



April 30, 2024

The Honorable Patrick McHenry
Chairman
Committee on Financial Services
U.S. House of Representatives
Washington, DC 20515

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

Chairman McHenry and Ranking Member Waters,

On behalf of the [J. Ronald Terwilliger Center for Housing Policy](#), I am writing to express our hope that Congress will enact comprehensive bipartisan legislation this year to address our nation's housing affordability crisis.

In February, we were encouraged by the committee's legislative [markup](#) of two housing-related bills and urge continued prioritization of housing legislation, including the nine bipartisan bills outlined below that represent the most immediate opportunity for legislative action. Collectively, these bills would increase housing stability for low-income families and promote upward economic mobility; improve and streamline existing housing programs; cut red tape to build more affordable housing; and modernize rural and tribal housing programs. Most of these initiatives are reflected in the [American Housing Act](#), a comprehensive legislative plan developed by the Bipartisan Policy Center and BPC Action.

Help Families with Young Children Through Targeted Mobility Housing Vouchers and Counseling

Congress should enact the Family Stability and Opportunity Vouchers Act (H.R. 3776) to connect low-income families with economic and educational opportunities. This bipartisan bill, introduced by Reps. Brian Fitzpatrick (R-PA) and Joe Neguse (D-CO), would authorize 250,000 new "mobility" housing vouchers—as well as counseling services—to help low-income families with young children move to communities of their choice, including those with high-performing schools, strong job prospects, and other essential resources.

Access to safe, stable, affordable housing is linked to nearly every quality-of-life measure, including better educational and health outcomes. A [landmark study](#) by Harvard University economist Raj Chetty also demonstrated the positive outcomes for low-income children when they move at an early age to neighborhoods with greater opportunities.

Boost Landlord Participation in the Housing Choice Voucher (HCV) Program

Congress should strengthen HUD's Section 8 Housing Choice Voucher program by enacting the bipartisan Choice in Affordable Housing Act (H.R. 4606) introduced by Reps. Lori Chavez-DeRemer (R-OR) and Emanuel Cleaver II (D-MO). This legislation would help reduce inspection delays, incentivize landlords to utilize the program, facilitate recruitment efforts with local property owners, and expand the use of Small Area Fair Market Rents. Such changes could increase voucher holders' housing choices and reduce programmatic barriers to help attract and retain landlords in the program. The bill would



also increase funding for the Tribal HUD-Veterans Affairs Supportive Housing (HUD-VASH) program to help renters on tribal land.

Encourage Communities to Remove Restrictive Regulations and Boost Housing Supply

Congress should incentivize state and local governments to reduce or eliminate restrictive zoning and land use requirements that constrict the supply of housing and increase housing costs, especially in growing markets. At the same time, Congress should incentivize communities to work to boost housing supply.

As part of this effort, Congress should enact the bipartisan Yes In My Backyard (YIMBY) Act (H.R. 3507) introduced by Reps. Mike Flood (R-NE) and Derek Kilmer (D-WA). The bill would require HUD Community Development Block Grant (CDBG) recipients to report on actions taken to remove zoning and land use barriers. These barriers often delay or prevent the construction of new affordable housing and restrict communities' economic development. Through its transparency requirements, the YIMBY Act would encourage local communities to re-examine and reform these rules.

Preserve Affordable Rental Housing in Rural America

Congress should also pass legislation that increases the supply of affordable housing in rural towns and communities, which would help attract new businesses, residents, and talent.

The Rural Housing Service Reform Act (H.R. 6785), introduced by Reps. Blaine Luetkemeyer (R-MO) and Emanuel Cleaver II (D-MO), would build upon USDA rural housing programs by restructuring existing Section 515 loans, extending incentives for owners to stay in the program, and providing properties with additional resources to repair and restore homes. It would accomplish these objectives while ensuring residents continue to have access to federal rental assistance. The legislation also makes permanent a USDA pilot program to make mortgage loans available in Native communities by partnering with local community development financial institutions and updates the Section 504 program to help very low-income homeowners make needed home repairs.

