



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

Hon. Maxine Waters
Ranking Member
House Committee on Financial Services
U.S. House of Representatives
Washington, D.C. 20515

December 16, 2025

Dear Chairman Hill and Ranking Member Waters:

Our organizations write to express our support for today's markup of the *Housing for the 21st Century Act*. This bipartisan bill addresses critical gaps in our nation's housing policy and represents meaningful progress on one of the most pressing challenges facing families in America today. Thank you for your expert leadership in advancing comprehensive legislation in the House.

The bill will help build more homes at the needed pace by improving long broken review processes, supporting rural communities, expanding beneficial reforms to increase affordable housing construction and small dollar mortgages, and adding protections for assisted families and needed oversight so housing dollars deliver stability for families nationwide.

The affordability crisis is especially felt in housing, and it impacts households regardless of party lines. This Congress has made significant progress on housing policy, addressing the economic burdens and anxieties of millions. To that end, we encourage continued work with the Senate toward enacting comprehensive housing legislation. Given the overlapping priorities in various proposals, we are hopeful that meaningful reform can reach the President's desk.

Sincerely,

National

Up for Growth Action
Inclusive Abundance Action
Niskanen Center
Affordable Housing Tax Credit Coalition
American Association of Retired Persons
American Planning Association
Casita Coalition
Community Opportunity Alliance
Grounded Solutions Network
Habitat for Humanity International
Leading Builders of America
Local Initiatives Support Coalition
Mortgage Bankers Association
National Association of Affordable Housing Lenders
National Association of Hispanic Real Estate Professionals
National Association of Home Builders
National Association of REALTORS
National Apartment Association
National Community Stabilization Trust
National Housing Conference
National Leased Housing Association
National Low Income Housing Coalition
National Multifamily Housing Council
National NeighborWorks Association
UnidosUS

State/Local

5th Square Advocacy
Arizona Multihousing Association
BuildCasa
California YIMBY
Charter Properties

Chicagoland Apartment Association
Cincinnati Development Fund
Circulate San Diego
Dallas Housing Coalition
Georgia Advancing Communities Together, Inc.