

VOTER ATTITUDES ON HOUSING AFFORDABILITY AND HOMEOWNERSHIP

NATIONAL HOUSING SURVEY: KEY FINDINGS

JANUARY 2026 • NATIONAL ASSOCIATION OF REALTORS®, PUBLIC OPINION STRATEGIES, HART RESEARCH

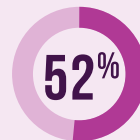
WHY IT MATTERS

Voters overwhelmingly say housing affordability is a top national concern—and believe Congress can take meaningful action to make homeownership more attainable.

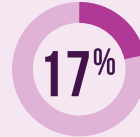
TOPLINE FINDINGS

- **HOUSING AFFORDABILITY IS A VOTING ISSUE:**
Availability of affordable housing and the cost of housing rank among the most important issues for voters when deciding how to vote for Congress.
- **BUYING SENTIMENT REMAINS HISTORICALLY LOW:**
Only **17%** of voters say now is a good time to buy a home, compared to **69%** in 2013.
- **HOMEOWNERSHIP REMAINS CENTRAL TO THE AMERICAN DREAM:**
85% of voters say owning a home is an essential part of the American Dream—up from **79%** in 2013 and strong across parties and demographics.

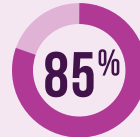
HOUSING IS A VOTING ISSUE—AND BUYING CONFIDENCE IS NEAR HISTORIC LOWS:



say availability of affordable housing is *a very important* voting issue.



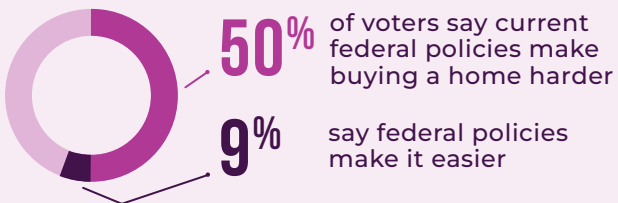
say now is *a good time to buy a home*



say *homeownership is essential* to the American Dream

WHAT'S HOLDING THE MARKET BACK

VOTERS SAY FEDERAL POLICY IS MAKING THINGS WORSE



WHY VOTERS SAY IT'S NOT A GOOD TIME TO BUY:

- Home prices and mortgage rates are too high
- Wages haven't kept pace with housing costs
- Economic uncertainty and inflation
- Limited inventory—especially affordable and starter homes
- Investor activity competing with first-time buyers

HOMEOWNERS ARE STUCK

NEARLY HALF OF HOMEOWNERS (46%) SAY AT LEAST ONE MAJOR BARRIER IS PREVENTING THEM FROM MOVING:

35%

can't afford to give up a low mortgage rate

30%

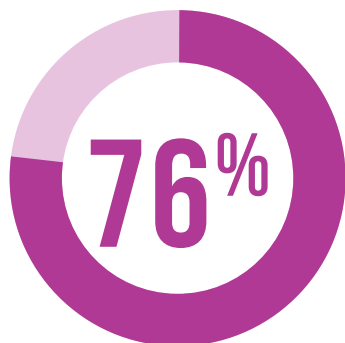
say there are no affordable options nearby

16%

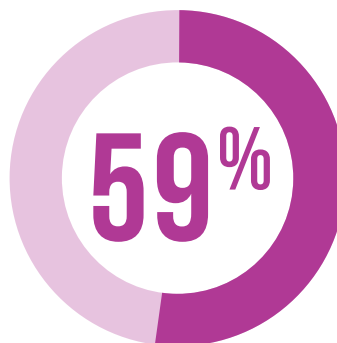
want to sell but cannot afford capital gains taxes

RENTERS FEEL LOCKED OUT

AMONG RENTERS AND NON-HOMEOWNERS:



believe they *may never*
be able to afford a home



say there are *not enough*
affordable homes in
their communities

STRONG BIPARTISAN SUPPORT FOR SOLUTIONS

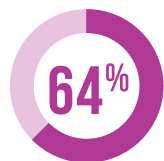
VOTERS SUPPORT CONGRESSIONAL PROPOSALS TO:

- Allow tax-free savings for down payments (**84%**)
- Offer a one-time home sale with no capital gains taxes (**76%**)
- Expand capital gains tax thresholds on home sales (**67%**)
- Create incentives for investors to sell homes to first-time buyers (**71%**)
- Require affordable rental units through tax incentives (**71%**)

Support is broad across Republicans, Independents and Democrats.

THE PAYOFF

VOTERS SAY CONGRESS CAN MAKE HOMEOWNERSHIP EASIER—IF IT ACTS.



of voters say buying or selling
a home would become easier if
new housing proposals passed



support spans Republicans,
Independents and Democrats

VOTERS WANT ACTION.

They believe homeownership still defines the American Dream—and they support commonsense, bipartisan policies that expand supply, lower costs and help families move into homes.



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Source: National Association of REALTORS® National Survey, January 12–14, 2026. N=800 voters. Margin of error ±3.46%.