

May 18, 2026

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
Washington, DC 20515

The Honorable Hakeem Jeffries
Minority Leader
U.S. House of Representatives
Washington, DC 20515

RE: National Association of REALTORS® Support for the Hill-Waters Amendment in the Nature of a Substitute to H.R. 6644, the 21st Century ROAD to Housing Act

Dear Speaker Johnson and Leader Jeffries:

On behalf of the National Association of REALTORS® (NAR), I write to express our support for the Hill-Waters amendment in the nature of a substitute (ANS) to H.R. 6644, the 21st Century ROAD to Housing Act, as it comes to the House floor. We commend Chairman Hill, Ranking Member Waters, and their colleagues on the House Financial Services Committee for the bipartisan leadership that made this legislation possible, and we appreciate the House's commitment to addressing America's housing affordability crisis through practical, meaningful reforms. The need for action has never been clearer, and NAR is committed to working with leaders in both chambers, as well as the Administration to advance these solutions, which will reduce costs and expand housing supply, ensuring more Americans can achieve the dream of homeownership. At every turn, NAR has remained steadfast in its support for the shared goals underlying this bill, and we urge all Members to seize this opportunity to move it forward.

America faces an urgent housing affordability challenge. As the nation's leading voice for real estate professionals, NAR's nearly 1.5 million members witness daily how the lack of housing supply affects families across the country. With a shortage of 4.7 million homes and housing costs consuming a growing share of family budgets, too many Americans find homeownership—and even stable rental housing—out of reach. According to NAR's latest research, the median age of a first-time buyer has climbed to an all-time high of 40 years old.

This legislation confronts barriers to housing at all levels of government and represents the kind of comprehensive response needed to restore affordability and expand the dream of homeownership to more Americans. It gives communities new tools and resources to plan and build for growth, streamlines federal processes that delay construction, and updates financing options for manufactured and rural housing. The bill also modernizes federal programs, such as the HOME Investment Partnerships Program, to expand homeownership opportunities, takes steps to improve access to credit for

homebuyers, and helps ensure veterans take full advantage of their VA home loan benefits.

We thank House leadership and the Financial Services Committee for advancing this important legislation and look forward to working together to enact critical housing reforms.

If you have any questions, please contact Elayne Weiss, Senior Policy Representative, at eweiss@nar.realtor.

Sincerely,



Kevin Brown
2026 President, National Association of REALTORS®

CC: The Honorable French Hill, Chairman, Committee on Financial Services, U.S. House of Representatives

The Honorable Maxine Waters, Ranking Member, Committee on Financial Services, U.S. House of Representatives

The Honorable Mike Flood, Chairman, Subcommittee on Housing and Insurance, Committee on Financial Services, U.S. House of Representatives

The Honorable Emanuel Cleaver, Ranking Member, Subcommittee on Housing and Insurance, Committee on Financial Services, U.S. House of Representatives