



MORTGAGE BANKERS ASSOCIATION

February 5, 2026

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
The Capitol
Washington, D.C. 20515

The Honorable Hakeem Jeffries
Minority Leader
U.S. House of Representatives
The Capitol
Washington, D.C. 20515

The Honorable French Hill
Chairman
Committee on Financial Services
U.S. House of Representatives
2129 Rayburn House Office Building
Washington, D.C. 20510

The Honorable Maxine Waters
Ranking Member
Committee on Financial Services
U.S. House of Representatives
2221 Rayburn House Office Building
Washington, D.C. 20515

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

On behalf of the Mortgage Bankers Association (MBA)¹, I write to indicate our deep appreciation and support for the efforts of Chairman Hill and Ranking Member Waters – along with Housing and Insurance Subcommittee Chairman Mike Flood and Ranking Member Emmanuel Cleaver – that resulted in the comprehensive, bipartisan housing package known as the *Housing for the 21st Century Act* (H.R. 6644).

MBA **supports** the key elements of H.R. 6644 – which has now been joined with a series of bipartisan community banking-related provisions added to the package. MBA urges every U.S. Representative to vote “**Aye**” in favor of the bill on the House floor during its consideration early next week (under suspension of the rules).

This legislation seeks to address a number of our nation’s housing affordability challenges – problems that have demanded the focused attention of Congress and the federal agencies that regulate key aspects of the housing ecosystem. MBA believes both legislative and regulatory reforms are needed to appropriately tackle affordability and address the nation’s housing supply shortage.

¹ The Mortgage Bankers Association (MBA) is the national association representing the real estate finance industry, an industry that employs more than 275,000 people in virtually every community in the country. Headquartered in Washington, D.C., the association works to ensure the continued strength of the nation's residential and commercial real estate markets, to expand homeownership, and to extend access to affordable housing to all Americans. MBA promotes fair and ethical lending practices and fosters professional excellence among real estate finance employees through a wide range of educational programs and a variety of publications. Its membership of more than 2,000 companies includes all elements of real estate finance: independent mortgage banks, mortgage brokers, commercial banks, thrifts, REITs, Wall Street conduits, life insurance companies, credit unions, and others in the mortgage lending field. For additional information, visit MBA's website: www.mba.org.

Accordingly, MBA strongly supports the bipartisan consensus the bill's authors have built on many of these issues, including: streamlining and modernizing regulatory reviews, improving access to FHA small dollar mortgages, increasing FHA's multifamily loan limits to more accurately reflect construction costs, improving key elements of the Rural Housing Service program, increasing interagency coordination on housing policy at HUD, the VA, and USDA, and enhancing congressional oversight of federal housing programs.

Conclusion

Again, MBA wholeheartedly supports **H.R. 6644** and urges an “**Aye**” vote on its passage by all Members. Our association stands ready to serve as a resource to you as the key elements of this bill are ultimately negotiated (and reconciled) with the Senate.

We look forward to our ongoing work together to ensure a robust real estate finance market – one that is accessible, affordable, and works best for all borrowers, homeowners, renters, end users, and lenders.

Sincerely,



Bill Killmer
Senior Vice President
Legislative & Political Affairs

cc: The Honorable Mike Flood
The Honorable Emmanuel Cleaver
All Members, U.S. House of Representatives