

Congress of the United States

House of Representatives

COMMITTEE ON OVERSIGHT AND GOVERNMENT REFORM

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MEMORANDUM

January 16, 2026

To: Members, Subcommittee on Economic Growth, Energy Policy, and Regulatory Affairs

From: Committee Staff

Re: Hearing titled “Housing Affordability: Saving the American Dream”

On **Thursday, January 22, 2026, at 2:00 p.m. ET in 2247 Rayburn House Office Building**, the Subcommittee on Economic Growth, Energy Policy, and Regulatory Affairs will host a hearing titled “Housing Affordability: Saving the American Dream.”

I. BACKGROUND:

Housing affordability is at a forty-year low, and Americans are increasingly concerned that home ownership and the American dream are out of reach. Policymakers at the federal level have signaled interest in reducing housing costs and expanding supply.

II. HEARING PURPOSE:

This hearing will examine the factors contributing to the housing affordability crisis, including the role of federal regulations and monetary policy in affecting housing supply and the cost of homeownership and renting. It will also review current federal, state, and local efforts to address these challenges, including approaches used to expand housing stock and market-based strategies aimed at increasing supply and improving affordability.

III. WITNESSES:

Mr. Edward Pinto

Senior Fellow and Co-Director
American Enterprise Institute Housing Center

Mr. Buddy Hughes

Chairman of the Board
National Association of Home Builders

Ms. Patrice Onwuka

Director, Center for Economic Opportunity
Independent Women