



December 5, 2025

President Donald J. Trump
The White House
1600 Pennsylvania Avenue NW
Washington, DC 20500

Dear President Trump:

Access to affordable housing is critical for our nation's long-term success. For too long, rising home prices and rents have kept home ownership out of reach for teachers, nurses, firefighters, and millions of other Americans, forcing families to choose between saving for their children's education, affording needed healthcare, and keeping a roof over their heads. These heartbreaking financial decisions have meant too many families have given up on the American dream, an America where any child can grow up to have a better future than their parents. That is why the New Democrat Coalition has for years called for policies to make owning a home more accessible for more Americans by building more affordable housing, improving availability of capital for homebuyers, and lowering overall housing costs. We write to urge your administration to take immediate action to increase affordable housing production and lower housing costs for Americans.

Past comments from the Secretary of the Treasury indicate that the administration is planning to declare a "national housing emergency" to address the rising costs of housing.¹ We need more than declarations and hollow promises. We agree with the Secretary's comments that this is an "all hands on deck" challenge and believe there are concrete steps the Administration and Congress should take to meet this ongoing crisis. However, details on actual policies that would expand affordable housing options have not been provided. In fact, recently announced policies at the Department of Housing and Urban Development would do the opposite, and reverse progress made in fighting homelessness and go against Congressional instruction.²

There are numerous existing policy actions within your authority that you and your administration can act on today, to help build more housing and lower the cost of buying, renting, or selling a home. We urge your administration to take concrete steps to tackle the housing crisis by focusing on proven and practical solutions, including:

- Reverse the proposed cuts and changes to the Department of Housing and Urban Development's (HUD) Continuum of Care Program announced on November 13, 2025, which puts 170,000 people at immediate risk of homelessness.
- Develop best practices for zoning and land-use policies, including model codes at the HUD in consultation with agencies such as the Department of Transportation and Department of Commerce, which will help a teacher afford to live in the same community where she works, rather than commuting two hours each day.

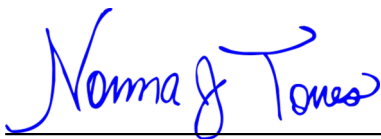
¹ *Bessent says Trump administration will tackle high housing costs with new measures.* Reuters. Retrieved from: <https://www.reuters.com/world/us/bessent-says-trump-administration-will-tackle-high-housing-costs-with-new-2025-09-01/>

² *Trump administration policy change makes deep cuts to homeless permanent housing program.* Politico. Retrieved from: <https://www.politico.com/news/2025/11/13/trump-cuts-homeless-housing-program-00650758>

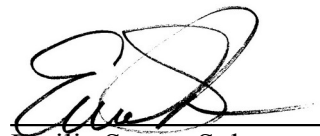
- Prioritize federal funds for projects that include planning, permitting, and zoning reforms to promote more streamlined development, including updating grant criteria to reward jurisdictions with simplified codes, which will help cut through the red tape that adds tens of thousands of dollars in costs to every new home.
- Update Federal Housing Administration (FHA) mortgage disclosures to include Department of Veteran Affairs' (VA) Home Loans alongside FHA and conventional loan options to maximize transparency, which will show veterans that VA loans often offer better terms than conventional options—ensuring our service members aren't missing out on benefits they've earned.
- Improve data collection efforts at the Census Bureau and HUD to better understand how and where housing is being lost and not replaced so Congress and the Administration can respond urgently when a community loses 100 affordable units and only builds back 20.
- Exempt housing construction materials from tariffs to lower construction costs by thousands of dollars per home, savings that developers can pass directly to homebuyers.
- Enhance data transparency by requiring the Federal Housing Finance Agency, HUD, VA, and Department of Agriculture to release public loan-level appraisal data that identifies lenders and appraisers, but protects homeowner privacy, ensuring that a family's zip code or last name doesn't determine whether they can get a fair mortgage.
- Provide significant funding anti-discrimination programs at HUD to ensure that all Americans can buy, rent, or sell homes at fair prices, which safeguard all Americans, regardless of race, religion, gender, disability, or marriage status.

The housing crisis demands specific action with real impact. We strongly encourage your administration to work collaboratively with Congress to implement these measures and other forward-looking policies to address the nation's housing challenges. By pursuing these practical reforms, we can deliver real results for American families while respecting constitutional limits and building the bipartisan consensus necessary for lasting solutions.

Sincerely,



Norma J. Torres
Chair
New Democrat Coalition Housing,
Infrastructure, & Transportation
Working Group



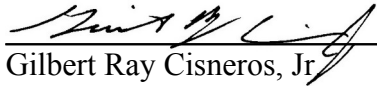
Emilia Strong Sykes
Chair
New Democrat Coalition Housing
Task Force



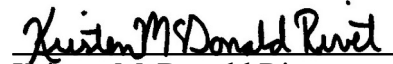
Kevin Mullin
Member of Congress



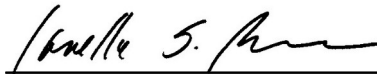
Brittany Pettersen
Member of Congress



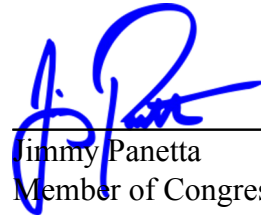
Gilbert Ray Cisneros, Jr.
Member of Congress




