

March 6, 2026

The Honorable John Thune
Majority Leader
United States Senate
Washington, DC 20515

The Honorable Chuck Schumer
Minority Leader
United States Senate
Washington, DC 20515

Re: Support for the bipartisan *21st Century ROAD to Housing Act*

Dear Majority Leader Thune and Minority Leader Schumer,

The National Consumer Law Center (NCLC), on behalf of its low-income clients, supports the Senate's *21st Century ROAD to Housing Act* legislative package and encourages its swift passage. The Act includes provisions that will help make homeownership more sustainable and to address challenges with housing supply and affordability. In particular, the bill makes permanent CDBG-DR, a key assistance program for families recovering from natural disasters, helps rural homeowners keep their mortgages affordable, strengthens protections in the home appraisal process, and provides an opportunity to make small dollar mortgage loans more accessible.

Homeownership is out of reach for many, the racial homeownership gap for Black and Latino communities as compared to white communities is vast, and rural homeowners need better tools to keep their homes when they face financial hardship.

This Act offers tangible progress in making homeownership more attainable, more affordable, and more equitable, and delivers a permanent long-term disaster relief program.

The Act:

- Permanently authorizes the federal program that supports long-term recovery for survivors of natural disasters, the Community Development Block Grant Disaster Recovery program, by including the Reforming Disaster Recovery Act. The CDBG-DR program provides states, tribes, and communities with flexible recovery resources needed to rebuild affordable housing and infrastructure. The bill includes key safeguards to help ensure that federal disaster support reaches all impacted households, including the lowest-income and most marginalized survivors who are often hardest-hit by disasters and have the fewest resources to recover;
- Adopts the Appraisal Modernization Act, which initiates a process where homebuyers and homeowners with government-backed mortgage loans can request a reconsideration of the home's valuation;
- Allows rural, low-income homeowners with USDA Direct Loan mortgages to obtain lower payments when they face an economic hardship by permitting the agency to provide for loan term extensions, a routine tool in hardship assistance currently unavailable to these borrowers; and

- Shines a light on the limited access to small dollar mortgage lending in underserved communities by requiring federal agencies to examine lending practices, including compensation and loan fees, as well as other factors that may contribute to the dearth of small dollar mortgages.

Much work still needs to be done to make housing available, affordable, and non-discriminatory. This Act helps move us closer to becoming a nation where all people can count on housing stability and equity.

We urge you to stand with struggling homeowners and support the *21st Century ROAD to Housing Act*.

Sincerely,

National Consumer Law Center (on behalf of its low-income clients)