

August 6, 2025

The Honorable Tim Scott Chairman Committee on Banking, Housing and Urban Affairs United States Senate

The Honorable Elizabeth Warren Ranking Member Committee on Banking, Housing and Urban Affairs United States Senate

Re: Support for Renewing Opportunity in the American Dream (ROAD) to Housing Act of 2025

Dear Chairman Scott and Ranking Member Warren:

On behalf of the American Coatings Association (ACA), I write to share our strong support for the *Renewing Opportunity in the American Dream (ROAD) to Housing Act of 2025*. Expanding and preserving our country's housing supply, improving housing affordability, and job growth are important goals for the paint and coatings industry and, indeed, for our country.

ACA is the premier trade association dedicated to advancing the interests of paint and coatings manufacturers, suppliers, distributors, and technical professionals. Almost 315,000 workers formulate, manufacture, distribute, sell and apply paint and coatings products, including the myriad architectural and specialty products that are essential components of the built environment, especially for single family houses, multi-unit dwellings, whole home repairs and other community development activities.

The ROAD to Housing Act's comprehensive approach is commendable as it addresses the critical lack of affordable housing by including provisions for zoning and land use; the inclusion of stakeholders to provide state and local governments insight to increase housing production; increased access to guaranteed loan programs; and a path forward for an increase in the borrowing limits in order to reflect the true cost of home construction. In addition, for current homeowners, it includes provisions that provide loans and grants for whole home repairs – which is so critical to maintaining the current stock of homes in the marketplace. ACA is thrilled to see that the "Build Now Act," which requires a nexus between Community Development Grants" and accelerated home building, is incorporated into this comprehensive package, as well as several other provisions that will initiate increased home building.

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In 2021, the industry shipped more than \$14 billion of architectural coatings. These products are used to preserve, protect and beautify the interior and exterior surfaces of residential, commercial, institutional units and are used by home builders, contractors, and consumers. About half are applied by "do-it-yourself" consumers with the remainder applied by professional painters and builders. This category of paints and coatings includes paints, primers, stains, varnishes, clears, and lacquers and also includes the essential coatings used during the construction phase in order to help the foundation stay dry — such as building envelope coatings, paints that are low odor and are low in volatile organic compounds, as well as coatings that act as air barriers to stop the flow of air through the building — protecting the structure and increasing the efficiency of heating and cooling systems.

ACA is thrilled to see that the nation's housing issues are being addressed in a bipartisan legislative package that anticipates the broad and difficult issues of increased access to financial support; the regulatory framework necessary to support increased construction activity; and the necessity of maintaining the current housing stock. ACA anticipates that paint and coatings products will play a significant role in these efforts and we look forward to working with home builders, contractors, property managers, and owners to maintain and build the housing inventory for our nation.

The American Coatings Association looks forward to working with you to make this a reality.

Best regards,

Michael W. Johnson President and CEO

American Coatings Association