

2026 NMHC, RETTC & NAA Federal Policy Priorities

Our nation is facing a widespread affordability challenge, and Americans are struggling with housing costs driven by a lack of supply. Policies impacting capital access, taxes, property operations, technological innovation, and development and construction help rental housing providers deliver and maintain quality, affordable housing. We urge Congress and the Trump Administration to ensure that apartment providers can continue this work and meet the long-term housing needs of the 40 million Americans who call an apartment home.

Capital Access: Capital is the lifeblood of multifamily housing, ensuring resources are available to build, preserve and operate quality housing.

- **Ensure GSE Reform Preserves Multifamily Lending:** Any action – legislative or regulatory – to release the GSEs (Fannie Mae and Freddie Mac) from conservatorship must not harm the existing multifamily GSE infrastructure and recognize the critical differences between single family and multifamily businesses.
- **Modernize FHA Financing:** HUD should modernize and strengthen FHA's multifamily loan programs to ensure they remain a competitive and reliable source of capital for apartment development and refinancing.

Tax Policy: Tax policy is a critical tool that can be used to address the nation's housing affordability crisis, and Congress should consider additional tax incentives that would spur the production and preservation of multifamily housing.

- **Enact Tax Incentives to Spur Housing Supply:** Congress should establish a Workforce Housing Tax Credit to complement the Low-Income Housing Tax Credit and serve struggling middle-income households, enhance Opportunity Zones to catalyze the rehabilitation of existing apartments and incentivize the conversion of underutilized commercial buildings into new rental units.

Property Operations: Policymakers must weigh the need for changes to federal housing policy with the costs of overregulation that inhibit supply and increase the cost of housing.

- **Eliminate Federal Overreach in States' Eviction Policy:** The pandemic-era CARES Act continues to create confusion in eviction courts nationwide, has led to more lost rent that housing providers may never recover and increased renters' consumer credit risk. Policymakers must eliminate any ambiguity that the federal CARES Act notice to vacate requirement has expired.
- **Streamline and Reform Housing Programs and Regulations:** Lawmakers and regulators should act to remove unnecessary barriers, such as those hamstringing the Section 8 Housing Choice Voucher Program which is crucial to incentivizing provider participation and ensuring residents are efficiently served.
- **Ensure Federal Policies Support Necessary Business Practices:** One-size-fits-all federal policies on essential property management practices like leasing and pricing fail to address the diversity of housing types and operators nationwide and interfere with state and local housing policy. At the same time, regulators should review existing programs and guidance, including screening guidance, emotional support animal regulations and building efficiency standards, to minimize abuse and the resulting impacts on operational costs and rental communities.
- **Extend Flood and Terrorism Risk Insurance Programs:** Insurance premiums have risen dramatically in recent years and represent a significant operational cost, which is ultimately borne by higher rental rates. Congress should reform and provide a long-term reauthorization of the National Flood Insurance Program while also extending the Terrorism Insurance Act of 2002 set to expire at the end of 2027.

Technology Policy: Technology, including emerging technologies like Artificial Intelligence (AI), is improving renters' experiences and fueling transformation within rental housing. It has the potential to make housing more affordable and accessible for millions of Americans.

- **Support Artificial Intelligence & Emerging Technologies:** As lawmakers explore regulating AI and other technologies, they should avoid policies that stifle innovation or hinder the growth of tech-driven solutions that offer significant pro-consumer and pro-housing benefits. The existing legal and regulatory housing landscape already provides robust consumer protection; any new regulations should build on this foundation.
- **Promote Broadband Connectivity:** Policymakers should support investments in broadband connectivity to foster deployment nationwide, including by advocating for additional resources and avoiding unnecessary and costly regulation of the multifamily broadband market.
- **Enact Data Privacy and Security Standard:** Congress should enact a comprehensive, technology-neutral and adaptable national data privacy and security standard that preempts and harmonizes the expanding patchwork of conflicting state laws.

Construction & Development: Reducing barriers to new construction and rehabilitation is critical to addressing housing supply shortages.

- **Enact Incentives to Boost Development:** Policymakers should spur multifamily development by permitting project labor agreements to satisfy Davis-Bacon, enabling TIFIA to promote transit-oriented development and expanding HUD's ability to use federal dollars to promote property tax abatements.
- **Reform Land Use and Permitting:** Lawmakers should enact policies to overcome land use, permitting and construction requirements that deter or unduly burden multifamily development.

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