

*National Association of REALTORS®*

*NAR Priority Issues Survey  
December 2025*

# NAR / GAD Priority Issues 2026

## Survey Methodology



All interviews  
conducted online



Government Affairs  
Directors and  
professional  
staff across all 50  
states



Interviews  
conducted  
December 4<sup>th</sup>,  
2025–January 9<sup>th</sup>,  
2026

Quotas were assigned to reflect the demographic distribution of active members of the National Association of REALTORS®, and the data were weighted to ensure an accurate reflection of the population. The overall margin of error is +/- 8.1%. The margin of error for subgroups is larger and varies. Percentage totals may not add up precisely due to rounding.

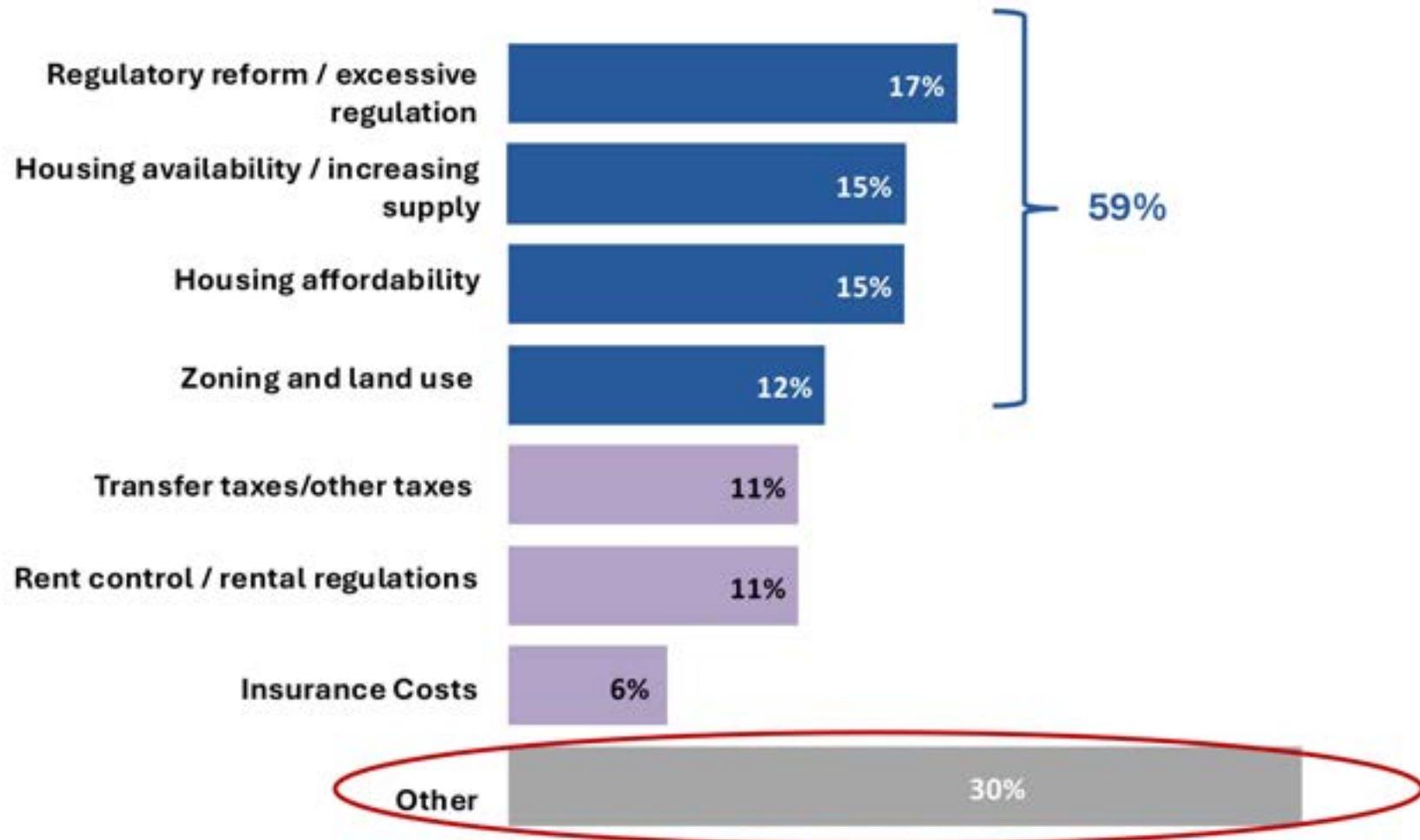
# *Priorities*

## STATE AND LOCAL ASSOCIATION TOP PRIORITIES

Q.6 Thinking now about your state or local area and the issues your State/Local Association faces, what are the top two legislative or regulatory priorities for YOUR association in 2026?

# Top Legislative Priorities for 2026

Open Ended Responses, Share of Total Mentions



*\*Respondents gave up to two priorities. Percentages reflect the share of all respondents*

Q.6 Thinking now about your state or local area and the issues your [state/local] association faces, what are the top two legislative or regulatory priorities for YOUR association in 2026?

# Housing Affordability

*Insights from Self-Identified Priority for State or Local Association*

## State Association

“Increasing Affordable housing options with state control versus local control regarding zoning reforms.” –*Delaware, State Association*

“Access to affordable housing.” –*Louisiana, State Association*

“Possible 1<sup>st</sup> time home buyer assistance program.” – *Arizona, State Association*

“Economic Development and affordable housing. We’re looking to streamline permitting.” – *Wyoming, State Association*

“Affordable housing initiatives.” – *Pennsylvania, State Association*

## Local Association

“Affordable housing / land development. [It is] increasingly difficult to get projects completed.” – *Florida, Local Association*

“Housing production strategies, particularly for “missing middle”, for affordable HOMEOWNERSHIP.” – *Oregon, Local Association*

“Housing Affordability - we continue to work with local agencies as they work to bring deed restricted housing for local workforce in our resort area. Challenge is finding willing developers, grants and other funding, and the restrictive nature in terms of who qualifies (i.e. we need to help the missing middle).” – *California, Local Association*

Q.6 Thinking now about your state or local area and the issues your [state/local] association faces, what are the top two legislative or regulatory priorities for YOUR association in 2026?

# Housing Inventory

*Insights from Self-Identified Priority for State or Local Association*

## State Association

“Expanding housing opportunities by reducing restrictive local zoning barrier.” – *New Hampshire, State Association*

“Housing - advancing legislation that allows for more housing at all price points.” – *North Carolina, State Association*

“Housing inventory-local regulation pre-emptions.” – *Illinois, State Association*

“Developing infrastructure in Oklahoma to support homebuilding.” – *Oklahoma, State Association*

## Local Association

“Expansion of accessory dwelling units permitting.” – *Colorado, Local Association*

“Housing affordability/supply. Restrictive and burdensome regulatory environment.” – *North Carolina, Local Association*

“Housing supply / Low inventory .” – *Michigan, Local Association*

“Housing Supply - due to the challenges with housing affordability there is a lack of housing for the workforce leaving us vulnerable to initiatives for funding sources such as vacancy taxes, inclusionary zoning, etc.” – *California, Local Association*

Q.6 Thinking now about your state or local area and the issues your [state/local] association faces, what are the top two legislative or regulatory priorities for YOUR association in 2026?

# Regulatory Reform

*Insights from Self-Identified Priority for State or Local Association*

## State Association

“Policies that limit growth and development of housing and infrastructure.” – *Washington, State Association*

“Regulations & Process: Avoid costly regulations and streamline approval processes.” – *Kentucky, State Association*

“Reducing regulatory barriers to increasing housing.” – *Maine, State Association*

“Government regulation and cost - impact fees, development timelines, exactions and property tax increases are all contributing to ballooning housing costs and increased revenues to cities.” – *Utah, State Association*

## Local Association

“Towns pushing back or looking at ways to bypass state legislation to expand housing development, such as shrinking growth zones.” – *Maine, Local Association*

“Electrification, gas appliance bans.” – *California, Local Association*

“County land use code revisions aimed to reduce hurdles, time, and expense for housing development.” – *Colorado, Local Association*

Q.6 Thinking now about your state or local area and the issues your [state/local] association faces, what are the top two legislative or regulatory priorities for YOUR association in 2026?

# Taxes

## Insights from Self-Identified Priority for State or Local Association

### State Association

“No new taxes on real estate, last year the state rose the Realty Transfer Fee for the first time in 20 years.” – *New Jersey, State Association*

“Real Estate Taxes. While we appreciate the legislatures effort to help homeowners stay in their homes, we are concerned about the funding for local entities that rely on that money.” – *Wyoming, State Association*

“State Constitutional Amendment that bans (currently set at 0) a state property tax.”  
– *Tennessee, State Association*

“Property Tax Relief.” – *Texas, State Association*

### Local Association

“Rapidly increasing property taxes hurting taxpayers.” – *Kansas, Local Association*

“Potential parcel taxes due to City Hall's budget short fall.” – *California, Local Association*

“Transportation/infrastructure- property tax shortfall could impose fees elsewhere.”  
– *Florida, Local Association*

“Getting a Final Determination on the Legality of a Local Mansion Tax.”  
– *New Mexico, Local Association*

Q.6 Thinking now about your state or local area and the issues your [state/local] association faces, what are the top two legislative or regulatory priorities for YOUR association in 2026?

# Other

*Includes priorities such as STRs, private property rights, consumer protection, point of sale inspections and many more*

## State Association

*“Real Estate Wholesaling.” – Missouri, State Association*

*“Private property rights.” – Alabama, State Association*

*“Deed Verification/Fraud Alerts.” – South Carolina, State Association*

*“Point of sale inspections study in the Chicago suburbs.” – Illinois, State Association*

## Local Association

*“Short Term rentals, NIMBY groups limiting property rights.” – South Carolina, Local Association*

*“Tree Protection Ordinance - this type of regulation has started taking off in the metro area.” – Georgia, Local Association*

*“Community Outreach-combatting NIMBYism.” – Wisconsin, Local Association*

*“Empower Local Governments to address Local Issues.” – North Carolina, Local Association*

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Q.6 Thinking now about your state or local area and the issues your [state/local] association faces, what are the top two legislative or regulatory priorities for YOUR association in 2026?

## ACCEPTABILITY OF NEW HOUSING TYPES

Q.9 Switching gears and thinking now about housing inventory and how to increase the housing supply, below is a list of different kinds of housing and developments. For each one, please rate how acceptable (in general) you think that kind of new housing is to REALTORS® in your association: is it very acceptable, somewhat acceptable, not very acceptable or not acceptable at all.

## ACCEPTABILITY OF NEW HOUSING TYPES

Q.9 ...Is it very acceptable, somewhat acceptable, not very acceptable or not acceptable at all.

