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BUILDING HOUSING SUPPLY AND OPPORTUNITY FOR ALL

With an estimated **4.7 million-unit shortage**, America is facing a housing inventory crisis. However, our research shows that **85%** of Americans still say owning a home is an essential part of the American dream. NAR's advocacy efforts have been critical in advancing the **21st Century ROAD to Housing Act** in the House and Senate. This bipartisan legislation will expand housing inventory, improve affordability, and create more pathways to homeownership and rental opportunity.



REALTORS® are members of the National Association of REALTORS®

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2026 REALTOR®

LEGISLATIVE PRIORITIES



NAR RESEARCH PRODUCTS HELP INFORM POLICYMAKING



Congressional District and State Reports, State Economic Impact Reports, and Local Market Reports provide data on housing and real estate trends affecting your constituents



Reports on home buying by generations, income levels, and demographic groups analyze market trends and show how homeownership can be a catalyst to building generational wealth



Commercial Market Insights Reports and Commercial Real Estate Metro Market Reports reveal the crucial role in revitalizing communities



Join the Bipartisan Real Estate Caucus, chaired by Representatives Mark Alford (R-MO), J. Luis Correa (D-CA), Tracey Mann (R-KS), and Brittany Pettersen (D-CO).



REALTOR® PRIORITIES

- Support the **More Homes on the Market Act (H.R.1340/S.3332)** to decrease the equity penalty and incentivize more long-term owners to sell their homes. Updating America's tax law is a key pathway to more supply.
- Support the **21st Century ROAD to Housing Act (H.R.6644)** to accelerate housing production and improve affordability by modernizing outdated housing programs, reducing regulatory barriers, and increasing flexibility for local communities.
- Support the **Revitalizing Downtowns and Main Streets Act (H.R.2410)** to incentivize the conversion of underused commercial properties into residential and mixed-use housing.
- Support full funding for critical HUD programs, including the **Fair Housing Initiatives Program (FHIP)**, the **Fair Housing Assistance Program (FHAP)**, and housing counseling services, including pre-purchase counseling. These programs help support local fair housing education, enforcement, and homebuyer preparedness in communities across the country.
- Support the **Association Health Plans Act (H.R. 2528/S. 1847)** to provide REALTORS® with access to high-quality, affordable health insurance.

TODAY'S REAL ESTATE MARKET: QUICK FACTS

- Considering the historical average level of housing construction and the 14 years of underproduction, **our country still lacks 4.7 million homes.**
- Homeownership greatly enhances family net worth. **Homeowners have 40 times the net worth of renters.** Home equity and retirement accounts represent about 60% of households' net worth.
- In the last decade, the typical homeowner has accumulated **over \$190,000 in wealth due to price appreciation alone.**
- Real estate represents **18.0% of U.S. GDP.** Each home sale produces **\$134,260 in local economic activity** and generates two jobs.
- In **2025**, state and local governments collected more than **\$826 billion in property tax revenue.** Property taxes accounted for **37.5% of state and local tax receipts.**
- **Almost 90% of REALTORS® are independent contractors** at their firms and **63% are women**, using their professional expertise to help consumers navigate the intricacies of real estate transactions.

