



April 30, 2026

The Honorable Cindy Hyde-Smith
Chair
Subcommittee on Transportation,
Housing, and Urban Development &
Related Agencies
Senate Appropriations Committee
Washington, D.C. 2051

The Honorable Steve Womack
Chair
Subcommittee on Transportation,
Housing and Urban Development, &
Related Agencies
House Appropriations Committee
Washington, D.C. 20515

The Honorable Kristen Gillibrand
Ranking Member
Subcommittee on Transportation,
Housing, and Urban Development &
Related Agencies
Senate Appropriations Committee
Washington, D.C. 20515

The Honorable Jim Clyburn
Ranking Member
Subcommittee on Transportation,
Housing and Urban Development, &
Related Agencies
House Appropriations Committee
Washington, D.C. 20515

Dear Chair Hyde-Smith, Ranking Member Gillibrand, Chair Womack, and Ranking Member Clyburn:

On behalf of the National Association of REALTORS®, we respectfully request full funding for critical housing programs in the FY 2027 Transportation, Housing and Urban Development, and Related Agencies appropriations bill. Our nation continues to face an unprecedented affordability crisis, with a persistent housing shortage that is pushing the American Dream of homeownership further out of reach for too many families. Federal housing programs are a critical part of the solution, and we must maintain and strengthen investments in them to help communities address the full spectrum of their needs. These programs not only expand access and affordability but also support efficient real estate transactions by reducing barriers to homeownership.

Housing Choice Vouchers: The Housing Choice Voucher (HCV) program and other federal rental assistance programs provide critical housing stability for millions of low-income households, bridging the gap between what they can pay and the fair-market rent of their chosen home. The program depends on private housing providers who choose to open their doors to assisted families, many of them individual mom-and-pop owners, including many REALTORS®, for whom participation reflects both a financial decision and a commitment to their communities. Full funding ensures these vital partnerships can continue and expand, supporting housing choice for families and stability for property owners across the country. Mobility services can further strengthen these outcomes by helping families navigate their housing options and connecting housing providers with a broader pool of voucher holders. Program changes such as time limits could disrupt these established partnerships and create uncertainty and administrative burdens for both property owners and assisted renters.

Fair Housing: NAR strongly supports robust fair housing enforcement, which includes full funding of the Fair Housing Initiatives Program (FHIP) program, the Fair Housing Assistance Program (FHAP), and full staffing of HUD's Office of Fair Housing.

FHIP funds essential fair housing organizations in our communities. Many REALTOR® Associations collaborate with local fair housing centers on education and advocacy initiatives to advance housing opportunity. The potential closure of these organizations, many of which have served communities for decades, would remove an essential resource and make it more difficult for our members to do business in compliance with the law. Moreover, discrimination in housing, lending, or insurance can derail transactions, creating costly setbacks for buyers, sellers, and real estate professionals.

FHAP agencies are the backbone of state and local fair housing enforcement, processing complaints, conducting investigations, and ensuring that families and housing providers have access to timely resolution of fair housing concerns. Many have operated as HUD's enforcement partners for decades, and their capacity to fulfill that role depends on reliable federal funding and program administration. Preserving that capacity, along with full staffing of HUD's Office of Fair Housing, is essential to maintaining the fair housing protections that make housing markets function fairly for everyone.

Housing Counseling: The HUD Housing Counseling Assistance program provides essential services to consumers navigating an increasingly difficult path to homeownership. Due to affordability challenges driven by the lack of housing supply, the share of first-time buyers has fallen to a record low of 21 percent — down from 44 percent in 1981 — and the typical first-time buyer is now 40 years old, more than a decade older than previous generations. Prepurchase housing counseling is particularly vital to keeping this segment in the market, supporting consumers through an increasingly complex homebuying process with independent, expert advice from a nationwide network of HUD approved agencies.

Housing counseling helps ensure buyers are better prepared for the complexities of homeownership, reducing transaction delays and failed closings. Studies show that buyers who participate in education and prepurchase counseling programs are less likely to experience mortgage delinquencies and foreclosures, while homeowners who receive foreclosure mitigation counseling are almost three times more likely to receive a loan modification and are 70 percent less likely to default on a modified loan than similar borrowers who were not counseled. Fewer foreclosures mean more stable neighborhoods, stronger property values, and healthier local housing markets, outcomes that benefit homeowners, real estate professionals, and communities alike.

Full funding for the complete range of counseling services, including prepurchase counseling, will ensure these agencies can continue serving the consumers who need them most.

HOME and CDBG: As we work to address our nation's housing crisis, the HOME Investment Partnerships (HOME) and Community Development Block Grant (CDBG) programs are indispensable tools that support locally-driven solutions to communities' most pressing housing challenges. Both programs give local governments the flexibility to tackle their unique housing needs while leveraging private sector investment. These flexible programs allow communities to expand housing supply, strengthen neighborhoods, and broaden opportunities for both renters and homeowners. Full funding for these programs ensures local governments have the resources to address the housing supply shortage.

We appreciate your consideration of this request and look forward to continuing to work with you throughout the FY 2027 appropriations process.

Sincerely,



Kevin Brown
2026 President, National Association of REALTORS®