



**NATIONAL  
ASSOCIATION OF  
REALTORS®**

**ADVOCACY GROUP**  
**Shannon McGahn**  
**Chief Advocacy Officer**

December 16, 2025

The Honorable French Hill  
Chairman  
U.S. House Committee on Financial  
Services  
Washington, DC 20515

The Honorable Maxine Waters  
Ranking Member  
U.S. House Committee on Financial  
Services  
Washington, DC 20515

Dear Chairman Hill and Ranking Member Waters,

On behalf of the nearly 1.5 million members of the National Association of REALTORS® (NAR), thank you for including the “Respect State Housing Laws Act” in today’s markup hearing. We ask that you support this bill which makes an important correction to a drafting error in the CARES Act of 2020 which has caused undue hardship on the rental housing industry and undermines state autonomy in rental housing policy.

The CARES Act, passed at the beginning of the COVID-19 pandemic, included a temporary notice procedure for federally-backed and federally-assisted rental housing, requiring housing providers to provide an additional 30-day notice to vacate before filing for eviction. While the other related provisions in the CARES Act expired in July 2020, this provision remains in place today, despite Congressional intent being that it would expire as well. This technical error in the language of the CARES Act takes away the power of states, localities, and the judicial system to control eviction policies and procedures, and adds confusing ambiguity to the process. Evictions are costly and time-consuming, and for housing providers – especially small, “mom-and-pop landlords” who manage few units – it is a last resort, but it remains an important tool to protect other residents and to ensure that the rent payments agreed to in the lease contract are complied with, ensuring that the housing provider is able to continue to cover their own expenses on the property.

By correcting this error in the CARES Act, the Respect State Housing Laws Act returns the power to the states and localities to set eviction procedures and ensures that housing providers can manage their properties and continue to provide safe, quality affordable housing for their residents and communities. Thank you for your leadership on this issue. We look forward to working with you on passage of this bill.

Sincerely,

Kevin Brown  
2026 President, National Association of REALTORS®

nar.realtor

(800) 874-6500

500 New Jersey Ave., NW  
Washington, DC 20001

**REALTORS® are members of the National Association of REALTORS®.**