- A. Rental units
- B. Mixed use buildings
- C. Higher density housing near public transit
- D. Smaller lot sizes for single-family homes
- E. Missing middle housing options, like duplexes, triplexes, townhomes, and ADUs
- F. Buildings with single-room occupancy options
- G. Manufactured housing units

# Increasing Housing Supply: Tier 1

Very Acceptable

Somewhat Acceptable

E. Missing middle housing options, like duplexes, triplexes, townhomes, and ADUs



Total Acceptable: 96%

B. Mixed use buildings



Total Acceptable: 96%

D. Smaller lot sizes for single-family homes

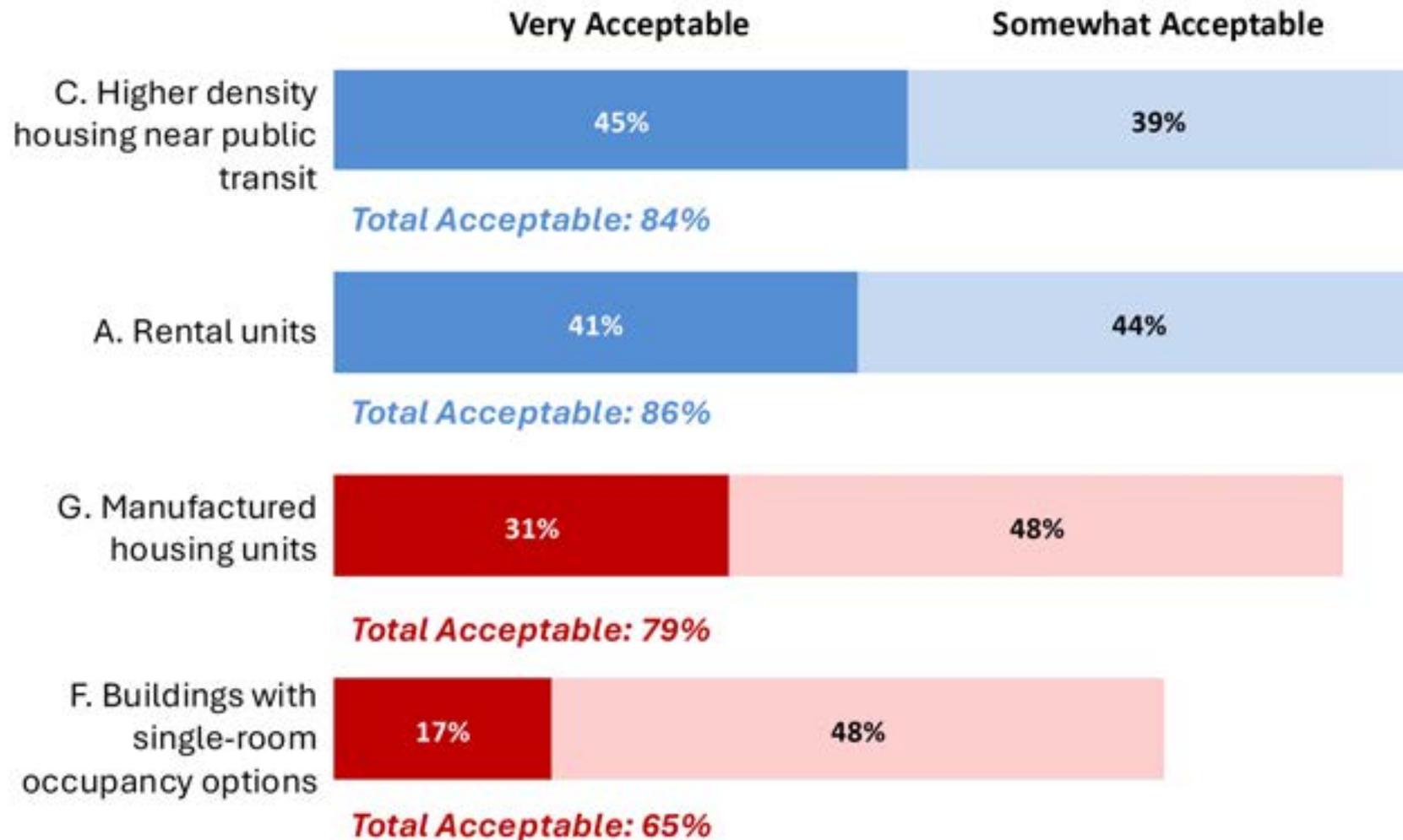


Total Acceptable: 92%

Q.9 Switching gears and thinking now about housing inventory and how to increase the housing supply, below is a list of different kinds of housing and developments. For each one, please rate how acceptable (in general) you think that kind of new housing is to REALTORS® in your association: is it very acceptable, somewhat acceptable, not very acceptable or not acceptable at all.



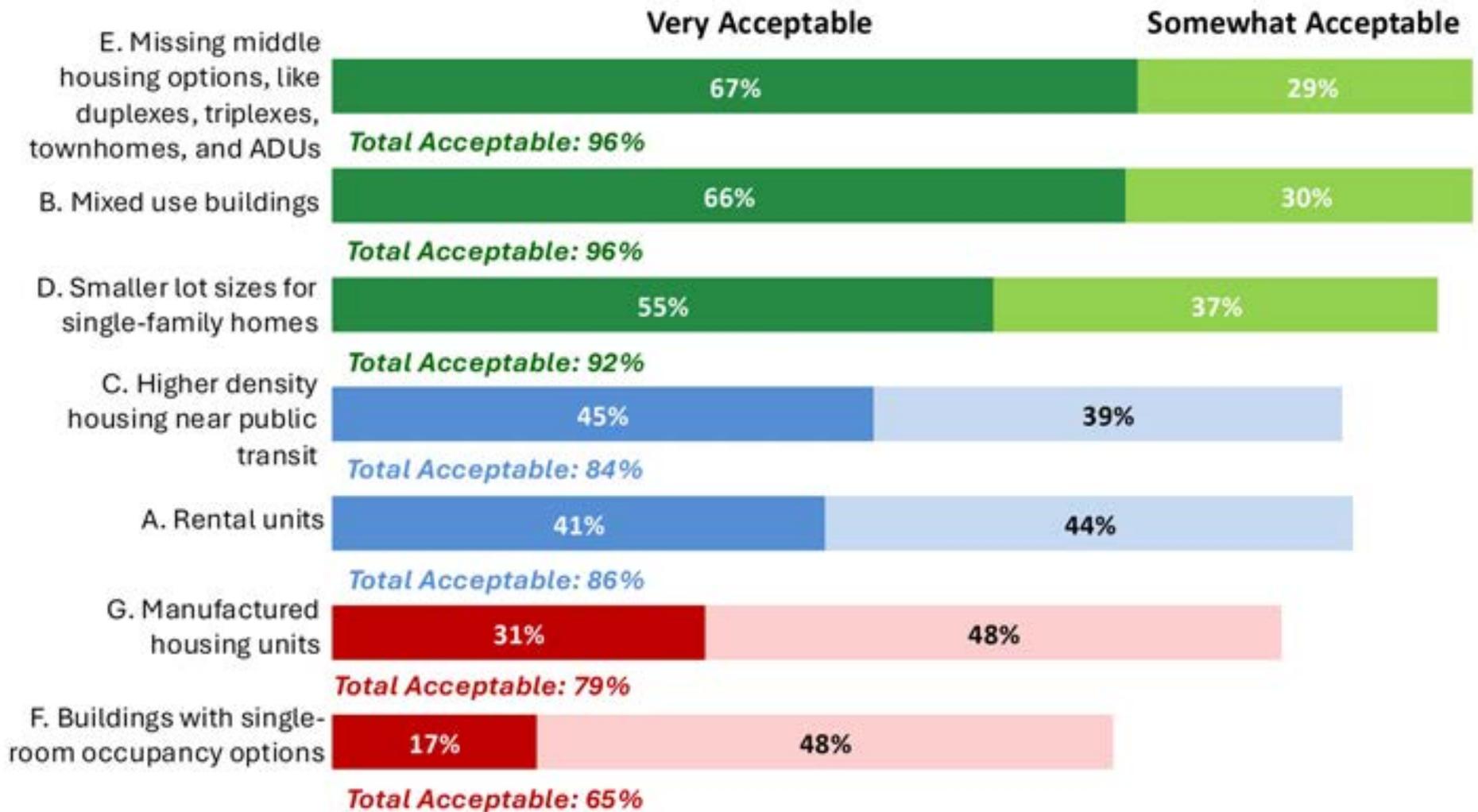
# Increasing Housing Supply: Tier 2



Q.9 Switching gears and thinking now about housing inventory and how to increase the housing supply, below is a list of different kinds of housing and developments. For each one, please rate how acceptable (in general) you think that kind of new housing is to REALTORS® in your association: is it very acceptable, somewhat acceptable, not very acceptable or not acceptable at all.



# Increasing Housing Supply: Combined



Q.9 Switching gears and thinking now about housing inventory and how to increase the housing supply, below is a list of different kinds of housing and developments. For each one, please rate how acceptable (in general) you think that kind of new housing is to REALTORS® in your association: is it very acceptable, somewhat acceptable, not very acceptable or not acceptable at all.

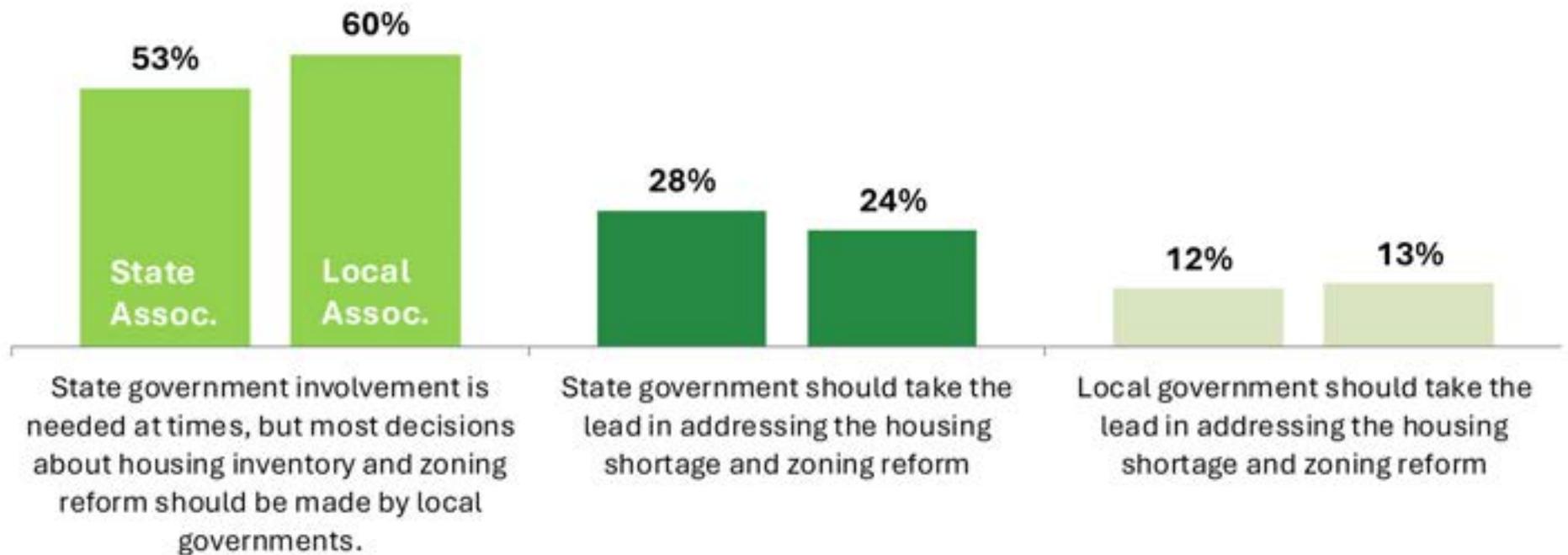


## STATE PREEMPTION

Q.11 Which ONE of the following statements best describes the role state and local government should play when it comes to the issue of housing inventory and zoning reform?

