

July 21, 2025

The Honorable Tim Scott Chairman Senate Committee on Banking, Housing, and Urban Affairs Washington, DC 20510 The Honorable Elizabeth Warren Ranking Member Senate Committee on Banking, Housing, and Urban Affairs Washington, DC 20510

Dear Chairman Scott and Ranking Member Warren:

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

Everyone deserves access to a decent, safe, and affordable home. Stable housing in a secure neighborhood is critical to families' health and well-being, and affordable homes in high opportunity communities can transform lives. Yet, millions of low- and moderate-income families are spending more than half of their income on rent, often at the expense of other essential needs. Millions more, despite working multiple jobs, cannot afford to buy their first home—the foundation of financial security for most families. Each night, hundreds of thousands of Americans sleep on the streets, part of a growing homeless population.

To meet these challenges, there are several bipartisan bills championed by members of your committee that reflect meaningful cooperation across party lines and enjoy broad support from housing advocates, industry stakeholders, and public policy experts alike. These include:

- The Choice in Affordable Housing Act, which would improve HUD's Housing Choice Voucher (HCV) program by making it easier for low-income families to access quality housing by increasing landlord participation in the HCV program.
- The Helping More Families Save Act, which would establish a pilot program to improve HUD's Family Self-Sufficiency program by automatically enrolling new households and removing enrollment barriers so that more families can build savings and achieve economic independence and self-sufficiency.
- The Housing Supply Frameworks Act, which would direct HUD to publish guidelines and best practices for state and local zoning frameworks and land-use policies.
- The Reducing Homelessness Through Program Reform Act, which would streamline and improve HUD's homelessness assistance and prevention programs by

- cutting red tape and reducing administrative burdens within the Continuum of Care, Emergency Solutions Grants, and HCV programs.
- The Rural Housing Service Reform Act, which would streamline and modernize program administration at USDA's Rural Housing Service, preserve and revitalize aging affordable units, expand pathways to homeownership and repairs, and deepen support for underserved areas, especially Native communities.
- The Safe SHORES Act, which would reauthorize HUD's Recovery Housing Program, increase its annual funding, and allow grantees to cover more costs associated with providing housing.
- The Strategy and Investment in Rural Housing Preservation Act, which would strengthen USDA's Section 515 loan program by allowing for the restructuring of existing loans, extending incentives for property owners to remain in the program, and providing resources for necessary repairs and restorations while ensuring residents continue to receive rental assistance.
- The VA Home Loan Awareness Act, which would require mortgage applications to inform veterans and surviving spouses that they may be eligible for a VA home loan, aiming to boost awareness and use of this underutilized benefit.
- The Whole-Home Repairs Act, which would create a national five-year pilot program within HUD to allow low- and moderate-income homeowners and small landlords to apply for grants and loans to make needed repairs to homes.

Additionally, there are several other bipartisan policy solutions under your committee's jurisdiction that merit 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.
- Requiring recipients of HUD's Community Development Block Grant program to report on and consider land-use policies that increase housing production.
- Amending HUD's outdated requirement that manufacturing housing be built on a permanent chassis.
- Directing HUD and other housing-focused federal agencies to make infill housing a categorical exclusion from the National Environmental Policy Act.
- Direct DOT to incentivize and prioritize affordable, higher-density housing development near federally funded transit projects.
- Lifting and eliminating the cap on HUD's Rental Assistance Demonstration conversions.
- Making HUD's Moving to Work demonstration permanent, while removing the cap on the number of public housing agencies that can participate in the program.



If enacted, each of these bipartisan bills and policies would help address the nation's severe housing affordability challenges. We urge the committee to mark up these bills, consider the additional policies, and advance them to the full Senate as soon as practicable.

BPC Action stands ready to support this effort and continues to advocate for evidence-based, bipartisan solutions to the nation's most pressing challenges. Thank you for your leadership and dedication to collaborative policymaking.

Sincerely,

Michele Stockwell

President, Bipartisan Policy Center Action

