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March 6, 2026

Senator John Thune  
Majority Leader  
U.S. Senate  
Washington, D.C. 20510

Senator Charles Schumer  
Minority Leader  
U.S. Senate  
Washington, D.C. 20510

Dear Majority Leader Thune and Minority Leader Schumer:

On behalf of the National Association of Affordable Housing Lenders (NAAHL), I write to express our support for the Scott-Warren Amendment in the Nature of a Substitute, the *21st Century ROAD to Housing Act*, to H.R. 6644. We applaud Chairman Scott and Ranking Member Warren for their leadership and steadfast commitment to improving housing affordability through the reforms included within this amendment. We also want to applaud the critical leadership from House Financial Services Committee Chair Hill and Ranking Member Waters in advancing bipartisan housing affordability solutions.

NAAHL's members include the leading investors and lenders in affordable housing and community development, and this bill includes many provisions that will deepen our members' impact. In particular, increasing the Public Welfare Investment (PWI) cap for banks from 15% to 20% will allow increased private investment in affordable housing and unlock the full potential of the recent Low-Income Housing Tax Credit (LIHTC) expansion. Additionally, the bill's provisions to streamline environmental reviews, update the HOME Investment Partnerships and CDBG programs, preserve vital affordable rural rental housing, and help communities reduce unnecessary local barriers to building new affordable housing supply will allow that private capital to move more quickly and efficiently to build and preserve housing across the country.

As the Senate moves to pass this legislation, we ask that you consider an amendment that would enhance the bill's impact and bring additional capital to create affordable homes for homeowners across the country. The bipartisan *AFFORD Act* would improve capital access for community development financial institutions and boost economic development projects across the country, helping to both expand housing supply and grow our communities.

The *21st Century ROAD to Housing Act* will expand housing supply and increase affordable options for families. We urge the Senate to quickly advance this legislation and Congress to swiftly enact bipartisan legislation.

Sincerely,

A handwritten signature in black ink, appearing to read "S. Brundage", is positioned above the printed name.

Sarah Brundage  
President & CEO

cc: Chairman Tim Scott  
Ranking Member Elizabeth Warren