

March 5, 2026

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

The Honorable Chuck Schumer  
Minority Leader  
U.S. Senate  
Washington, DC 20510

**RE: National Association of REALTORS® Support for the Scott-Warren Amendment in the Nature of a Substitute to H.R. 6644, the *21<sup>st</sup> Century ROAD to Housing Act of 2025***

Dear Majority Leader Thune and Minority Leader Schumer:

On behalf of the National Association of REALTORS® (NAR), I write to express our strong support for the Scott-Warren 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 to the Senate floor. We commend Chairman Scott, Ranking Member Warren, and their colleagues on the Senate Banking Committee for the bipartisan leadership that made this legislation possible, and we appreciate the Senate's commitment to addressing America's housing affordability crisis through practical, meaningful reforms. NAR urges all Senators to vote yes on the ANS.

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. Indeed, 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.

NAR strongly supports bipartisan efforts in both chambers to address this crisis, and we believe Congress must act decisively to remove barriers to housing production and reform outdated programs, while giving communities the tools they need to build more homes.

By confronting barriers to housing at all levels of government, *the 21<sup>st</sup> Century ROAD to Housing Act* 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 are aware of and can take full advantage of their VA home loan benefits.

NAR is committed to working with leaders in both chambers to advance these solutions, which will reduce costs and expand housing supply, ensuring more Americans can achieve the dream of homeownership. We thank Senate leadership and the Banking Committee for advancing this important legislation and look forward to working with both chambers to enact critical housing reforms.

If you have any questions, please contact 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 Tim Scott, Chairman, Committee on Banking, Housing, and Urban Affairs, U.S. Senate  
The Honorable Elizabeth Warren, Ranking Member, Committee on Banking, Housing, and Urban Affairs, U.S. Senate

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