

September 2, 2025

The Honorable French Hill Chairman House Committee on Financial Services U.S. House of Representatives Washington, DC 20515 The Honorable Maxine Waters Ranking Member House Committee on Financial Services U.S. House of Representatives Washington, DC 20515

Dear Chairman Hill and Ranking Member Waters:

On behalf of Bipartisan Policy Center Action, I write to urge you to convene a full committee markup to advance several bipartisan legislative proposals that address the housing affordability challenges facing Americans.

Housing in the United States has never been less affordable. Half of all renters and nearly a quarter of homeowners are cost-burdened, spending at least 30% of their income on housing. Skyrocketing home values and high mortgage rates have made it more difficult than ever for people to become first-time homebuyers. On any given night, nearly 800,000 people experience homelessness. Safe, stable housing is the foundation of economic prosperity for families and communities, yet for too many, an affordable home is now out of reach.

Last month, the Senate Committee on Banking, Housing, and Urban Affairs unanimously passed a comprehensive housing package, the <u>ROAD to Housing Act of 2025</u>, demonstrating significant bipartisan support for addressing the housing affordability crisis. Many members of this committee have introduced bipartisan bills in the House to increase housing production, streamline federal regulations, and improve existing federal housing programs.

These bills include:

- The <u>Choice in Affordable Housing Act</u>, which would improve HUD's Housing Choice Voucher (HCV) program by increasing landlord participation, making it easier for lowincome families to access quality housing.
- The <u>VA Home Loan Awareness Act</u>, which would require mortgage applications to inform veterans and surviving spouses of potential VA home loan eligibility, boosting awareness and use of this underutilized benefit.
- The <u>Housing Supply Frameworks Act</u>, which would direct HUD to publish guidelines and best practices for state and local zoning frameworks and land-use policies.
- The <u>Helping More Families Save Act</u>, which would establish a pilot program to improve HUD's Family Self-Sufficiency program by automatically enrolling new households and removing enrollment barriers, helping more families build savings and achieve economic independence.

- The <u>Identifying Regulatory Barriers to Housing Supply Act</u>, which would require HUD Community Development Block Grant (CDBG) recipients to report on and consider landuse policies that increase housing production.
- The <u>Unlocking Housing Supply Through Streamlined and Modernized Reviews Act</u>,
 which would modernize federal environmental review and permitting for certain HUDassisted housing developments, streamline outdated review requirements for critical
 home repairs and safety improvements, and remove barriers to converting vacant office
 space to housing.
- The <u>Supporting Transition and Recovery Through (START) Housing Act</u>, which would strengthen and expand HUD's Recovery Housing Program nationwide.
- The <u>Rural Housing Service Reform Act</u>, which would modernize USDA's rural housing programs, preserve and revitalize aging affordable units in rural communities, and expand rental assistance for USDA-financed units.
- The <u>Streamlining Rural Housing Act</u>, which would direct HUD and USDA to simplify and align their rural housing regulations.

Additionally, several other bipartisan policy proposals warrant committee consideration:

- Authorizing additional HCVs targeted to low-income families with young children who are homeless, unstable, living in concentrated poverty, or at risk of displacement.
- Reauthorizing the Native American Housing Assistance and Self-Determination Act (NAHASDA).
- Amending HUD's outdated requirement that manufactured housing be built on a permanent chassis.
- Lifting and eliminating the cap on HUD's Rental Assistance Demonstration conversions.
- Making HUD's <u>Moving to Work demonstration</u> permanent while removing the cap on the number of participating public housing agencies.
- Permanently authorizing HUD's Community Development Block Grant Disaster Recovery (CDBG-DR) program.
- Permanently authorizing the Tribal HUD-VA Demonstration Program.

If enacted, each of these proposals would represent a significant step toward addressing the nation's housing affordability crisis. We urge the committee to mark up these bills, consider the additional policies, and advance a comprehensive housing package similar to the ROAD to Housing Act to the full House as soon as practicable.

BPC Action stands ready to support the committee in this effort, and we will continue to advocate for evidence-based, bipartisan solutions to the nation's most pressing challenges.

Thank you for your consideration and continued leadership.

Sincerely,



Michele Stockwell

President, Bipartisan Policy Center Action