- *State government should take the lead in addressing the housing shortage and zoning reform*
- *Local government should take the lead in addressing the housing shortage and zoning reform*
- *State government involvement is needed at times, but most decisions about housing inventory and zoning reform should be made by local governments*

# GADS Feel That Most Inventory and Zoning Decisions Should be Made by Local Governments, But One-Quarter Feel State Government Should Take the Lead



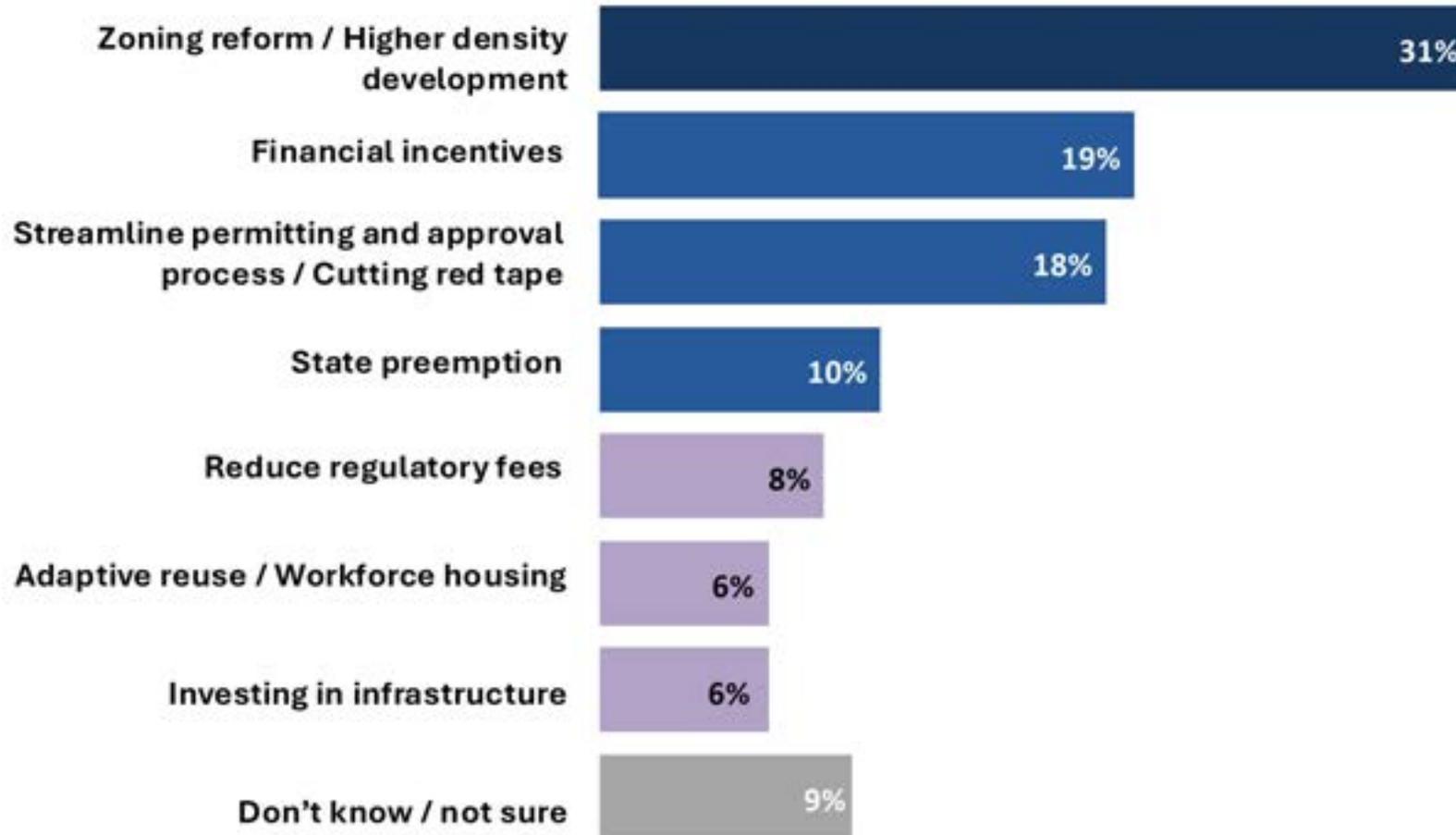
Q.11 Which ONE of the following statements best describes the role state and local government should play when it comes to the issue of housing inventory and zoning reform?

## NEW POLICY TO INCREASE HOUSING SUPPLY

Q.12 If your local or state government could implement one new policy or program to increase housing supply or make housing more affordable, what should it be?

# Zoning Reform Tops List of Best Ways to Increase Housing Supply

*Open Ended Responses*



Q.12 If your local or state government could implement one new policy or program to increase housing supply or make housing more affordable, what should it be?

# Zoning

## Insights from Self-Identified Policy to Increase Housing Supply

### State Association

“Zoning reform, eliminate unnecessary barriers.” – *North Carolina, State Association*

“Zoning and regulatory reform that allows higher density and multiple ownership options.” – *Washington D.C., State Association*

“Releasing State Trust Land for development.” – *Arizona, State Association*

“Revising zoning ordinances at the county and municipal level.” – *Illinois, State Association*

“Zoning reform and increased housing production.” – *Massachusetts, State Association*

### Local Association

“Simplify zoning options and decrease minimum lot size.” – *Tennessee, Local Association*

“Allow Multiple Housing types (duplex, quadplex, etc) in SF residential zoning.” – *Virginia, Local Association*

“Remove/reduce lot size minimums, some of our communities are 2-3 acres.” – *Massachusetts, Local Association*

“Allow for, and incentivize, higher-density housing in our urban areas despite the LOUD NIMBY local push-back.” – *North Carolina, Local Association*

Q.12 If your local or state government could implement one new policy or program to increase housing supply or make housing more affordable, what should it be?

# Financial Incentives

## Insights from Self-Identified Policy to Increase Housing Supply

### State Association

“No new taxes on real estate, last year the state rose the Realty Transfer Fee for the first time in 20 years.” – *New Jersey, State Association*

“Kentucky should follow the lead of peer states, such as Indiana's Residential Infrastructure Assistance Program and Tennessee's Residential Infrastructure Development Districts, by creating programs that share these costs between the state, local governments, and builders.” – *Kentucky, State Association*

“Remove capital gains tax so potential immediate increase in inventory.”  
– *Connecticut, State Association*

“Property insurance reform to lower premiums for consumers and homeowners.”  
– *Iowa, State Association*

### Local Association

“Explore use of tax credits/tiffs to incentivize development in downtown areas.” – *New Mexico, Local Association*

“Subsidies for small or first-time developers to promote development of “missing middle” housing.” – *Minnesota, Local Association*

“Lower impact fees and make it easier for home buyers to build new construction.”  
– *Florida, Local Association*

“Create a local revolving loan program to help people get into homes.”  
– *California, Local Association*

Q.12 If your local or state government could implement one new policy or program to increase housing supply or make housing more affordable, what should it be?

# State Preemption

## Insights from Self-Identified Policy to Increase Housing Supply

### State Association

“Local control is important in PA. However, local officials aren't taking action to address housing affordability to the extent that it is needed, so state government may be the appropriate direction to find solutions.” –*Pennsylvania, State Association*

“The state should provide financial incentives to local governments that implement pro-housing zoning and programs.” –*Ohio, State Association*

“State-created menu of policy options for increasing housing supply from which local units of government could choose from to achieve goals for increasing housing development.” –*Minnesota, State Association*

### Local Association

“ANY statewide reforms that preempts local zoning ordinances.” –*Michigan, Local Association*

“We have too many municipalities with varying rules and regulations making it difficult for the housing industry to advise clients, and for property owners to rebuild after a hurricane.” –*Florida, Local Association*

“Not allowing local governments to have moratoriums at all or longer than 30-90 days. We have more than one local government that have had 18 month subdivision and building moratoriums.” –*South Carolina, Local Association*

Q.12 If your local or state government could implement one new policy or program to increase housing supply or make housing more affordable, what should it be?

*Rent Control and  
Tenant's Rights Regulations*

## RENT CONTROL

Q.13 On a different topic, how concerned are you about local or state governments creating or expanding rent control in your state or local area?

