

April 14, 2026

Chairman Tim Scott
Senate Committee on Banking, Housing,
and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

Ranking Member Elizabeth Warren
Senate Committee on Banking, Housing,
and Urban Affairs
534 Dirksen Senate Office Building
Washington, DC 20510

Chairman French Hill
House Financial Services Committee
2129 Rayburn House Office Building
Washington, DC 20515

Ranking Member Maxine Waters
House Financial Services Committee
4340 O'Neill House Building
Washington, DC 20515

Dear Chairman Scott, Ranking Member Warren, Chairman Hill, and Ranking Member Waters,

We, the 205 undersigned organizations, write to you at a pivotal moment for our nation's housing policy. As the Senate and House negotiate the final contours of a comprehensive housing supply and affordability package, we strongly urge you to include the entirety of the Rural Housing Service (RHS) Reform Act (S. 1260/H.R. 4957), as included in the 21st Century ROAD to Housing Act, in any final legislation. The RHS Reform Act is the result of years of significant bipartisan consensus-building and represents a critical opportunity to modernize the U.S. Department of Agriculture's (USDA) Rural Housing Service programs.

Rural America is essential to our nation. One of every 12 jobs in the American economy is connected in some way to what happens in rural America. It's one of the few parts of our economy that still has a trade surplus. And rural places launch over half of our small businesses. Yet rural communities encounter unique housing supply and affordability barriers — aging infrastructure, limited access to local capacity and financing, and a lack of resources for maintenance and modernization. Contrary to the perception of many, housing supply and affordability are crises for rural residents. Rural housing units increased by only 1 percent between 2013 and 2023, compared to a 10 percent increase in non-rural counties. And fully 37 percent of all rural households are housing cost-burdened.

For decades, USDA's RHS has been a lifeline for families, seniors, and workers in rural areas, investing in both rental and homeownership programs that have been flagship examples of successful public-private partnership in action. The RHS Reform Act would provide the RHS with tested tools to address the preservation of its critical multifamily portfolio; authorize successful pilot programs; modernize the single-family housing programs; and improve USDA's internal infrastructure, technology, and reporting. Some of the most urgently needed modernizations within USDA's suite of housing programs are those that address the preservation of the nearly 400,000 Section 515

multifamily rental homes, which are rapidly being lost from the affordable housing supply as their mortgages mature and they lose the associated rental assistance. The RHS Reform Act would create new pathways for public-private partnerships by authorizing the “decoupling” of Section 515 mortgages and the associated Section 521 rental assistance, which has been piloted through appropriations. Preserving existing affordable rental housing is a critical component of increasing the rural housing stock given that in recent years, aging housing units are being lost in rural places at nearly the same rate that new units are being constructed.

We urge you to include the entirety of the RHS Reform Act as part of any final housing package, sending a clear message that rural voices matter and that Congress is committed to closing the housing gap for all Americans. This bill has robust bipartisan support in both chambers, has been the centerpiece of several hearings in both chambers, and has the support of a broad coalition of rural stakeholders.

Thank you for your leadership and your commitment to addressing our nation’s housing supply and affordability challenges. We stand ready to support your efforts and look forward to working together to enact policies that truly serve the needs of rural America.

Sincerely,

National Organizations

Housing Assistance Council
Coalition on Human Needs
Corporation for Supportive Housing
Council for Affordable and Rural Housing
Enterprise Community Partners
Habitat for Humanity International
Housing Partnership Network
LeadingAge
Local Initiatives Support Corporation (LISC)
National Association of Affordable Housing Lenders (NAAHL)
National Association of Housing and Redevelopment Officials (NAHRO)
National Affordable Housing Management Association
National Alliance to End Homelessness
National American Indian Housing Council (NAIHC)
National Association of Local Housing Finance Agencies
National Association of REALTORS®
National Council of State Housing Agencies (NCSHA)
National Housing Conference
National Housing Law Project
National Leased Housing Association
National Low Income Housing Coalition (NLIHC)
National Multifamily Housing Council