Kristen McDonald Rivet
Member of Congress



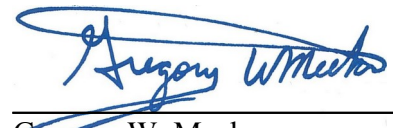
Janelle S. Bynum
Member of Congress



Jimmy Panetta
Member of Congress



April McClain Delaney
Member of Congress



Gregory W. Meeks
Member of Congress



Greg Stanton
Member of Congress



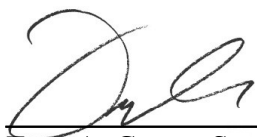
J. Luis Correa
Member of Congress



Eric Sorensen
Member of Congress



Scott H. Peters
Member of Congress



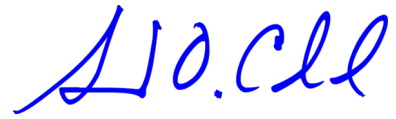
Troy A. Carter, Sr.
Member of Congress



Valerie P. Foushee
Member of Congress



Andre Carson
Member of Congress



Salud Carbajal
Member of Congress



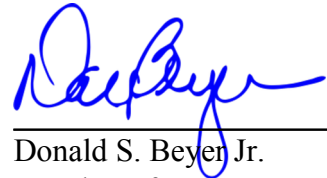
George Whitesides
Member of Congress



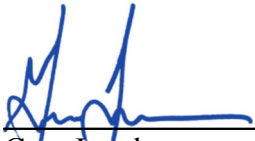
Wesley Bell
Member of Congress



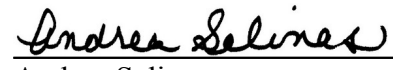
Ami Bera, M.D.
Member of Congress



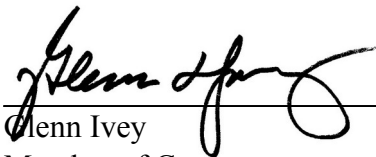
Donald S. Beyer Jr.
Member of Congress



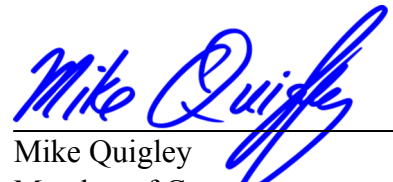
Greg Landsman
Member of Congress



Andrea Salinas
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Glenn Ivey
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Mike Quigley
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Josh Riley
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Jim Costa
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Darren Soto
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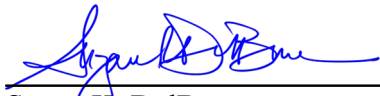
Marc A. Veasey
Member of Congress



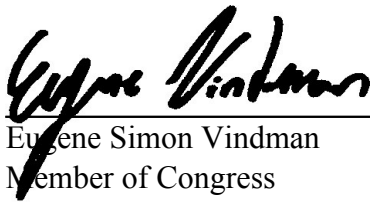
Debbie Wasserman Schultz
Member of Congress



Jared Moskowitz
Member of Congress



Suzan K. DelBene
Member of Congress



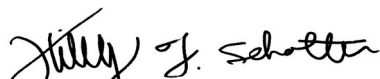
Eugene Simon Vindman
Member of Congress



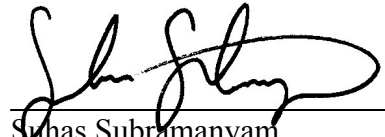
Herbert C. Conaway, Jr.
Member of Congress



George Latimer
Member of Congress



Hillary J. Scholten
Member of Congress



Suhas Subramanyam
Member of Congress



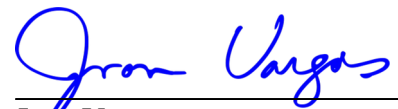
Ed Case
Member of Congress



Chris Pappas
Member of Congress



Lori Trahan
Member of Congress



Juan Vargas
Member of Congress



Gabe Vasquez
Member of Congress



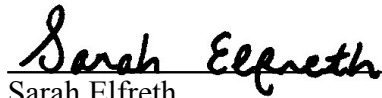
Jennifer L. McClellan
Member of Congress



Susie Lee
Member of Congress



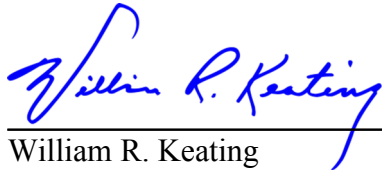
Sarah McBride
Member of Congress



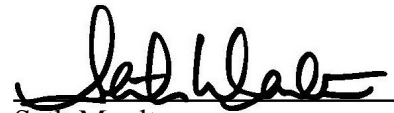
Sarah Elfreth
Member of Congress



Shontel M. Brown
Member of Congress



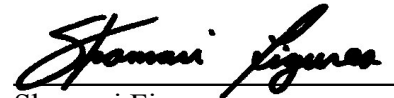
William R. Keating
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Seth Moulton
Member of Congress



Maggie Goodlander
Member of Congress



Shomari Figures
Member of Congress