

Senate Resolution 1053

By: Senators Anavitarte of the 31st, Still of the 48th, Robertson of the 29th, Gooch of the 51st, Albers of the 56th and others

A RESOLUTION

1 Commending President Donald J. Trump for his leadership and continued efforts to make
2 home ownership more affordable and achievable for all Americans by reducing regulatory
3 barriers, adopting innovative platforms, expanding housing supply, protecting prospective
4 homebuyers, and advancing policies aimed at restoring the American Dream of
5 homeownership; and for other purposes.

6 WHEREAS, on January 20, 2025, President Donald J. Trump directed executive departments
7 and agencies to pursue actions to lower the cost of housing and expand housing supply as
8 part of a broader effort to deliver emergency price relief for American families; and

9 WHEREAS, on January 20, 2026, President Trump signed an Executive Order to stop large
10 institutional investors from competing with working families for single-family homes,
11 directing federal agencies to prevent federally influenced housing programs and transactions
12 from being used to advantage large Wall Street-backed purchasers over new homebuyers;
13 and

14 WHEREAS, under President Trump's leadership, the United States Department of Housing
15 and Urban Development moved to reduce regulatory burdens tied to the federal
16 Affirmatively Furthering Fair Housing framework, with HUD stating that the revised rule

17 would return to a more limited statutory understanding and remove costly federal mandates
18 that had burdened local communities and complicated housing development; and

19 WHEREAS, in furtherance of making homeownership more affordable, HUD announced
20 that the Federal Housing Administration would rescind more than a dozen regulatory policies
21 in its Single Family mortgage insurance program in order to cut red tape, reduce compliance
22 costs, and eliminate financial and regulatory burdens associated with the home financing
23 process; and

24 WHEREAS, on March 13, 2026, President Donald J. Trump signed an Executive Order
25 entitled "Removing Regulatory Barriers to Affordable Home Construction," directing federal
26 agencies to identify and remove unnecessary regulatory burdens that delay housing
27 development, increase construction costs, restrict manufactured and modular housing, and
28 limit the supply of homes available to American families; and

29 WHEREAS, on March 13, 2026, President Donald J. Trump signed a second Executive
30 Order entitled "Promoting Access to Mortgage Credit," declaring it to be the policy of the
31 United States to improve the availability and affordability of mortgage credit, reduce
32 regulatory burdens on lenders, embrace modern technology, foster consumer choice,
33 modernize origination and closing standards, and promote competition among mortgage
34 lenders in order to help drive down borrowing costs for American homebuyers; and

35 WHEREAS, modernizing the mortgage process through the use of secure digital
36 documentation, streamlined verification methods, and flexible notarization options can
37 significantly reduce delays, lower transaction costs, and improve the overall homebuying
38 process; and

39 WHEREAS, in that Executive Order, President Donald J. Trump directed key federal
40 housing and lending officials to consider eliminating unnecessary wet-signature requirements
41 for mortgage disclosures, applications, and closing documents while further calling for the
42 standardization and acceptance of electronic signatures, e-notes, and remote online
43 notarization as well as the promotion of digital mortgage standards, thereby advancing a
44 common-sense modernization of the mortgage system so that families can pursue
45 homeownership with fewer delays, lower costs, and less interference from outdated federal
46 bureaucracy; and

47 WHEREAS, through these actions, President Trump has sought to reduce artificial barriers
48 to housing affordability, protect the ability of families to compete in the housing market, and
49 reestablish homeownership as an attainable goal for hardworking Americans.

50 NOW, THEREFORE, BE IT RESOLVED BY THE SENATE that the members of this body
51 commend President Donald J. Trump for his leadership and continued efforts to make
52 homeownership more affordable for all Americans by reducing unnecessary regulatory
53 burdens, expanding housing supply, and modernizing the mortgage process in order to help
54 restore the American Dream of homeownership for working families across this nation.

55 BE IT FURTHER RESOLVED that the Secretary of the Senate is authorized and directed
56 to make appropriate copies of this resolution available for distribution to the public and the
57 press.