**Letter to Congress Template for HPN Members February 2025 (highlighted sections to be personalized)**

The Honorable [first name, last name]

 United States [House of Representatives / Senate]

1111 Longworth House Office Building [fill in office address]

 Washington, DC [ZIP]

Dear [Recipient's Name]:

I am writing to ask you to focus on a top driver of economic anxiety for most Americans today: housing costs. This is not a partisan issue and bipartisan solutions already exist. The American people need leadership in the Congress to prioritize taking action to bringing down housing costs.

[Insert organization name and brief description: i.e. “on behalf of ABC housing, a nonprofit based in your state/district”]. In your [district/state] we own and operate [# of buildings], serve [# of residents], employ [# of employees], and offer services such as [homeownership counseling, etc]. If applicable, you can also include lending activity. My organization is a member of the Housing Partnership Network and we coordinate with other HPN member organizations on our policy education and outreach.

Housing costs are having harmful economic effects. They are the single biggest issue keeping inflation above the Federal Reserve’s 2% target. CEOs and mayors alike are concerned that a lack of housing supply and high housing costs are limiting the labor market and slowing regional economic growth.

The cost of housing is also a major concern for families struggling to make their monthly budget work. For most households, housing is the single largest expenditure. Millions of people must skimp on necessities like food, medical care, childcare and prescriptions in order to afford their housing; millions more are frustrated that they have to forego “luxuries” like extracurricular activities for their children, family vacation or saving to buy a home.

Some of the early policy directives of the new Administration may continue to put upward pressure on housing costs, such as tariffs on building materials and appliances, reductions in the labor force resulting from immigration policy and cuts to the federal workforce that make federal housing programs less efficient. Nevertheless, we are encouraged that one of President Trump’s first Executive Orders (EO) “Delivering Emergency Price Relief for American Families and Defeating the Cost-of-Living Crisis” places a meaningful focus on housing costs and communicates an understanding that this is impacting the day-to-day lives of most Americans. It is also important to remember that the first Trump Administration made significant investment to support housing production and address housing affordability.

Congress has an opportunity to act now to ease these burdens by passing bipartisan legislation and strengthening proven programs. Please consider taking the following actions.

* Expand and strengthen the Low Income Housing Tax Credit (LIHTC). Since its inception in 1986, LIHTC has financed the development of 3.8 million affordable rental homes. President Trump signed important expansions and improvements for LIHTCs into law in 2018 and 2020. Last year, the Republican-controlled House passed a bill that would have expanded LIHTC.
* Make the New Markets Tax Credit (NMTC) permanent. The NMTC program incentivizes economic and community development in underserved areas, including financing for affordable homeownership. President Trump signed the last expansion of the NMTC into law in 2020.
* Pass the Neighborhood Homes Investment Act to help finance the development and rehabilitation of single-family homes.
* Protect funding for the CDFI Fund and its critical programs. CDFIs finance hundreds of thousands of affordable housing units every year.
* Provide the Secretaries of HUD, USDA and Treasury with statutory authority to waive certain regulatory requirements for programs that support the production, preservation and operation of affordable housing and to streamline reporting requirements in affordable housing deals that layer multiple sources of federal funding.
* Require the Federal Home Loan Banks to invest more in affordable housing, which would not be a cost the American taxpayer.
* Maintain the resources made available through the HOME Investment Partnerships Program and the Community Development Block Grant. These programs provide critical resources directly to local communities to address their housing challenges. If you are interested in ways to make these resources even more effective, we would be happy to offer our ideas.

Thank you for the work you do. We look forward to working with you to address our nation’s housing supply and affordability crisis. If you have any questions or would like to learn more, please contact me at [EMAIL].