National NeighborWorks Association
National Rural Housing Coalition
National Association of Home Builders
Partners for Rural Transformation
PHADA
REALTORS Land Institute
ROC USA
Rural Community Assistance Corporation (RCAC)
RuralOrganizing.org
SAHF
Up for Growth Action

State and Local Organizations

IV Veta	Alabama
Service 2 Sumter	Alabama
Verde Valley Community Development Organization	Arizona
Western Arizona Council of Governments	Arizona
HouseAboutit Community and Economic Development Agency	Arkansas
Visibility Outreach Touch Engage South Arkansas (VOTE SoAR)	Arkansas
WE Center WE Build	Arkansas
City of Stamps, Arkansas	Arkansas
Communities Unlimited, Inc.	Arkansas
Allied Argenta, LLC	California
Bellevue Partners	California
California Center for Rural Policy at Cal Poly Humboldt	California
California Coalition for Rural Housing	California
California Housing Partnership	California
Community Housing Improvement Program (CHIP)	California
Five Rivers Loan Fund, Inc.	California
House Farm Workers!	California
Peoples Opportunity Fund	California
People's Self-Help Housing	California
Prosper Real Estate	California
Self Help Home Improvement Project	California
Self-Help Enterprises	California
Step Forward Communities	California
Western Center on Law & Poverty	California
Coachella Valley Housing Coalition	California
Synergy Communion Development Corporation	California
Affordable Housing Consultants	Colorado
CRHDC	Colorado
Habitat for Humanity of Archuleta County	Colorado

MHDC	Delaware
NeighborGood Partners, Inc.	Delaware
Loving Hands for the Needy, Inc	Florida
St. Johns Housing Partnership	Florida
Timberhill Enterprises LLC	Florida
Alexandria Development	Georgia
Self-Help Housing Corporation of Hawaii	Hawaii
NeighborWorks Boise	Idaho
Housing Action Illinois	Illinois
Rebuilding Together Henry County	Illinois
Habitat for Humanity of Warrick Co.	Indiana
Habitat for Humanity Kansas	Kansas
Interfaith Housing and Community Services Inc.	Kansas
Transition Plus, Assc. Veteran Training Center	Kansas
Fahe	Kentucky
Frontier Housing	Kentucky
Highlands Housing Corporation	Kentucky
Family Resources of New Orleans	Louisiana
New Orleans Real Estate Brokers Association	Louisiana
Open Doors Louisiana	Louisiana
Rebuilding Together New Orleans	Louisiana
POSE CDC	Louisiana
The Genesis Fund	Maine
ThruSight	Maryland
Ascension OZ Advisors, LLC	Massachusetts
Northern Homes Community Development Corporation	Michigan
PK Companies	Michigan
Cinnaire Lending Corporation	Michigan
Aspen Blue	Minnesota
Carver County CDA	Minnesota
Children's Hope Intl. and R&R Family Ctrs	Minnesota
City of Aurora, Minnesota	Minnesota
City of Bemidji, Minnesota	Minnesota
City of Floodwood, Minnesota	Minnesota
Clare Housing	Minnesota
CoNorth	Minnesota
Cook County MN Housing and Redevelopment Authority	Minnesota
D.W. Jones, Inc.	Minnesota
East Metro Civic Alliance	Minnesota
Ely Economic Development Authority	Minnesota
Greater Minnesota Housing Fund	Minnesota

