We at Family Policy Alliance write in fervent support of the 21st Century ROAD to Housing Act, as the ability of families to afford their own homes directly impacts the well-being and stability of communities across our great nation. Congress must act now to pass this generational piece of legislation.

For much of our nation's history, owning a home has been one of the clearest paths to stability, independence, and wealth for American families. The home is where children are raised, where neighbors come to know one another, where families begin to build a future together, and where strong and lasting communities can form. In recent years, however, the cost of housing has placed that opportunity further out of reach for many young couples and working families. When the price of housing rises faster than incomes, it becomes harder for families to put down roots and plan for the long term.

The 21st Century ROAD to Housing Act is an important step toward restoring the opportunity for families to achieve their American dreams. This legislation both encourages the construction of additional housing and removes barriers that prevent communities from building. Increasing the supply of homes cwill help ease the pressure that has made it difficult for many families to buy their first home or remain in the communities they already love.

The bill also importantly recognizes that housing policy should not only focus on building new homes, but also on preserving the homes where families already live. Across the country, many families reside in older homes that require repairs they simply cannot afford. Programs that support rehabilitation and maintenance will help ensure that these homes remain safe and livable, allowing families to remain in place rather than being forced to move or abandon their beloved homes. Another important element of this legislation is its attention to housing counseling and financial education. Purchasing a home is often the largest financial decision a family will make. Ensuring that prospective homeowners have access to reliable guidance can help them make sound choices, avoid harmful lending practices, and pursue homeownership in a responsible and sustainable way.

At its core, the conversation about housing is a conversation about families. Stable housing allows moms and dads to raise their children in secure environments, strengthens local communities, and gives families the confidence to invest in the future. Policies that make homeownership more attainable help ensure that the next generation can experience the same sense of stability and belonging that homeownership has long provided in America's history.

Family Policy Alliance is proud to support the goals of the 21st Century ROAD to Housing Act. We deeply appreciate and stand with the work of Chairman Scott and the Senate Banking Committee in addressing the real, timely challenges facing American families across our great nation.

Sincerely,
Craig DeRoche - President and CEO of Family Policy Alliance