

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 By modernizing outdated housing programs, reducing unnecessary barriers to development, and increasing flexibility for local communities, the bill helps create the conditions needed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 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  
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.



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