



February 5, 2026

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Hakeem Jeffries
Minority Leader
U.S. House of Representatives
Washington, D.C. 20515

Dear Speaker Johnson and Leader Jeffries:

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 21st Century Act*, and urge all members of the House of Representatives to vote for the bill.

The *Housing for the 21st Century Act* offers a comprehensive package of reforms to address housing affordability and supply by streamlining regulatory processes, modernizing federal housing programs, and expanding financing opportunities. The bill advances key measures important to our industry, including streamlining federal inspection standards, supporting efforts to simplify local and state permitting processes, increasing FHA multifamily loan limits, and allowing for additional private investment in affordable housing by lifting the private welfare investment cap. Collectively, these reforms reflect meaningful progress toward expanding housing supply and lowering housing costs.

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

Sincerely,

Council for Affordable and Rural Housing
Institute of Real Estate Management
Manufactured Housing Institute
Mortgage Bankers Association
National Affordable Housing Management
Association
National Apartment Association
National Association of Affordable Housing
Lenders

National Association of Home Builders
National Association of Housing Cooperatives
NATIONAL ASSOCIATION OF REALTORS®
National Leased Housing Association
National Multifamily Housing Council
Real Estate Technology & Transformation
Center

cc: Members of the House of Representatives