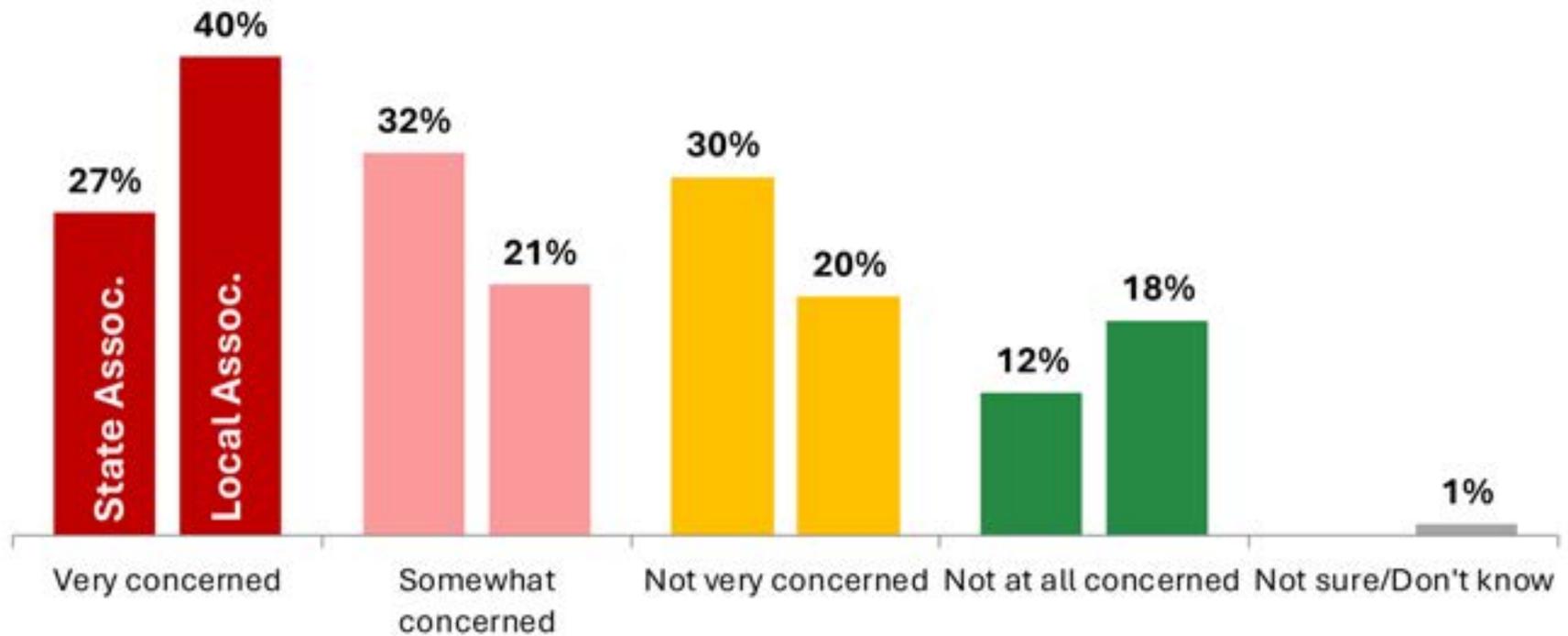
Are you:

- Very concerned
- Somewhat concerned
- Not very concerned
- Not at all concerned

# Six in Ten Concerned About Expanding Rent Control, With Intensity Especially High Among Local GADs

## Rent Control Concerns

**State Total Concerned: 58%**  
**Local Total Concerned: 61%**



Q13. On a different topic, how concerned are you about local or state governments creating or expanding rent control in your state or local area?



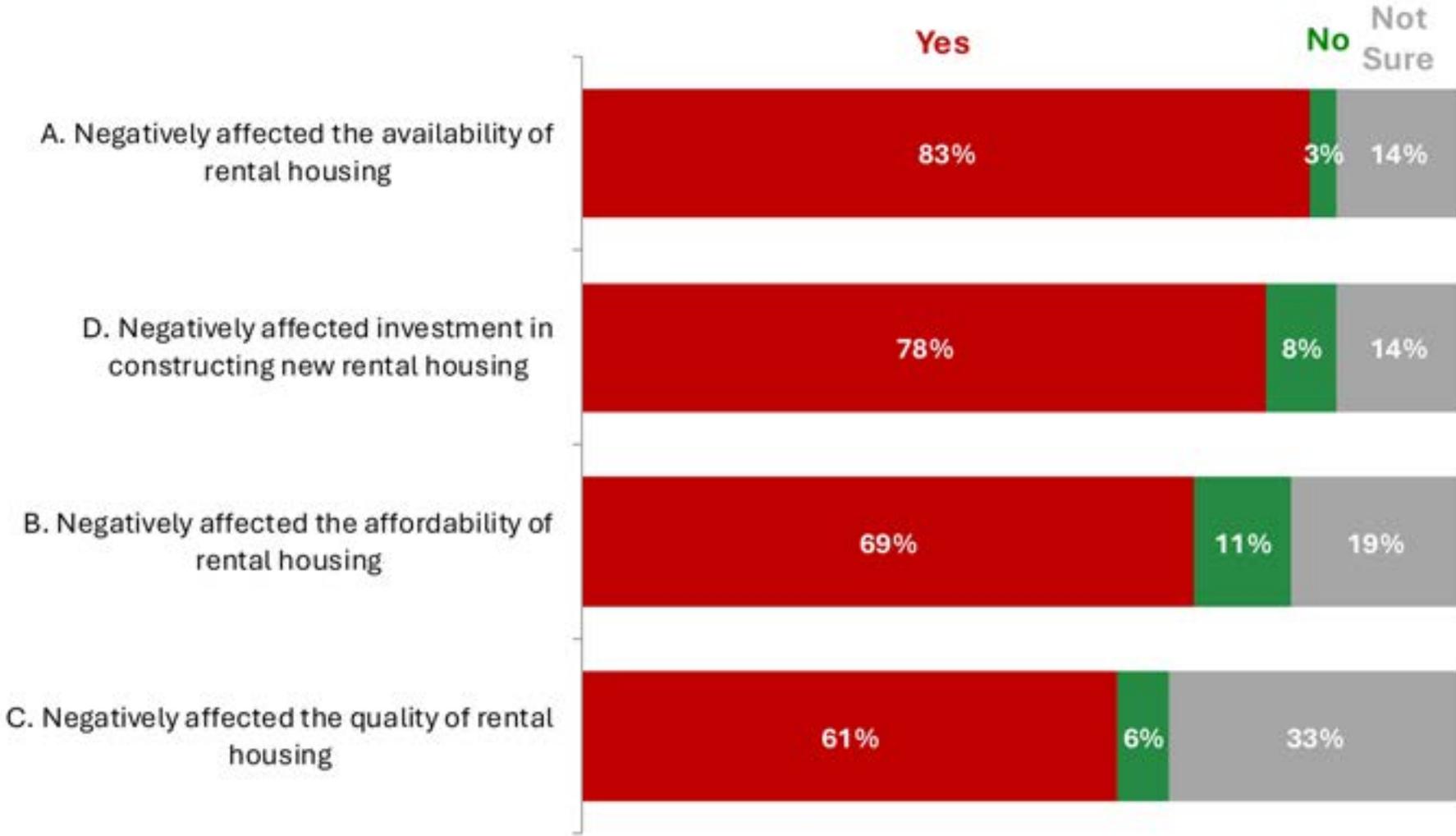
## RENT CONTROL IMPACTS \*

Q.15 Have the rent control policies in your state or local area negatively affected any of the following?

- Negatively affected the availability of rental housing
- Negatively affected the affordability of rental housing
- Negatively affected the quality of rental housing
- Negatively affected investment in constructing new rental housing

\* (Asked only of states or localities that currently have rent control)

# States and Localities That Have Rent Control Report Variety of Negative Effects



Q. 15 Have the rent control policies in your state or local area negatively affected any of the following?



## TENANT'S RIGHTS

Q.16 How concerned are you about local or state governments creating or expanding other tenant's rights policies in your state or local area, like restricting background checks, just cause evictions, rental fee limitations or other policies?

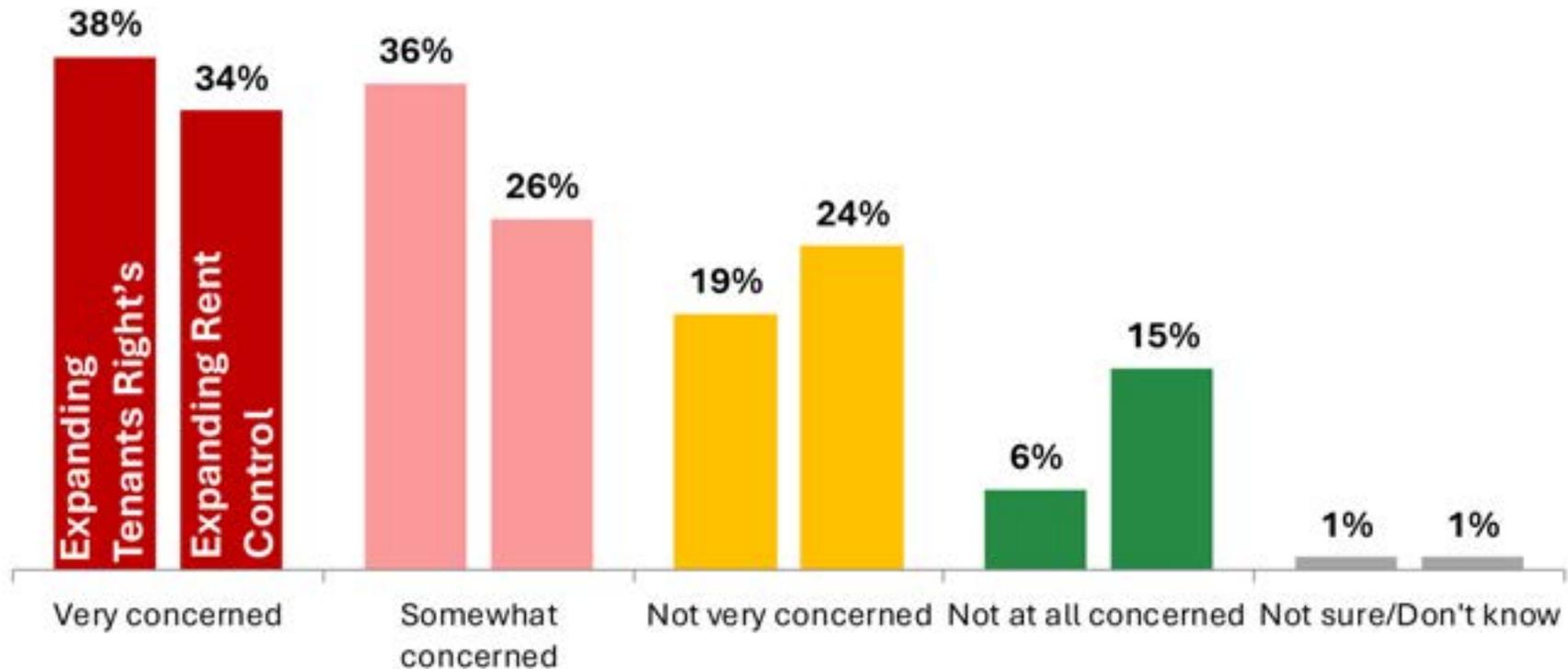
Are you:

- Very concerned
- Somewhat concerned
- Not very concerned
- Not at all concerned

