

**For Delivery on June 24, 2021**  
**Hearing: “Examining Bipartisan Bill to Increase Access to Housing”**  
**Opening Statement**

In our first hearing I gaveled as chair, we talked about how housing is the gateway to opportunity, and to building a middle class life – and how too many families are locked out of it.

I said that this Committee, the Banking and Housing Committee, will focus on housing, perhaps more than the Committee ever has.

Since then, I’ve been encouraged to see members of our Committee, of both parties, take that charge to heart.

We’ve held hearings on the state of our nation’s housing, and on the legacy of racism in our housing system.

And last week, we heard from America’s mayors about how the lack of affordable housing is holding back communities and families in all parts of the country.

We heard from the Mayor of Bozeman, Montana, that the city’s businesses are losing out on candidates for good-paying salaried jobs because there are no homes potential workers can afford to move their families into.

We heard from the Mayor of Tempe, Arizona, that they’ve had a 900 percent increase in the number of residents without a place to lay their head at night, in just in the last five years.

We heard from the Mayor of Akron, Ohio, that most of their housing was built before 1970, long before we stopped using poisonous lead paint.

These aren’t isolated problems. Homeowners and renters, people working minimum wage or making a steady salary – they’re all struggling to find an affordable place to live.

This is a national problem. And our members of both parties have asked thoughtful questions, listened to our witnesses, and are already working on solutions.

We’ll discuss some of those bipartisan proposals today. Many of them are proposals that the members of our Committee have introduced in past Congresses—and it’s unfortunate that they have not been considered before today.

These ideas take steps to bring down housing prices for families, and they tackle the housing needs of renters, aspiring homeowners, and Native communities.

All of the bills we’ll discuss today are bipartisan, and all of them have at least one cosponsor from this Committee.

We have legislation to expand affordable housing opportunities:

- The Family Stability and Opportunity Voucher Act (S. 1991), introduced by Senators Van Hollen and Young, which will help half a million more families afford a home, including in areas with greater opportunities
- The Choice in Affordable Housing Act (S. 1820), legislation from Senators Cramer and Coons, to encourage more landlords to participate in affordable housing programs.

We'll examine a bill, S. 2008, introduced by Senators Reed and Collins and others to strengthen the U.S. Interagency Council on Homelessness, and we'll look at the Yes in My Back Yard Act (S. 1614), offered by Senators Young, Schatz, and Warnock, that sheds light on communities' plans to remove barriers to making housing more affordable and combat discrimination.

We'll look at the Native American Rural Homeownership Improvement Act (S. 2092), introduced by Senators Smith, Rounds, Tester, Cramer, Schatz and Thune, that supports lending to Native Community Development Financial Institutions, to increase Native American homeownership in rural communities.

We'll talk about a plan from Senators Tester and Lummis – the Improving FHA Support for Small-Dollar Mortgages Act of 2021 – to encourage more small-dollar mortgages.

Many of us have read Matthew Desmond's powerful book *Evicted*.

Inspired in no small part by that book, Senators Bennet and Portman have reintroduced the Eviction Crisis Act, which I'm also proud to cosponsor.

In Ohio we also know how the addiction crisis has torn apart so many families. It's one of the reasons I joined Senators Casey and Collins to introduce the Grandfamily Housing Act, to help grandparents who are caring for their grandchildren find the housing and support they need to help children thrive, after often traumatic circumstances.

I also have a bill, the Trafficking Survivors Housing Act of 2021 (S. 2049), with my friends Senators Blunt and Durbin to identify ways to help survivors of human trafficking find safe housing and rebuild their lives.

And more of our colleagues have introduced other bipartisan housing bills just this week.

Senators King and Young, along with Senators Cantwell, Tester, and Kennedy, have reintroduced their bill, the Task Force on the Impact of the Affordable Housing Crisis Act, to research the effects of unaffordable housing on families.

These ideas recognize the breadth of our housing challenges. And they show us how these problems cut across all geographic and racial and partisan lines. Every one of these bills is bipartisan.

Of course these bills alone won't solve all our housing problems. They're not a substitute for the generational investment we need in our housing infrastructure.

We must take the opportunity for something far more transformative:

We can build more homes people can afford, and we can improve the homes we already have and make them more affordable.

We can make houses and apartment buildings more energy efficient and bring down people's utility bills.

We can remove lead that poisons our kids.

And we can hire American workers to do it all – these are jobs that can't be shipped overseas.

The bills we'll consider today won't accomplish that on their own. These ideas are a down payment on our commitment to start solving the problems we can, on a bipartisan basis.

On Monday, I was talking with parents from Ohio about the Child Tax Credit, and what the expansion we passed will mean for their ability to afford child care and diapers and transportation and, of course, housing.

One advocate who works with Northeast Ohio families said something that she hears so often from Ohioans – she said their whole lives revolve around making rent.

Think about what it's like to live with that stress.

On this Committee, we have an opportunity to make people's lives better through better housing policy

All of us should get to define what home looks like for us. And people should be able to find it and afford it without that crippling stress every single month. Today, we will consider bipartisan ideas to make it so for everyone.