Housing Justice Center	Minnesota
Integrated Community Solutions, Inc	Minnesota
Koochiching Economic Development Authority	Minnesota
Metropolitan Interfaith Council on Affordable Housing (MICAH)	Minnesota
Midwest Minnesota Community Development Corporation	Minnesota
Minnesota Housing Partnership	Minnesota
North St. Louis County Habitat for Humanity	Minnesota
Project for Pride in Living	Minnesota
Rebuilding Together Minnesota	Minnesota
Region Five Development Commission	Minnesota
Rice County Habitat for Humanity	Minnesota
Saint Paul & Minnesota Foundation	Minnesota
Simpson Housing Services	Minnesota
Southwest MN Housing Partnership	Minnesota
Southwestern Minnesota Opportunity Council	Minnesota
Three Rivers Community Action	Minnesota
Tubman	Minnesota
Walker Construction Inc.	Minnesota
We Are Your Neighbors Speakers Bureau	Minnesota
BridgeCom LLC	Mississippi
Community Students Learning Center	Mississippi
Community Support	Mississippi
Covenant Faith Outreach Ministries Inc. Covenant CDC	Mississippi
Renaissance Community Loan Fund	Mississippi
Law Office of Gary Rhoades	Missouri
Marceline Industrial Development Authority	Missouri
NeighborWorks Great Falls	Montana
Nebraska Appleseed	Nebraska
Financial Wellness Institute	New Jersey
Triple C Housing, Inc.	New Jersey
Medius Inc.	New Mexico
Tierra del Sol Housing Corp.	New Mexico
Barb Lamphere Consulting	New York
Cattaraugus Community Action, Inc.	New York
Greater Syracuse Tenants Network	New York
Hudson Valley Housing Development Fund Company, Inc.	New York
Nahath Enterprise Limited	New York
PathStone Corporation	New York
RUPCO	New York
Rural Housing Coalition of New York	New York
Stoneleigh Housing, Inc.	New York

Four Square Community Action	North Carolina
Freedom Org	North Carolina
Housing Assistance Corporation	North Carolina
Mountain Projects, Inc.	North Carolina
Sandhills Community Action Program	North Carolina
Lewis & Clark Development Group	North Dakota
Red River CHDO	North Dakota
Rebuilding Together Fargo-Moorhead Area, Inc.	North Dakota
Advocates for Basic Legal Equality Inc.	Ohio
Community Action Commission of Fayette County	Ohio
Legal Aid Society of Southwest Ohio, LLC	Ohio
Under Gods Care	Oklahoma
Newberg Area Habitat for Humanity	Oregon
CASA of Oregon	Oregon
Habitat for Humanity La Pine Sunriver	Oregon
Common Roots	Pennsylvania
Crawford County Coalition on Housing Needs, Inc.	Pennsylvania
Threshold Housing Development, Inc.	Pennsylvania
UNA, A Nonprofit Corporation	Pennsylvania
Allendale County ALIVE	South Carolina
Dakota Resources	South Dakota
Grow South Dakota	South Dakota
Herreid Area Housing Development Inc.	South Dakota
Clinch River Habitat for Humanity	Tennessee
Creative Compassion, Inc.	Tennessee
Crossville Housing Authority	Tennessee
Jefferson County Habitat for Humanity	Tennessee
Tennessee's Community Assistance Corporation	Tennessee
Adults and Youth United Development Association, Inc.	Texas
Alliance of Border Collaboratives	Texas
AYUDA, INC	Texas
Carrizo Spring Housing Authority	Texas
cdcb	Texas
City of San Elizario, Texas	Texas
Harlingen Community Development Corporation	Texas
Marshall-Harrison County Public Facility Corporation	Texas
Organization for Disaster Relief	Texas
Texas LULAC #2	Texas
LULAC	Texas
Housing Authority of Southeastern Utah	Utah
Self-Help Homes	Utah

Twin Pines Housing Trust	Vermont
Vermont Housing and Conservation Board	Vermont
Appalachian Community Capital	Virginia
Blue Ridge Housing Network, Inc.	Virginia
Get RD Done Right!	Virginia
Habitat for Humanity of Franklin County	Virginia
Southside Outreach Group, Inc.	Virginia
Bayside Housing & Services	Washington
Community Frameworks	Washington
Heritage Ranch Inc.	Washington
Housing Lopez	Washington
Office of Rural & Farmworker Housing	Washington
Highland Community Builders	West Virginia
Southern Appalachian Labor School	West Virginia
Wisconsin Council for Affordable and Rural Housing (WI-CARH)	Wisconsin
Wisconsin Indigenous Housing and Economic Development Corporation	Wisconsin
UMOS	Wisconsin