



[Robert Weiner](#)

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[Bipartisan Housing Bill Offers Plan for Nation](#)



[Andrew
Beauchamp](#)

By [Robert Weiner](#) and [Andrew Beauchamp](#)

Thirty-four of America's largest cities in the country are in a housing affordability crisis, Bankrate [reported last year](#).

The price in these cities, for both homes and their citizens, is high. In Miami-Dade County alone, there were about 528,000 low-income and fully employed households living paycheck to paycheck in 2025, according to [United Way Miami](#). Miami Homes for All, a housing advocacy group, [estimates](#) that it will take \$1.5 billion to develop enough affordable housing and other programs to solve the crisis.

When this criterion is expanded nationwide, almost one-third of fully employed households were living paycheck to paycheck in 2025, [reported CBS News](#). However, a bipartisan push in both the Senate and the House aims to help not just those all over the United States. [The 21st Century ROAD to Housing Act](#) passed the Senate in a landmark 81-10 vote, heralded by Senators Elizabeth Warren. (D-MA) and Tim Scott (R-SC) .

All the provisions of the bill were "screened for 'Will you get more housing from it?' Warren told the National Press Club on January 12, "Will it drive down the cost of building so we get more housing supply," Warren said. President Trump called Warren after her talk, which gives hope for the bill's future.

From limiting investors' buyout of single-family homes, eliminating outdated regulations, and offering housing assistance programs, the bill reduces the cost to own or rent a home by increasing opportunity.

Many of the cities where the crisis is worst would get millions in funding for housing through grants. The bill, if enacted into law, would help bring the most impacted cities out of the deficit. However, while banning institutional investors from buying single-family homes is part of President Trump's messaging, he's signaled he's unhappy with bringing costs down.

In an address in Switzerland, January 2026, Donald Trump said: "Every time you make it more and more and more affordable for somebody to buy a house cheaply, you're actually hurting the value of those houses."

He doubled down later that month, stating, "I don't want to drive housing prices down. I want to drive housing prices up for people who own their homes, and they can be assured that's what's going to happen."

Despite Trump's mixed messaging when it comes to housing, the bill is almost law. The last steps for the would be reconciliation -- assuming House Speaker Mike Johnson clears it for scheduling-- and sending it to the President's desk, as the current bill must combine with the version passed through the House. As a real estate developer, Trump could even maneuver the win as a win for himself. Even if Johnson and Trump resist this year, if the House flips next year, Democrats could engineer a veto-proof House margin plus repassing overwhelmingly in the Senate to have the bill become law regardless of Trump.

Warren and Scott have asserted that the majority of the bill will stay the same with minor changes to satisfy House Republican leadership, [who stripped the bill from the annual Defense budget](#) last year.

While some decry the bill as not addressing the core issues of housing affordability, housing developments can't happen in a vacuum, and the 21st Century Road to Housing Act is designed specifically to help governments and local communities pull themselves out of an affordable housing drought.

There are still roadblocks, like the reconciliation process and whether Speaker Johnson and the President will support the bill into law. However, the margin in Congress may be veto-proof as more politicians, [and most importantly, voters](#), on both sides of the aisle signal their frustration with the current affordability crisis. The bill stands as a potential major bipartisan win for Republicans, Democrats, President Trump if he's smart enough to accept the win, and most importantly, the low-income individuals who feel the effects the most.

Robert Weiner was a chief of staff for Rep. Claude Pepper, and a spokesman in the Clinton and George W. Bush White Houses. He was also Communications Director of the House Government Operations Committee, and Senior Aide to Four-Star Gen/Drug Czar Barry McCaffrey and Reps. John Conyers, Charles Rangel, and Ed Koch.

Andrew Beauchamp is a research and policy analyst at Robert Weiner Associates and the Solutions for Change Foundation.