



October 28, 2025

The Honorable Tim Scott
Chair
U.S. Senate Committee on Banking,
Housing, and Urban Affairs
104 Hart Senate Office Building
Washington, DC 20510

The Honorable Elizabeth Warren
Ranking Member
U.S. Senate Committee on Banking,
Housing, and Urban Affairs
311 Hart Senate Office Building
Washington, DC 20510

Dear Chair Scott and Ranking Member Warren:

On behalf of the United States Conference of Catholic Bishops' Committee on Domestic Justice and Human Development, I write to you in support of the *ROAD to Housing Act of 2025* (S.2651) and to share our broader goals for housing policy.

The Catholic Church recognizes housing as a basic human right that must be available to all families and individuals. Right now, far too many of our neighbors are struggling to access this right. The U.S. Bishops' 1975 pastoral statement, *The Right to a Decent Home: A Pastoral Response to the Crisis in Housing*¹, lamented the living conditions of millions of families across the country:

“The United States is in the midst of a severe housing crisis... It touches millions of poor families who live in inhuman conditions, but it also involves many middle-income families whose ability to provide themselves with decent housing is being painfully tested. Rising costs of shelter, maintenance, and utilities—as well as high interest rates and regressive property taxes—are forcing many families to live in inadequate housing or to do without other basic essentials. Other low- and middle-income families have been confined to neighborhoods without adequate services, minimal safety, or necessary community life.”

The housing crisis has only gotten more acute in the fifty years since that statement was written. Housing costs have outpaced incomes over the last two decades. A record number of renters and a higher share of low-income homeowners than ever before are classified as cost-burdened, paying more than 30 percent of their income on housing, which forces difficult trade-offs with other necessities, such as food, healthcare, transportation, and childcare. All of this contributes to the recent alarming rise in homelessness.

This current crisis demands action. In addition to supporting the *ROAD to Housing Act*, I also urge you to keep the following goals in mind for housing policy.

Production and Preservation. Increase the supply of affordable and quality housing by encouraging and funding production, especially for housing available to the lowest-income households. Preserve

¹ United States Conference of Catholic Bishops, [The Right to a Decent Home: A Pastoral Response to the Crisis in Housing, November 20, 1975](#)



and improve existing affordable housing, including public housing, to address the shrinking supply of low-cost housing units.

Affordability. Invest in housing and community development programs that reduce housing instability and poverty. Provide essential assistance to households in need of stable and dignified housing, while protecting their ability to afford other basic necessities.

Equal Opportunity. Guarantee equal housing opportunities for all, including by opposing unjust housing discrimination and addressing racial disparities in homeownership. Ensure those who have been historically marginalized have a place to call home.

Participation. Encourage the active and sustained involvement and empowerment of impacted communities, families, and individuals when considering housing policy and development. Foster broad community participation to gain insights and create change in service of the common good. Encourage local, bottom-up initiatives responding to housing needs.

Partnership. Support effective and creative partnerships to ensure access to affordable and stable housing. Governments, the private sector, nonprofit organizations, and churches have a shared responsibility in this work and complement each other's efforts. The Catholic Church is committed to continuing to serve those in need, and welcomes the opportunity to work alongside all partners, including federal, state, and local government, to help achieve our housing goals.

The *ROAD to Housing Act of 2025* is a commendable step to address the critical housing challenges impacting our brothers and sisters. I applaud this bipartisan commitment to expand the affordable housing supply, improve programs, and reduce barriers to production. I welcome the opportunity to work with you to advance this legislation and other needed efforts to address the housing crisis and protect our poor and vulnerable neighbors.

Sincerely,

Most Reverend Borys Gudziak
Archbishop of the Ukrainian Catholic Archeparchy of Philadelphia
Chairman, USCCB Committee on Domestic Justice and Human Development