# GADs Concerned About Rent Control, But Register Even Higher Concerns About Other Tenants' Rights Policies

## Tenant's Rights vs Rent Control Concerns

**Tenant's Rights Total Concerned: 74%**  
**Rent Control Total Concerned: 60%**



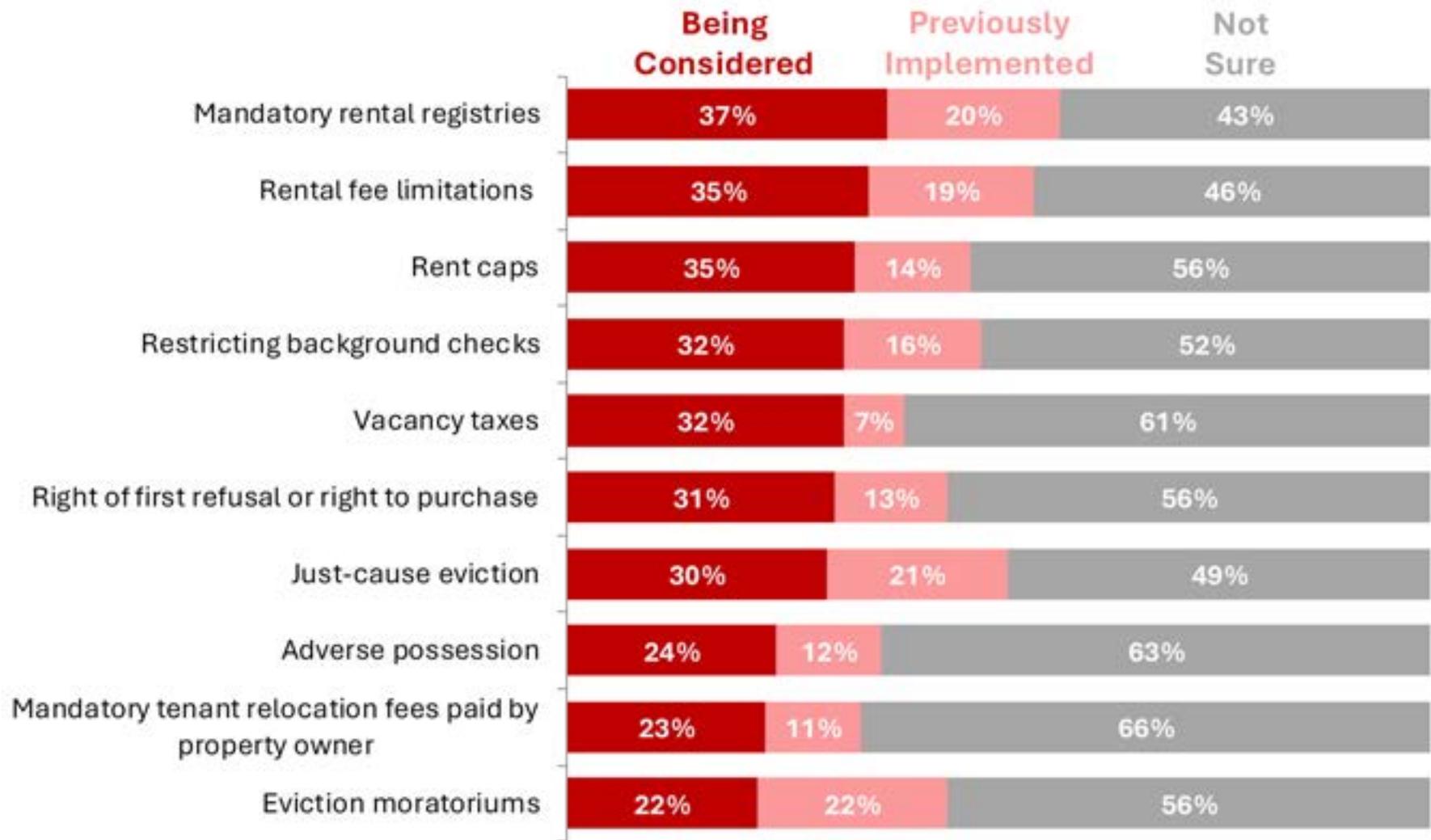
Q.16 How concerned are you about local or state governments creating or expanding other tenant's rights policies in your state or local area, like restricting background checks, just cause evictions, rental fee limitations or other policies?

## TENANT'S RIGHTS

Q.17 Which of the following tenant's rights policies are currently being considered or are expected to be considered in 2026 by your state or local governments? If your state or local government has previously implemented these policies, please say so.

Check all that apply.

# Wide Variety of Tenant's Rights Policies Under Consideration



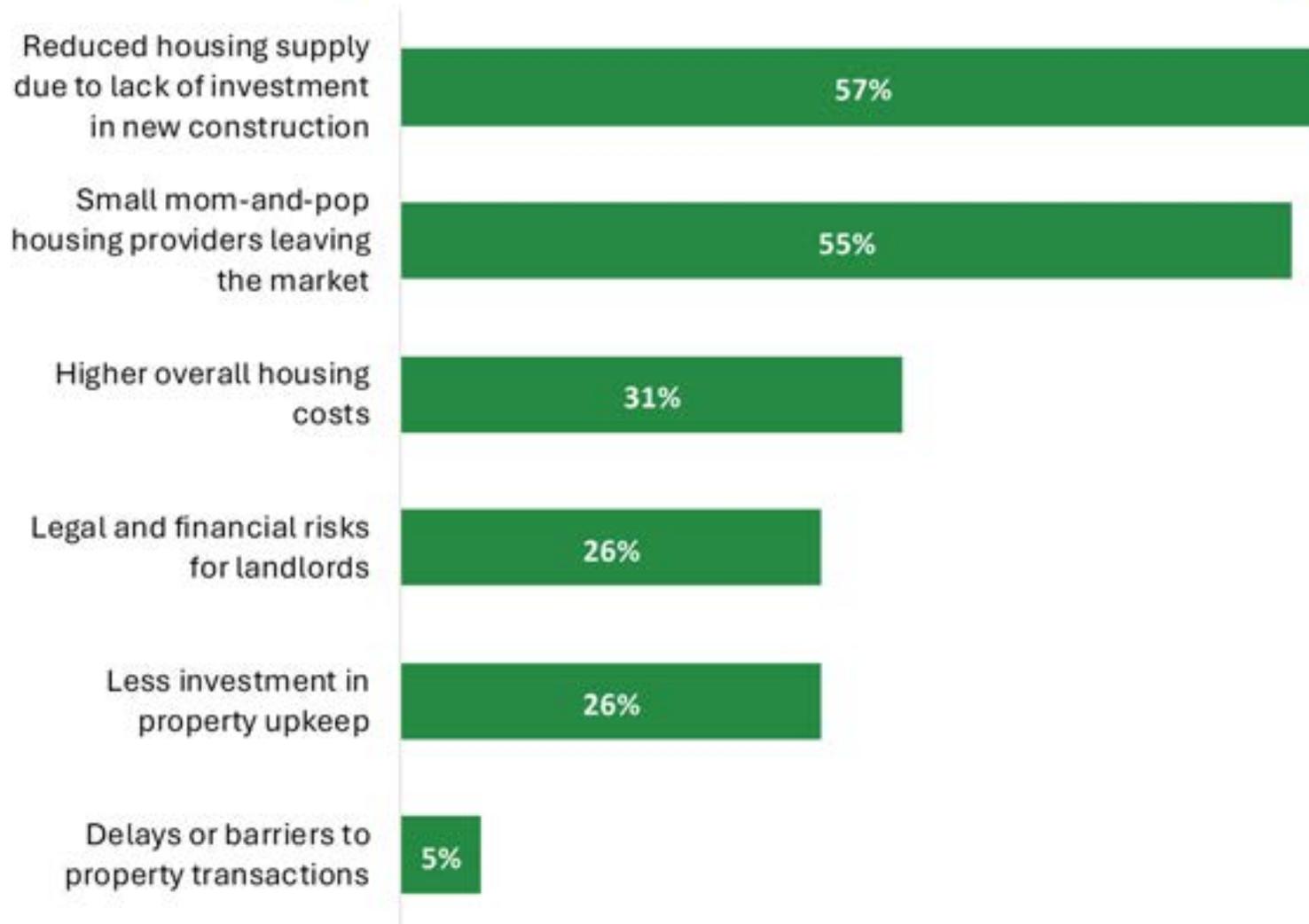
Q.17 Which of the following tenant's rights policies are currently being considered or are expected to be considered in 2026 by your state or local governments? If your state or local government has previously implemented these policies, please say so. Check all that apply.

## UNINTENDED RENTAL REGULATIONS CONSEQUENCES

Q.19 In your view, what are the top TWO unintended consequences of rent control and tenant protection policies?

- *Higher overall housing costs*
- *Legal and financial risks for landlords*
- *Less investment in property upkeep*
- *Reduced housing supply due to lack of investment in new construction*
- *Delays or barriers to property transactions*
- *Small mom-and-pop housing providers leaving the market*

# Reduced Supply and Small Landlords Leaving the Market Top the List of Unintended Consequences



Q.19 In your view, what are the top TWO unintended consequences of rent control and tenant protection policies?

