



**National  
Consumer Law  
Center**

*Fighting Together  
for Economic Justice*

NATIONAL HEADQUARTERS  
7 Winthrop Square  
Boston, MA 02110  
(617) 542-8010

WASHINGTON OFFICE  
Spanogle Institute for Consumer Advocacy  
1001 Connecticut Avenue, NW, Suite 510  
Washington, DC 20036  
(202) 452-6252

**NCLC.ORG**

May 18, 2026

The Honorable Mike Johnson  
Speaker  
United States House of Representatives  
Washington, DC 20515

The Honorable Hakeem Jeffries  
Minority Leader  
United States House of Representatives  
Washington, DC 20515

The Honorable French Hill  
Chairman  
Committee on Financial Services  
United States House of Representatives  
Washington, DC 20515

The Honorable Maxine Waters  
Ranking Member  
Committee on Financial Services  
United States House of Representatives  
Washington, DC 20515

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

Dear Speaker Johnson, Minority Leader Jeffries, Chairman Hill and Ranking Member Waters:

The National Consumer Law Center (NCLC), on behalf of its low-income clients, supports the House'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 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. We hope you also will consider including the Reforming Disaster Recovery Act and the Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Act in the final package, as they both enhance housing stability for the most vulnerable homeowners.

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, affordable, and equitable.

The Act:

- 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;
- Promotes innovation in the small-dollar mortgage loan market while ensuring continued sustainability and access for homeowners;
- 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; and
- Provides support for distressed homeowners with FHA, USDA, and VA loans to work with housing counselors.

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. For any questions or further discussion, please contact Alys Cohen, Director of Federal Housing Advocacy, at [acohen@nclc.org](mailto:acohen@nclc.org).

Sincerely,

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