The Real Estate Roundtable

January 8, 2026

The Honorable French Hill
Chairman, Committee on
Financial Services
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Andy Barr
Chairman, Subcommittee on Financial
Institutions and Monetary Policy
Committee on Financial Services
U.S. House of Representatives
Washington, D.C. 20515

Dear Chairman Hill and Barr:

We are pleased to support the Main Street Capital Access Act (H.R. 6955) and commend you for your leadership on this important legislation, which will bring common sense tailoring back to bank regulation.

The Main Street Capital Access Act will help revitalize communities across the nation by encouraging local bank formation and enhancing credit capacity. By easing outdated regulatory burdens for community banks, it will help unlock more capital for housing and small businesses and permit Main Street community lenders to focus on serving families and local economies, making life more affordable for Americans.

Community banks are vital players in the real estate sector, serving as a primary capital source for local housing and commercial real estate development. As a key source of financing for residential real estate projects, community banks play a critical role in addressing the nation's housing shortage, providing financing for single family and multifamily housing projects.

New bank formation has disappeared in the U.S. This lack of "de novo" or "new" bank activity, coupled with "banking deserts" that are common in rural areas, has led to higher costs for households and less access to capital and investment for small and medium sized businesses. This legislation will address this and help communities across the nation.

We look forward to working with Congress and the administration on policy changes that will allow America's community banks to do even more to support communities, expand the housing supply, and grow the broader economy.

Sincerely,

Jeffrey D. DeBoer
President and Chief Executive Officer