# *Property Insurance Costs*

## PROPERTY INSURANCE RATE INCREASES

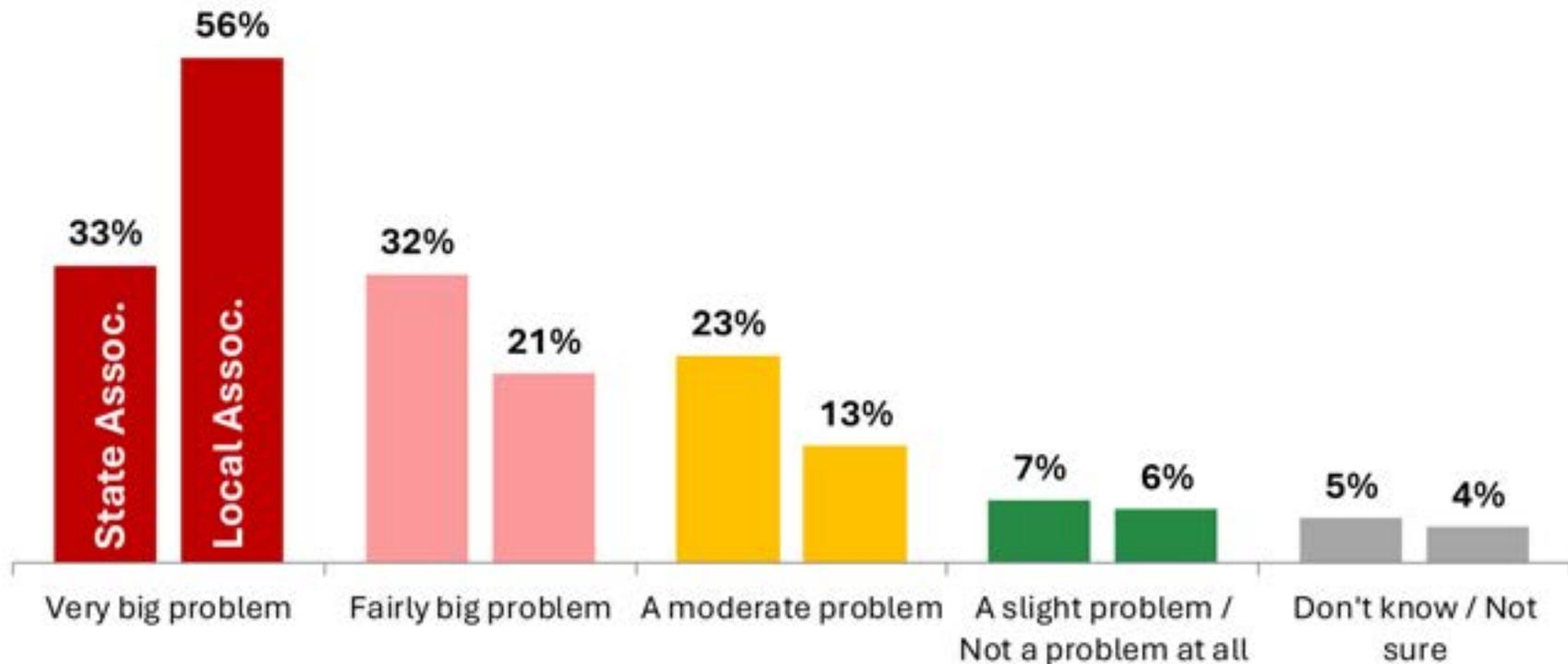
Q.26 On a different topic, how big a problem are property insurance rate increases in your state?

Is that a:

- *Very big problem*
- *Fairly big problem*
- *A moderate problem*
- *A slight problem*
- *Not a problem at all*

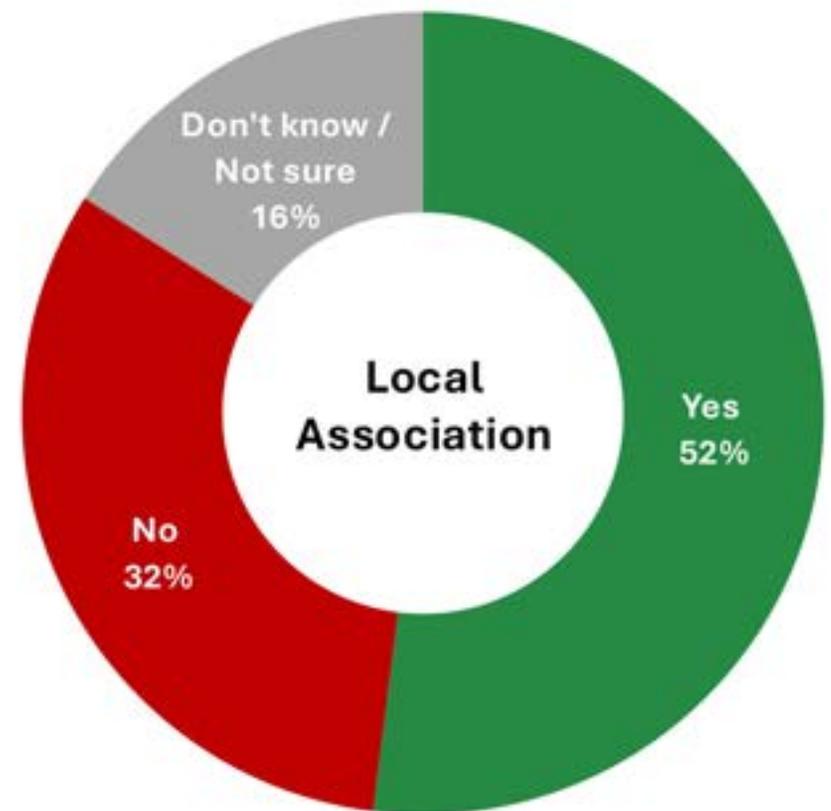
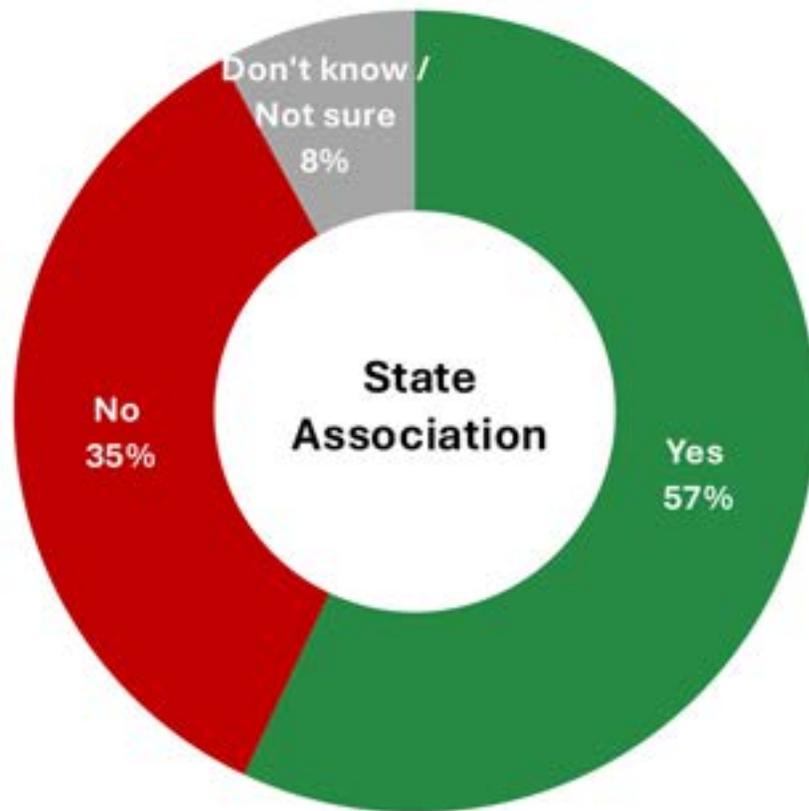
# Property Insurance Rate Increases a Big Problem, Especially for Local GADs

**State Total Problem: 65%**  
**Local Total Problem: 78%**



Q.26 On a different topic, how big a problem are property insurance rate increases in your state?  
Is that a:

# Over Half of State and Local GADs Engaged Their State Legislator or Insurance Regulator on Rising Property Insurance Costs in 2025



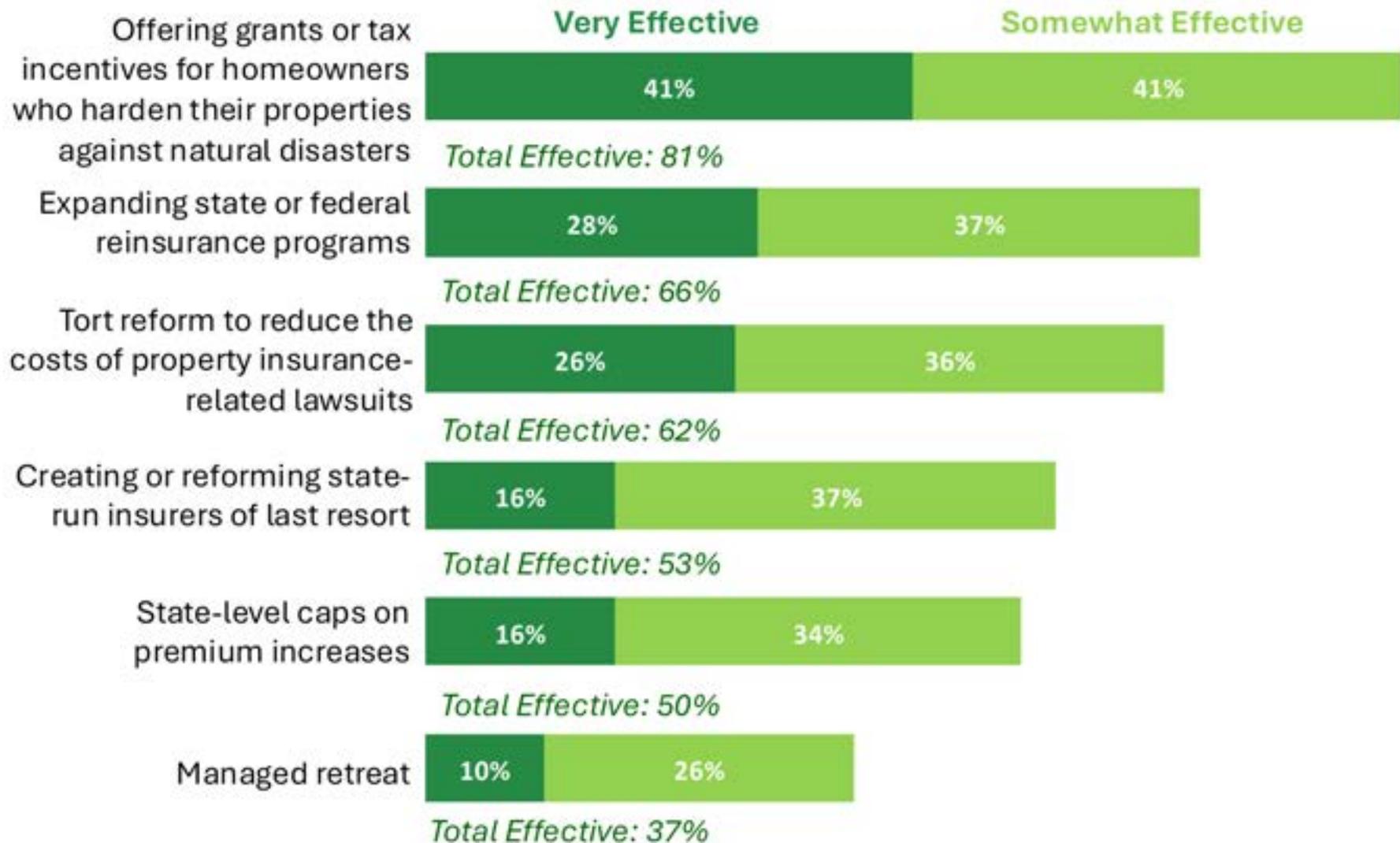
Q.27 Did your association engage your state legislature or insurance regulator on rising property insurance costs over the past year?

## POLICIES TO HELP MANAGE RISING INSURANCE COSTS

Q.28 Next is a list of policy responses to help communities manage rising property insurance costs. Please rate how effective you think each policy would be in helping to manage property insurance costs. Would it be very effective, somewhat effective, not very effective or not effective at all?

