

June 22, 2026

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

The Honorable John Thune  
Majority Leader  
U.S. Senate  
Washington, DC 20510

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

The Honorable Charles E. Schumer  
Democratic Leader  
U.S. Senate  
Washington, DC 20510

**RE: National Association of REALTORS® Support for H.R. 6644, the 21<sup>st</sup> Century ROAD to Housing Act**

Dear Speaker Johnson, Leader Jeffries, Majority Leader Thune, Minority Leader Schumer:

On behalf of the National Association of REALTORS® (NAR), I write to express our strong support for the Amendment in the Nature of a Substitute (ANS) to H.R. 6644, the 21<sup>st</sup> Century ROAD to Housing Act, as it comes before the House and Senate for final consideration.

We commend Chairman French Hill, Ranking Member Maxine Waters, Chairman Tim Scott, Ranking Member Elizabeth Warren, and their colleagues on the House Financial Services Committee and Senate Banking Committee for their bipartisan leadership in advancing this landmark legislation. After years of work, negotiations, and stakeholder engagement, this package reflects a serious commitment to addressing America's housing affordability crisis through practical, meaningful reforms.

The need for action has never been greater. NAR is committed to working with leaders in both chambers to advance solutions that reduce housing costs, increase supply, and expand opportunities for homeownership. Throughout this process, NAR has remained steadfast in its support for the shared goals embodied in this legislation, and we urge all Members of Congress to seize this opportunity to move these reforms across the finish line.

America faces an urgent housing affordability challenge. As the nation's leading voice for real estate professionals, NAR's more than 1.4 million members witness every day the impact of an insufficient housing supply on families and communities across the country. The United States faces a shortage of approximately 4.7 million homes, while housing costs continue to consume an increasing share of household budgets. As a result, homeownership and even stable rental housing—has become increasingly unattainable for many Americans. According to NAR research, the median age of a first-

time homebuyer has risen to a record-high 40 years old, underscoring the growing barriers facing aspiring homeowners.

NAR strongly supports the bipartisan efforts of Congress and the Administration to address this crisis. We believe lawmakers must act decisively to remove barriers to housing production, modernize outdated federal programs, and equip communities with the tools necessary to build more homes. By addressing housing challenges at every level of government, the 21st Century ROAD to Housing Act represents the comprehensive approach needed to restore affordability and expand the dream of homeownership.

The legislation provides communities with new tools and resources to plan for growth, reduce unnecessary regulatory burdens, and streamline federal processes that delay housing development. It modernizes financing options for manufactured and rural housing, strengthens and updates federal housing programs such as the HOME Investment Partnerships Program, improves access to credit for qualified homebuyers, and helps ensure veterans can fully utilize the home loan benefits they have earned through their service.

Taken together, these reforms will help increase housing supply, lower development costs, expand homeownership opportunities, and strengthen housing markets nationwide.

We thank the Senate Banking Committee and House Financial Services Committee for their leadership in advancing this important legislation and look forward to working with Congress to send this legislation to the President's desk swiftly to enact these critical housing reforms.

If you have any questions, please contact Ryan Rusbult, Senior Director of Government Advocacy at [Rrusbuldt@nar.realtor](mailto:Rrusbuldt@nar.realtor) or Elayne Weiss, Senior Policy Representative at [Eweiss@nar.realtor](mailto: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 Tim Scott, Chairman, Senate Banking Committee, U.S. Senate

The Honorable Elizabeth Warren, Ranking Member, Senate Banking Committee, U.S. Senate

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

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