



U.S. Chamber of Commerce

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uschamber.com

December 15, 2025

The Honorable French Hill
Chairman
House Financial Services Committee
U.S. House of Representatives
Washington, DC 20515

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

Dear Chairman Hill and Ranking Member Waters,

The U.S. Chamber of Commerce supports the *Housing for the 21st Century Act*. This bipartisan legislation represents a critical step toward addressing the nation's housing supply challenges by reducing regulatory barriers, modernizing local development processes, and improving federal programs to create a more predictable environment for investment.

Across the country, communities face housing shortages that constrain economic growth and workforce mobility. The *Housing for the 21st Century Act* takes a pragmatic, supply-side approach by streamlining permitting, supporting local zoning modernization, and updating financing tools. These reforms will accelerate new construction and strengthen the foundation for long-term economic competitiveness.

The Chamber strongly supports provisions in the bill that:

- Incentivize states and localities to adopt pro-growth housing policies;
- Streamline costly and time-intensive federal review processes; and
- Strengthen effective housing programs through increased clarity and commonsense improvements.

Thank you for your leadership on this important issue. We look forward to working with you on this important legislation.

Sincerely,

A handwritten signature in blue ink, appearing to read "Neil L. Bradley".

Neil Bradley
Executive Vice President, Chief Policy Officer,
and Head of Strategic Advocacy
U.S. Chamber of Commerce