



December 16, 2025

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

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

Hon. Mike Flood, Chairman  
Subcommittee on Housing and Insurance  
House Committee on Financial Services  
Washington, D.C. 20515

Hon. Emanuel Cleaver, Ranking Member  
Subcommittee on Housing and Insurance  
House Committee on Financial Services  
Washington, D.C. 20515

Dear Chairman Hill, Ranking Member Waters, Chairman Flood and Ranking Member Cleaver:

The undersigned national associations represent for-profit and non-profit owners, operators, developers, lenders, property managers and housing cooperatives involved in the provision of rental housing, both affordable and conventional. We applaud your effort to address the nation's housing affordability crisis, endorse the *Housing for the 21<sup>st</sup> Century Act* and urge members of the committee to vote for the bill.

The bill includes many provisions favorable to our industry. Specifically, the bill includes provisions streamlining federal inspection standards, encouraging streamlining of local and state permitting processes and increases FHA multifamily loan limits.

To be adequately addressed, the affordable housing crisis requires bold and innovative leadership, and the *Housing for the 21<sup>st</sup> Century Act* is an important step in the right direction. We urge the bill's swift adoption.

Sincerely,

Council for Affordable and Rural Housing  
Manufactured Housing Institute  
National Association of Housing Cooperatives  
NATIONAL ASSOCIATION OF REALTORS®  
Real Estate Technology & Transformation Center  
National Affordable Housing Management Association  
National Association of Affordable Housing Lenders

Institute of Real Estate Management  
National Apartment Association  
National Association of Home Builders  
National Leased Housing Association  
National Multifamily Housing Council

C.C. Members of the House Committee on Financial Services