

December 15, 2025

Hon. French Hill, Chairman  
House Committee on Financial Services  
Washington, DC 20515

Hon. Maxine Waters, Ranking Member  
House Committee on Financial Services  
Washington, DC 20515

Dear Chairman Hill and Ranking Member Waters:

On behalf of the combined members of the National Multifamily Housing Council (NMHC), the National Apartment Association (NAA) and the Real Estate Technology and Transformation Center (RETTCC), we are writing to express our strong support for your timely action addressing our nation's long-term housing challenges and ensuring all Americans have a safe and decent place to call home at a price they can afford. We are especially pleased to support:

- **The Housing for the 21<sup>st</sup> Century Act**, which includes:
  - **The Housing Supply Frameworks Act (H.R.2840)**, which would direct HUD to publish guidelines and best practices for State and local zoning frameworks;
  - **The Accelerating Home Building Act of 2025 (S. 2361)** to overcome local regulatory cost burdens to affordable housing development by encouraging the use of pattern books of pre-reviewed construction designs at the local level;
  - **The Housing Affordability Act (H.R. 6132)**, which would increase the per unit loan limits on certain FHA multifamily insured properties;
  - **The HOME Reform Act of 2025 (H.R. 5878)**, which would reauthorize and make several needed program improvements to the HOME Investment Partnerships Program;
  - **The Identifying Barriers to Housing Supply Act (H.R. 4659)**, which would require Community Development Block Grant (CDBG) recipients to publicly report on their progress removing onerous land use policies;
  - The inspection provisions from the **Choice in Affordable Housing Act of 2025 (H.R. 1981)**, which would streamline burdensome inspection provision and lease-up voucher holders faster; and
  - **The Community Investment and Prosperity Act (H.R. 5913)**, which would raise the cap on banks' public welfare investments (PWIs) from 15 to 20 percent.

- **The Respect State Housing Laws Act (H.R. 1078)**, which repeals the expired and confusing CARES Act mandate of a 30-day “pay or vacate” notice for rental housing providers in federally assisted housing and reduces housing operating costs; and
- **The NFIP Extension Act of 2026 (H.R. 5577)**, which would extend the National Flood Insurance Program through FY2026.

To fully address the ongoing challenges facing housing providers, we urge you to also include the following provisions that will further increase supply and make existing demand-side supports more effective. Specifically:


- **The Build More Housing Near Transit Act (H.R. 4576)**, which would incentivize local governments to build more housing near federally funded transit projects; and
- **Establish a pilot program converting Housing Choice Vouchers to an electronic benefit transfer program** without HUD lease and inspection requirements to make HCV recipients indistinguishable from other renters while better combatting waste, fraud, and abuse.

Creative solutions are needed now more than ever to tackle the nation’s housing crisis, and the bills being considered this week do exactly that. We encourage further bipartisan, bicameral cooperation to move these critical pieces of legislation over the finish line to help benefit the residents we serve. We are eager to work with you, your staff, and other policymakers on opportunities to improve the housing landscape across the country.

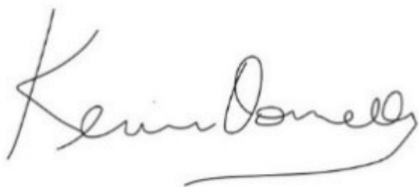
Sincerely,



Sharon Wilson Géo  
President, National Multifamily Housing  
Council



Robert Pinnegar  
President & CEO  
National Apartment Association



Kevin Donnelly  
Executive Director and Chief Advocacy Officer  
Real Estate Technology & Transformation Center

C.C. Members of the House Financial Services Committee