

U.S. Congresswoman

# Ginny Brown-Waite

*Representing Citrus, Hernando, Lake, Levy,  
Marion, Pasco, Polk, and Sumter Counties*



## Financial Services Committee Hearing "H.R. 2895 - the National Affordable Housing Trust Fund Act of 2007"

July 19, 2007

### Statement for the Record

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Mr. Chairman, I appreciate your concern for affordable housing needs in the United States, but the committee has had this conversation many times. Therefore, I will keep my comments brief.

A roof over your head is a basic human need that millions of Americans cannot provide for themselves. For this reason, Congress has created roughly 32 programs to provide affordable housing options to those who need them. From rental assistance, to special programs for the elderly and handicapped, to helping first-time homebuyers provide a home for their family, HUD has programs that help every American. Therefore, I question why this committee is yet again considering a bill that creates another program that will be duplicative, bureaucratic, and possibly sluggish in responding to today's needs.

Simply put, America does not need an affordable housing trust fund. What Americans need are the programs that already exist to function better, more efficiently and effectively. Consequentially, in as much as I appreciate what you are trying to accomplish Mr. Chairman, I urge the committee to vote down this measure when we vote on it next week and concentrate on improving existing programs under HUD instead.

Thank you Mr. Chairman.