



Ranking Member Maxine Waters Floor Statement In Support of Landmark Bipartisan Housing Legislation: “It Has Been My Mission to Fight to End This Homelessness and Housing Crisis. And, the ‘Housing for the 21st Century Act’ Is a Critical First Step in That Mission.”

Washington, DC, February 9, 2026

Tags: [House Floor](#) , [Homelessness](#)

Today, **Congresswoman Maxine Waters (D-CA)**, the top Democrat on the House Financial Services Committee, took to the House Floor in support of *H.R. 6664*, the “*Housing for the 21st Century Act*.” This landmark bipartisan legislation represents a critical first step toward solving the affordable housing crisis by expanding local development opportunities and modernizing existing housing programs.

The bill, which passed through the Committee with overwhelming bipartisan support, incorporates 25 housing provisions introduced by House Democrats that broaden access to homeownership, including for manufactured housing and small-dollar mortgages, protect borrowers and families in federally subsidized housing, enhance federal oversight of housing providers, and strengthen the development of affordable homes for families in both rural and urban communities.

“Mr. Speaker,

I rise in support of *H.R. 6644*, the ‘*Housing for the 21st Century Act*,’ sponsored by myself, and of course by Chairman Representative Hill, Cleaver, and Flood.

Our housing and homelessness crisis has reached a breaking point as millions of Americans each night struggle to find a decent, stable, and affordable place



On any given night, 800,000 people are experiencing homelessness in the United States of America. Rents nationwide have soared by 47 percent, and home prices have skyrocketed 57 percent. Incomes haven't kept pace with these increases, which means housing eats up more and more of a family's paycheck.

As the lead Democrat on the House Financial Services Committee, it has been my mission to fight to end this homelessness and housing crisis.

And, the '*Housing for the 21st Century Act*' is a critical first step in that mission. It passed in Committee with overwhelming bipartisan support, *H.R. 6644* sets the stage for building and preserving more affordable homes in our neighborhoods. It makes many long overdue improvements to housing programs, expands local development opportunities, and broadens access to homeownership.

H.R. 6644 also includes a dozen bipartisan provisions to help small banks – like community development financial institutions that is (CDFIs), and minority depository institutions the (MDIs) – meets the housing and other needs of our constituency. The bill also addresses concerns from the 2023 bank crisis that will now promote a safe, sound, and competitive banking system—one that doesn't threaten our housing market or economy.

This package represents a historical bipartisan agreement, and I am proud that Mr. Hill and I, along with Mr. Flood and Mr. Cleaver, have been able to work together to prioritize the housing needs of millions of Americans and advance this legislation.

I also want to highlight House and Committee Democrats who worked tirelessly



construction. It also includes *H.R. 6774*, which would finally create a pilot program at the Federal Housing Administration to offer small dollar mortgages. And it includes my bill, *H.R. 6773* to direct cities across America to finally publish a database of their unused land so that developers may be able to bid on it and build more housing. I'm pleased that it includes my bill, *H.R. 4544*, to encourage the formation of new banks, including CDFIs and MDIs, so that borrowers will have more options when they want to buy a home.

And while we come today to pass this final initial bill, let me be clear – much more work is needed. We can't pass this bill, call it a night, and then claim this affordable housing and homelessness crisis is over. A significant problem warrants a significant response, which means we need significant federal investments to solve this crisis.

So I hope this Administration is watching today and learns something about true bipartisanship and getting things done for the American people. Our bill is the type of bipartisan work that's needed to tackle the crises facing Americans, and not meaningless tweets, empty promises, costly tariffs, and ridiculous policies like the 50-year-mortgage. While this affordability crisis rages on, Congress can act tonight to support Americans looking for real housing solutions. This is why I urge my colleagues to support this bill, and I reserve the balance of my time."

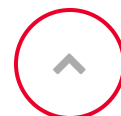
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