- A. *State-level caps on premium increases*
- B. *Expanding state or federal reinsurance programs*
- C. *Offering grants or tax incentives for homeowners who harden their properties against natural disasters*
- D. *Managed retreat*
- E. *Tort reform to reduce the costs of property insurance-related lawsuits*
- F. *Creating or reforming state-run insurers of last resort*

# Tax Incentives Most Effective to GADs



Q.28 Next is a list of policy responses to help communities manage rising property insurance costs. Please rate how effective you think each policy would be in helping to manage property insurance costs. Would it be very effective, somewhat effective, not very effective or not effective at all?

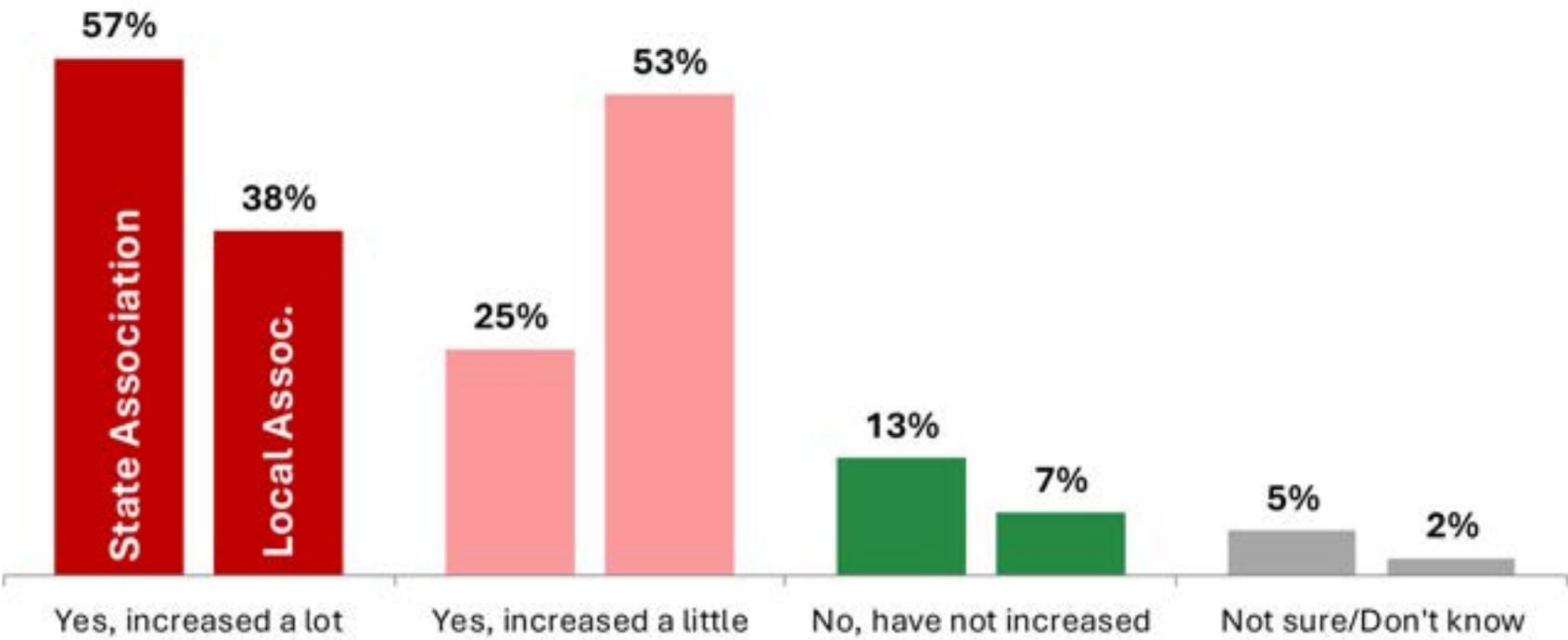
# *Property and Transfer Taxes*

## PROPERTY TAXES

Q.20 Switching gears now and thinking about property taxes in your state or local area. In general, have property taxes increased in your state or local area in the last two years?

- *Yes, increased a lot*
- *Yes, increased a little*
- *No, have not increased*

# Both State and Local Associations Report Property Tax Increase (but differ on magnitude)



Q.20 Switching gears now and thinking about property taxes in your state or local area. In general, have property taxes increased in your state or local area in the last two years?

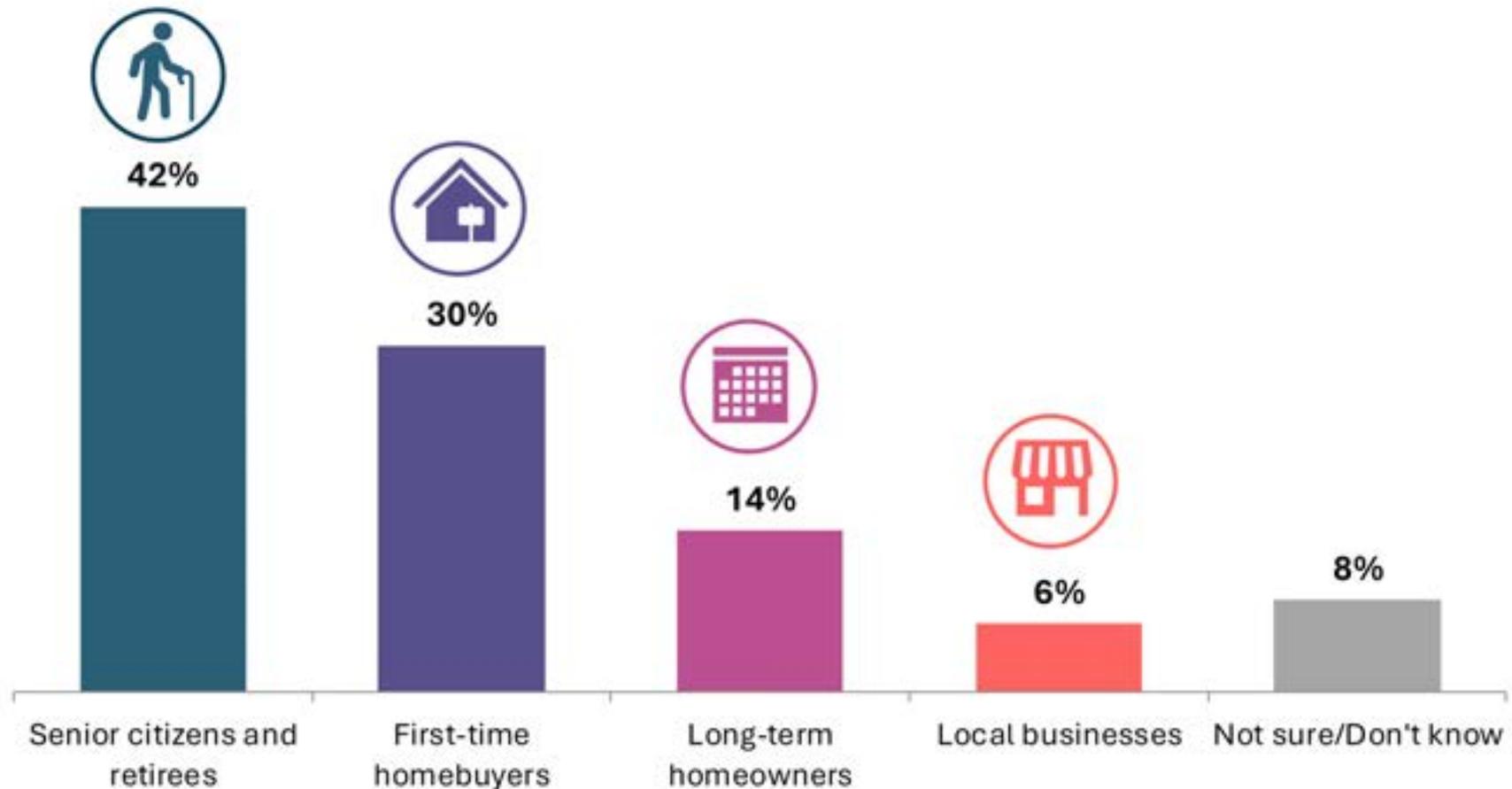


## PROPERTY TAXES

Q.23 Which ONE of the following do you think is MOST in need of property tax relief?

- *First-time homebuyers*
- *Long-term homeowners*
- *Senior citizens and retirees*
- *Local businesses*

