

February 23, 2026

Dear Chairman Hill, Ranking Member Waters, Chairman Scott, and Ranking Member Warren:

The Housing Partnership Network (HPN) applauds your recent efforts to advance bipartisan housing legislation in the Senate and the House. The overwhelming vote in favor of the H.R. 6644, Housing for the 21st Century Act (Housing21) and the bipartisan agreement that led to the Renewing Opportunity in the American Dream (ROAD) to Housing Act (S. 2651) being passed in the Senate as part of the FY26 National Defense Authorization Act demonstrated a broad understanding of the urgency to address the nation's housing cost crisis. While these bills vary, they both demonstrate a commitment to finding practical solutions to rising housing costs. On behalf of the more than 120 members of HPN, I write to urge you to come together in a conference committee to advance a combined version of Housing21 and ROAD.

Each bill contains provisions that our network believes would immediately help address housing affordability. From our perspective, the most important provisions to retain from ROAD and Housing21 in any bipartisan and bicameral bill combination bill include the following:

- **Raise the Cap on Bank Public Welfare Investments (PWI)**

- Currently, Sec. 303 of Housing21 and Sec. 205 of ROAD are substantially similar, and we urge you to maintain this language to raise the PWI cap.
- This provision allows for increased private sector investment in the Low-Income Housing Tax Credit (Housing Credit) by raising banks' public welfare investment (PWI) cap from 15 to 20 percent. The PWI cap limits how much banks can invest in community development activities like affordable housing, and increasing the cap would provide flexibility that could unlock billions in additional private investment in the credit. This is especially important to maximize the impact of the recent Housing Credit expansion signed into law last year.

- **Streamline Environmental Reviews for Certain Housing Activities**

- Currently, Sec. 104 of Housing21 and Secs. 207 and 208 of ROAD are substantially similar, and we urge you to maintain this language to streamline environmental reviews.
- The current federal environmental review regime is often duplicative and adds additional costs and delays to federally assisted housing development. This section addresses those concerns by

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56 Broad St STE 14008
Boston, MA 02109

1120 G Street NW, Suite 800
Washington, DC 20005



housingpartnership.net



617.720.1999

streamlining the National Environmental Policy Act (NEPA) review process for a broad range of federally supported, housing-related activities. The reforms include expanding categorical exclusions to reduce delays and lower administrative burden. It also authorizes HUD to categorize certain housing assistance as “special projects” to simplify NEPA compliance.

- **Reform the HOME Investment Partnerships Program (HOME)**

- Currently, both Housing21 and ROAD include provisions that revise the HOME Investment Partnerships Program (HOME), and we urge you to maintain Sec. 201 of Housing21 in a final bill.
- HOME funds are a vital and unique source of financing that can be used by communities to address affordable homeownership, rental development, and tenant-based rental assistance. Sec. 201 of Housing21 makes important updates to the HOME program including streamlining compliance and allowing greater flexibility to jurisdictions to use HOME to meet their unique housing challenges.
- Housing21 Sec. 201 also directs HUD to review the implementation of Build America, Buy America Act (BABA) requirements and update its guidance to clarify the application of these requirements for HOME-funded projects. We further recommend that this section be strengthened to include a waiver of BABA for HOME-funded projects.

- **Improve USDA Rural Housing Services**

- Currently, both Housing21 and ROAD include provisions that improve the USDA Rural Housing Services, and we urge you to maintain Sec. 503 of ROAD into a final bill.
- Both ROAD and Housing21 contain provisions to improve federal rural housing programs and strengthen the supply of affordable housing in rural America. ROAD also includes an important provision that would decouple rental assistance from mortgages which would allow for the preservation of affordable housing in rural communities.

- **Create a Family Self-Sufficiency Program Demonstration Project**

- Currently, Sec. 404 of Housing21 and Sec. 404 of ROAD are substantially similar, and we urge you to maintain this language to expand the Family Self Sufficiency Program (FSS).

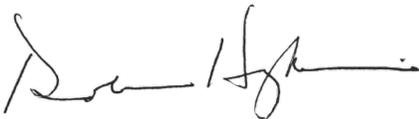
- The FSS program allows renters to build wealth to create long-term financial stability. This provision would expand the FSS program making it easier for more renters to save, build assets, and work toward homeownership.

Housing costs are straining families in communities across the country. 22.4 million households are rent-burdened, and more than three quarters of US households cannot afford the median price of a new single-family home in their community. The data is clear, but the only real way to understand this challenge is in the reality of the household budgets of hard-working Americans. When a teacher in a rural community cannot afford to live in the same county as his students and still has to pay half of his income for housing, the urgency of the housing affordability crisis comes into sharper focus. When a retail service worker cannot afford the rent, she and her children are forced to share an overcrowded unit or even live out of her car. When a nurse turns down a job in a community that desperately needs health care workers because she can't afford the cost of housing in that community, we can better understand how housing costs have consequences.

Thank you for your leadership on housing affordability in the House Financial Services Committee and Senate Banking Committee. We appreciate all the members and staff who have worked on this potentially historic legislation and urge you to get this over the finish line.

HPN and our members stand ready to provide additional information and help needed to have bipartisan housing legislation become law this year.

Respectfully submitted,



Robin Hughes
President and CEO
Housing Partnership Network

cc: Speaker Johnson
Minority Leader Jefferies
Majority Leader Thune
Minority Leader Schumer