Support the Preservation and Affordability of Manufactured Housing

Manufactured housing represents an important source of affordable housing for families across the country. Congress should work to ensure it remains a viable option for future generations.

The Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Act (H.R. 6321), led by Reps. Carlos Gimenez (R-FL), Suzanne Bonamici (D-OR), and Andrea Salinas (D-OR), would help achieve this goal by establishing a permanent manufactured housing community improvement grant program. Funds would help communities keep rents for manufactured housing lots affordable and make critical improvements to infrastructure and facilities that serve the manufactured home communities.



Grow Local Economies and Spur Affordable Housing Development

Congress should help strengthen neighborhoods across the country and return disinvested properties to productive uses.

Enacting the National Land Bank Network Act (H.R. 2832) would help communities use the land bank model to both revitalize neighborhoods and increase the supply of affordable housing. Led by Rep. Drew Ferguson (R-GA) and Dan Kildee (D-MI), the bill would create a nationwide support system for land banks. Through this legislation, communities with existing land banks could take advantage of technical assistance and grants to implement best practices, and others could create local land banks to assist with their neighborhood revitalization efforts.

Expand Access to Safe, Stable Housing for Individuals in Recovery

Stable housing can offer an important foundation that allows individuals suffering from substance use disorder and mental health challenges the chance to safely recover and reduce their risk of homelessness. The Supporting Transition and Recovery Through Housing (START) Act (H.R. 5137), led by Reps. Brian Fitzpatrick (R-PA) and Suzanne Bonamici (D-OR), would help achieve this goal by strengthening and expanding HUD's Recovery Housing Program to all states. Currently only 24 states and the District of Columbia can access this critical program, which offers transitional housing with peer support for individuals in recovery.

End and Prevent Homelessness for Tribal Veterans

Congress should expand housing and supportive services for Native American veterans experiencing or at risk of homelessness.

As part of this effort, Congress should enact the Tribal HUD-VASH Act (H.R. 4155) led by Reps. Juan Ciscomani (R-AZ), Tom Cole (R-OK), Ryan Zinke (R-MT), Sharice Davids (D-KS), Betty McCollum (D-MN), and Jim McGovern (D-MA). This legislation would permanently authorize the HUD-VA demonstration program, which offers permanent housing, case management, and clinical services to Native American veterans experiencing or at risk of homelessness. American Indians and Alaska Natives have historically served in the military at high rates, and the program offers crucial resources to reduce homelessness for these veterans and increase their access to safe, affordable homes.

Conclusion

Beyond these initiatives, we hope the House Financial Services Committee will work closely with other House committees to ensure that Congress enacts the most comprehensive response possible to the housing affordability crisis. In addition to the bills above, passage of the bipartisan Affordable Housing Credit Improvement Act (H.R. 3238) and Neighborhood Homes Investment Act (H.R. 3940)—within the jurisdiction of the House Ways and Means Committee—is critical to closing the gap between the demand for affordable housing and available supply. Taken together, enactment of these bills would lead to the construction and rehabilitation of an estimated 2.5 million affordable homes over the next 10 years.



Housing policy is one of the most powerful tools to drive economic prosperity for families and communities, yet ambitious housing measures have not been a top bipartisan legislative priority in recent years. Congress has a historical legacy of bipartisan collaboration to advance housing solutions: in 1949, members of both political parties came together to pass the Housing Act, setting forth a clear national objective to provide “a decent home and a suitable living environment for every American family.” Today, nearly 75 years later, it is time for Congress to make that powerful aspiration a reality.

We stand ready to assist you in advancing these and other bipartisan policies to address the crisis of housing affordability in our country.

Sincerely,

Dennis Shea

Dennis Shea
Executive Director, J. Ronald Terwilliger Center for Housing Policy
Bipartisan Policy Center