# Seniors and First Time Homebuyers Most in Need of Property Tax According to GADs

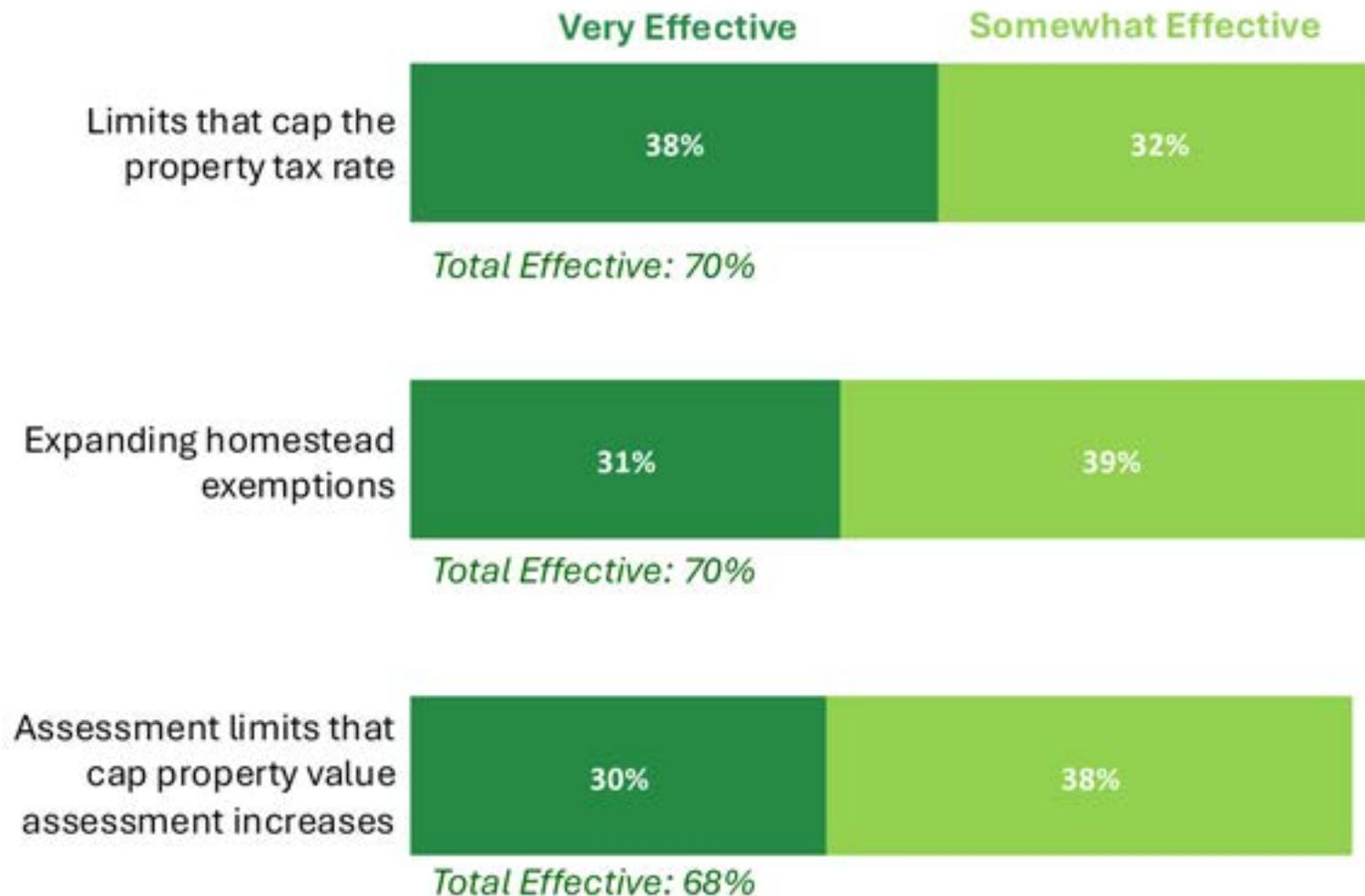


Q.23 Which ONE of the following do you think is MOST in need of property tax relief?

## PROPERTY TAXES

Q.24 Next is a list of policy options that state and local REALTOR® associations have pursued to keep property taxes under control. Please rate how effective you think each policy option is in keeping property taxes under control: very effective, somewhat effective, not very effective or not effective at all.

# Property Tax Rate Caps Are Seen as the Most Effective Way to Keep Property Taxes Under Control



Q.24 Next is a list of policy options that state and local REALTOR® associations have pursued to keep property taxes under control. Please rate how effective you think each policy option is in keeping property taxes under control: very effective, somewhat effective, not very effective or not effective at all.

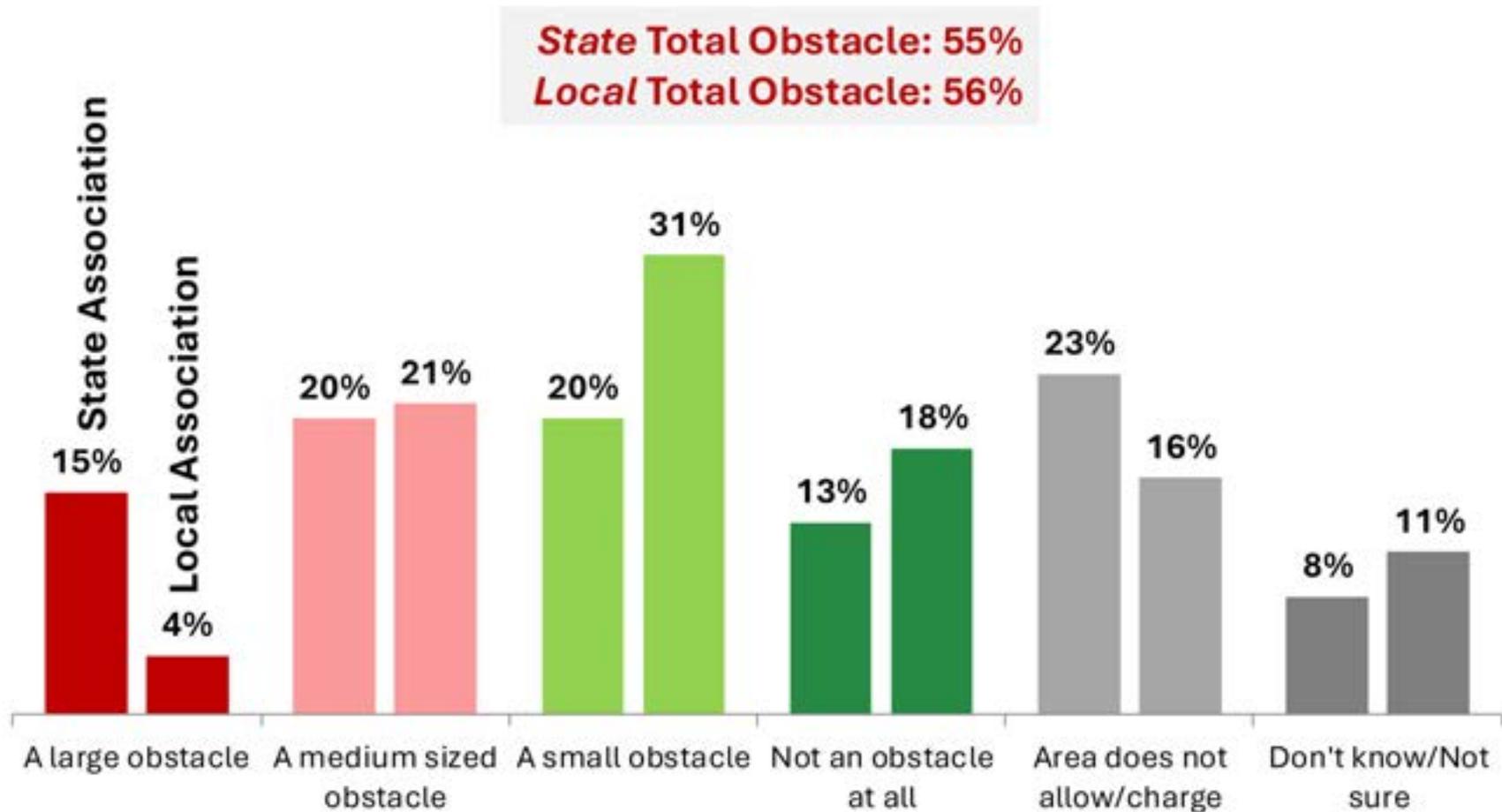


## TRANSFER TAXES

Q.30 Switching topics again, how big of an obstacle are real estate transfer taxes to the purchase and sale of real estate in your area?

- *A large obstacle*
- *A medium sized obstacle*
- *A small obstacle*
- *Not an obstacle at all*
- *Our area does not allow or charge real estate transfer tax*

# Transfer Taxes a Sales Obstacle, But Size of Problem Varies Between State and Local Associations



Q.30 Switching topics again, how big of an obstacle are real estate transfer taxes to the purchase and sale of real estate in your area?

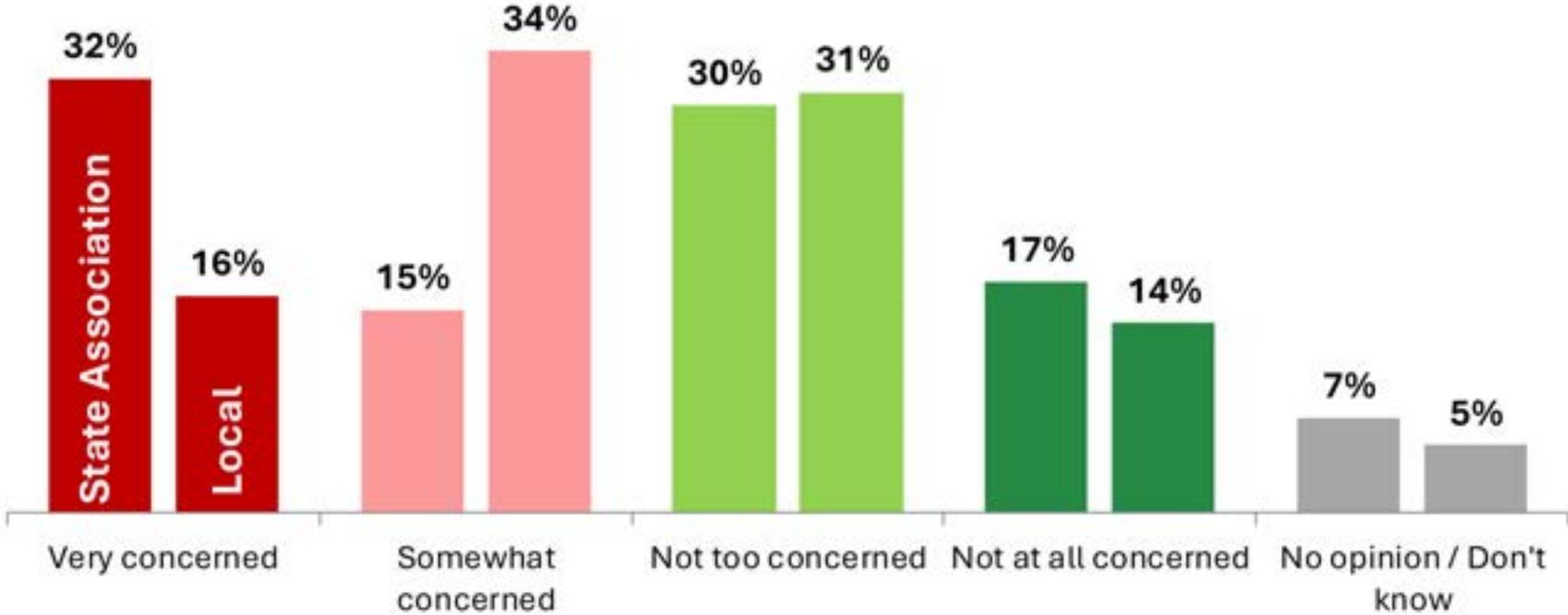
## TRANSFER TAXES

Q.31 How concerned are you about local or state governments establishing or raising real estate transfer taxes in your state or local area?

- *Very concerned*
- *Somewhat concerned*
- *Not too concerned*
- *Not at all concerned*

# State GADs More Intensely Concerned About Government Raising Real Estate Transfer Taxes

**State Total Concerned: 47%**  
**Local Total Concerned: 51%**



Q.31 How concerned are you about local or state governments establishing or raising real estate transfer taxes in your state or local area?



## Priorities 2026 Summary: Top Issues

### 1) Housing availability and affordability

- Zoning and land use
- Regulatory reform

### 2) Taxes – Primarily Property Taxes & Transfer taxes

### 3) Property Insurance Costs

### 4) Rent Control and Rental Regulations

Followed by the variety of other issues that state and local GADs deal with (Point of Sale Requirements, NIMBY, STR...)

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December 2025*

