enemy of the good; this bill represents the strongest bipartisan housing legislation considered this year.

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](#)," finds that middle-class Americans now face affordability challenges once associated primarily with low-income households. Today, the median U.S. household income is sufficient to purchase a home in only 128 metropolitan areas, down from 287 in 2019—an alarming contraction that underscores how quickly the American Dream of homeownership is slipping out of reach.

Without significant policy action to expand supply and stabilize costs, affordability pressures will continue to intensify, displacing workers and constraining economic opportunity. We appreciate your leadership and the work of the House Financial Services Committee in prioritizing housing. We urge all Members to support the 21st Century ROAD to Housing Act when it comes to the floor. We look forward to working with Congress and the Administration to advance bipartisan housing solutions and secure the broadest possible support for this effort.

Sincerely,

The National Housing Conference
15-Minute Fredericksburg
Abundant Housing Atlanta
Abundant Housing Illinois
Affordable Homes & Communities
Affordable Housing Tax Credit Coalition
Airbnb
American Institute of Architects
American Planning Association
The Annex Group
Asheville for All
Athens Urbanists
Barton Communities
California Housing Consortium
Casita Coalition
Central Oregon YIMBY

Community Solutions
Council for Affordable and Rural Housing
Council of Large Public Housing Authorities
Council of State Community Development Agencies
CREA, LLC
CUrbanism Club
Dallas Neighbors for Housing
DC YIMBYs
East Bay YIMBY
Fahe
Fresno for All
Gainesville is for People
Great Lakes Capital
Grow The Richmond
Hawai'i YIMBY
Homeownership Council of America
The Housing Advisory Group
Housing Assistance Council
Housing Now Nashville
Housing Partnership Network
Illinois Housing Council
Institute for Progress
Institute for Responsible Housing Preservation
Leading Builders of America
LOCUS: Responsible Real Estate Developers and Investors
Logan YIMBY
Madison is for People
Maine Affordable Housing Coalition
Marin YIMBY
Anne McCulloch, past NHC Chair
Mercy Housing
Michigan State Housing Finance Authority
More Homes Miami
Mortgage Bankers Association
Mountain View YIMBY
Moving to Work Collaborative\
Napa-Solano for Everyone
National Affordable Housing Management Association
National Alliance of Forest Owners
National Apartment Association
National Association of Home Builders
National Association of Housing and Redevelopment Officials
National Association of Local Housing Finance Agencies
National Council of State Housing Agencies
National Leased Housing Association

National Lumber & Building Material Dealers Association
National Multifamily Housing Council
NEOurbanism
New American Funding
New York State Association for Affordable Housing
Northern Neighbors
NOVOGRADAC
Orlando YIMBY
Palmetto YIMBY
Pennsylvania Housing Finance Agency
People's Self-Help Housing
Peninsula for Everyone
Pro-Housing Lehigh Valley
Pro-Housing Philly
Pro-Housing Pittsburgh
Prosperity Now
Providence Urbanist Network
Public Housing Authorities Directors Association
QUIMBY
R4 Capital LLC
Rebuilding Together
Responsible Housing Preservation
Rockford Area YIMBY
RVA YIMBY
Salem YIMBY
San Benito YIMBY
San Francisco YIMBY
San Jose YIMBY
San Mateo Forward
Santa Cruz YIMBY
Santa Rosa YIMBY
Seattle YIMBY
SKA Marin
SLOCo YIMBY
Smart Growth America
South Bay YIMBY
Stewards of Affordable Housing for the Future
The Real Estate Roundtable
Tucson for Everyone
Twin Cities YIMBY
UnidosUS
Up for Growth
Ventura County YIMBY
Vermont Housing and Conservation Board
Walworth County YIMBY

Yes In Redwood City
Yes! In My Triangle
YIMBY Action
YIMBY Hampton Roads
YIMBY Jewish
YIMBY Latino
YIMBY Los Angeles
YIMBY Louisville
YIMBY Maricopa
YIMBY Maryland
YIMBY Monterey Peninsula
YIMBY North Metro
YIMBY Oakland County
YIMBY Oceanside
YIMBY Oklahoma City
YIMBY Plymouth
YIMBY Prince William County
YIMBY South Central CT
YIMBY Tampa
YIMBY Veterans & Military Families
YIMBY Wichita
YIMBY Women
YIMBYana
YIMBYs of NoVA
Yolo YIMBY
ZIMBYs: Gen Z YIMBYs

About NHC: The National Housing Conference (NHC) 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.