



November 6, 2025

Hon. Mike Rogers, Chairman  
House Armed Services Committee  
U.S. House of Representatives  
Washington, D.C. 20515

Hon. Adam Smith, Ranking Member  
House Armed Services Committee  
U.S. House of Representatives  
Washington, D.C. 20515

Hon. Roger Wicker, Chairman  
Senate Armed Services Committee  
United States Senate  
Washington, D.C. 20510

Hon. Jack Reed, Ranking Member  
Senate Armed Services Committee  
United States Senate  
Washington, D.C. 20510

Hon. French Hill, Chairman  
House Committee on Financial Services  
U.S. House of Representatives  
Washington, D.C. 20515

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

Hon. Tim Scott, Chairman  
Senate Committee on Banking, Housing,  
and Urban Affairs  
United States Senate  
Washington, D.C. 20510

Hon. Elizabeth Warren, Ranking Member  
Senate Committee on Banking, Housing  
and Urban Affairs  
United States Senate  
Washington, D.C. 20510

Dear Chairman Rogers, Ranking Member Smith, Chairman Wicker, Ranking Member Reed,  
Chairman Hill, Ranking Member Waters, Chairman Scott, and Ranking Member Warren:

The undersigned national real estate organizations represent a broad coalition of housing providers that are committed to finding solutions to America's housing supply crisis. We therefore urge Congress to address the nation's housing needs in the final version of the National Defense Authorization Act for FY2026. Our nation faces a critical housing supply shortage, and we believe that Congress has a unique opportunity to include and build on vital provisions included in the

*ROAD to Housing Act* (S. 2651) that the Senate unanimously approved as part of the Senate version of the National Defense Authorization Act for FY2026. On a combined basis, these proposals will help provide more Americans the freedom to choose where to live while benefiting local communities, be they urban, suburban, or rural, from coast to coast and everywhere in between.

The *Road to Housing Act* includes several individual measures that promote the development of rental housing and help to address our nation's housing supply shortage. These include the following proposals, and we would note that many have also been introduced as stand-alone legislation in the House:

- The **Build More Housing Near Transit Act** (S. 2363 / H.R. 4576), which would incentivize local governments to build more housing near federally funded transit projects;
- The **Housing Supply Frameworks Act** (S. 1299 / H.R. 2840), which would direct HUD to publish guidelines and best practices for State zoning and local zoning frameworks;
- The inspection provisions from the **Choice in Affordable Housing Act of 2025** (S.890 / H.R. 1981), which would streamline burdensome inspection provision and lease-up voucher holders faster;
- **Accelerating Home Building Act of 2025** (S. 2361), which would help to overcome local regulatory cost burdens to affordable housing development by encouraging the use of pattern books of pre-reviewed construction designs at the local level;
- **Community Investment and Prosperity Act** (S. 2464), which would increase to 20 percent from 15 percent the public welfare investment (PWI) cap applicable to banks for purposes of their investments in Low-Income Housing Tax Credit developments and other community development activities. Many banks have already or expect to soon reach their 15 percent PWI cap, which, therefore, is thwarting their ability to provide additional equity for affordable housing development. Increasing the cap would help ensure the increase in LIHTCs authorized as part of tax legislation enacted in July 2025 can reach its full potential; and
- **Housing Affordability Act** (S.1527), which increases the per unit loan limits on certain FHA multifamily insured properties.

In addition to the legislation above, we also urge Congress to strongly consider the following additional pieces of legislation that we believe would spur housing affordability. These proposals also have bipartisan support.

- **HOME Reform Act of 2025:** Representatives Flood (R-NE) and Cleaver (D-MO) have introduced the *Home Reform Act of 2025* (H.R. 5878) that would augment income eligibility, expand eligible uses of funds to include infrastructure, and reduce National Environmental Policy Act and Build America, Buy America Act requirements to speed and increase development of affordable housing. Notably, NMHC is championing a proposal to encourage that bill's authors to make tax abatements, as well as funds for studies to overcome local

barriers to housing production and preservation, eligible activities for which jurisdictions could use HOME dollars.

- **Identifying Regulatory Barriers to Housing Supply Act:** Bipartisan legislation sponsored by Representatives Flood (R-NE) and Pettersen (D-CO) (H.R. 4659) and Senators Young (R-IN) and Schatz (D-HI) (S. 2416) would help eliminate discriminatory land use policies and remove barriers that depress production of housing in the United States. By requiring Community Development Block Grant recipients to report periodically on the extent to which they are removing discriminatory land use policies, and promoting inclusive and affordable housing, the *Identifying Regulatory Barriers to Housing Act* will increase transparency and encourage more thoughtful and inclusive development practices.
- **Respect State Housing Laws Act:** Legislation introduced by Representatives Loudermilk and Gonzalez (H.R. 1078) and Senator Hyde-Smith (S. 470) would strike the CARES Act's 30-day notice-to-vacate requirement and return eviction policies back to the state and local levels where they are more effectively administered in accordance with a community's needs.

The housing crisis that impacts providers and residents, alike, demands creative solutions to overcome the difficult landscape across the country. We believe the National Defense Authorization Act for FY2026 represents an excellent opportunity to address this growing problem. We remain eager to work with both chambers on housing legislation and ensuring that all Americans have a safe and decent place to call home at a price they can afford.

Sincerely,

Institute of Real Estate Management  
National Affordable Housing Management Association  
National Apartment Association  
National Association of Home Builders  
National Leased Housing Association  
National Multifamily Housing Council  
Real Estate Technology & Transformation Center

C.C.    Members of the House Armed Services Committee  
         Members of the Senate Armed Services Committee  
         Members of the House Financial Services Committee  
         Members of the Senate Banking Committee