



We build strength, stability, self-reliance and shelter.

03/10/2026

The Honorable John Thune
United States Senate
511 Dirksen Senate Office Building
Washington, D.C. 20510

The Honorable Chuck Schumer
United States Senate
322 Hart Senate Office Building
Washington, D.C. 20510

The Honorable Tim Scott
Chair
Banking and Housing Committee
534 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Elizabeth Warren
Ranking Member
Banking, and Housing Committee
534 Dirksen Senate Office Building
Washington, DC 20510

Dear Majority Leader Thune, Minority Leader Schumer and Senate Banking Committee Chair Scott and Ranking Member Warren,

Habitat for Humanity writes to express our strong support for the 21st Century ROAD to Housing Act and to urge swift passage of this critical legislation.

The housing affordability and supply crisis touches every state, district, and community in America. Both the House and Senate have shown extraordinary bipartisan commitment to addressing these challenges. The 21st Century ROAD to Housing Act includes several provisions of particular importance to Habitat for Humanity and will take a meaningful step to boost production, modernize outdated systems, and streamline regulatory pathways that constrain development.

Habitat for Humanity is especially encouraged by the inclusion of the following high-impact provisions in the 21st Century ROAD to Housing Act:

- *HOME Investment Partnerships Reauthorization & Reform Act (Sec. 502):* Habitat leverages HOME funds to build, rehabilitate, and repair affordable homes across the country. Along with CDBG, HOME is one of the most utilized federal programs by the Habitat affiliate network. This bill also includes one of the most important provisions to the Habitat network from the House's HOME Reform Act and included in their broader Housing for the 21st Century Act. A provision to ensure Community Development Corporations, like Habitat for Humanity affiliates, can continue to utilize HOME for new construction.
- *Whole-Home Repairs Act (Sec. 203):* Helps preserve our nation's existing housing stock and enables low-income homeowners to stay in their homes through critical home repairs. Habitat believes the most affordable home you can have is the one you currently own and we should support families and individuals by making needed repairs to stay in their home.
- *Addition of Affordable Housing Construction as an Eligible Activity (Sec. 206):* While Habitat affiliates frequently use CDBG for repairs and infrastructure, expanding eligibility to include new

construction would significantly increase our ability to add affordable homes to the nation's housing supply.

- *Unlocking Housing Through Streamlined and Modernized Review Act (Sec. 208)*: Unnecessary administrative burdens add time and cost to Habitat's work to provide critical repairs, rehabilitate homes, and build new communities. This provision would reduce the degree of environmental review required for various low-impact housing activities, such as repairs, while preserving overall environmental protections.
- *Grants for Planning and Implementation Associated with Affordable Housing (Sec. 209)*: It would help equip more localities to implement housing plans and regulatory reforms needed to build and preserve more affordable homes.
- *Innovation Fund (Sec. 210)*: The Innovation Fund would help more communities reduce land use and other regulatory barriers to unlock the development of affordable homes. It provides critical resources for lower-capacity communities to increase the speed and efficiency of affordable home production.
- *Reforming Disaster Recovery Act (Sec. 501)*: Habitat is often deeply engaged in long term recovery following a natural disaster. We support and utilize CDBG-DR funding following a major disaster to support affordable housing rebuilding and repairs. By permanently authorizing the program, it will create a solid framework that can be consistently applied after every disaster.
- *Rural Housing Service Reform Act (Sec. 503)*: The bill would modernize USDA's housing programs to improve access to homeownership. It would update the Section 502 direct loan program by extending loan terms, strengthen the Section 504 loan program by increasing the loan amount that triggers the need for a promissory note, and modernize USDA's technology.

The 21st Century ROAD to Housing Act brings together key priorities from both the Senate's ROAD to Housing Act and the House's Housing for the 21st Century Act. This bipartisan approach reflects broad recognition that the United States must significantly increase the supply of affordable homes and invest in the durability of existing housing. These reforms come at a pivotal moment and underscores that addressing housing affordability is an urgent national priority.

Habitat for Humanity is grateful for your leadership and urge Congress to continue advancing this vital package and send it to the President's desk. We stand ready to work with you to ensure that families, whether in urban neighborhoods, small towns, or rural communities, have a fair opportunity to access safe, decent, and affordable housing.

Thank you for you for taking steps to bring homeownership within reach for the millions of families who are trying to achieve the American dream of homeownership.

Sincerely,



Christopher Vincent
Vice President, Government Relations and Advocacy
Habitat for Humanity International