NATIONAL ASSOCIATION OF REALTORS®

2026

STATE POLICY IMPACT REPORT

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

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EXECUTIVE SUMMARY

If 2026 began with policymakers diagnosing the problems underlying the housing market, it has since moved into the policy debate and execution phase. Policymakers broadly recognize that too few homes are being built, that the cost of ownership extends far beyond the purchase price, and that changing technology and market practices are creating new dynamics for consumers. The harder question is whether states can, or will, translate that awareness into practical results.

Across the country, state REALTOR® associations are helping them do exactly that. They have advanced policies intended to move approved homes toward construction, reduce taxes and other recurring ownership costs, expand assistance for buyers, strengthen protections against fraud, and preserve workable rules for rental markets. They have also stopped or improved proposals that would have restricted supply, raised costs, or weakened property rights.

The results fall into three major areas of impact, which broadly track the trends outlined in the National Association of REALTORS® (NAR's) 2026 Policy Trends Report published earlier this year.

1. TURNING HOUSING POLICY INTO HOUSING PRODUCTION:

Associations are tackling the barriers between legal authorization and completed homes: infrastructure, developable land, permitting timelines, housing types, and the practical feasibility of construction.

2. CONFRONTING THE FULL COST OF HOUSING:

They pursued affordability across the ownership cycle through property tax relief, homebuyer assistance, insurance reform, mitigation funding, and investment in housing and infrastructure.

3. PROTECTING PROPERTY OWNERS AND CONSUMERS:

Associations also strengthened transaction safeguards, including by addressing deed and occupancy fraud. They have improved wholesaling disclosures and defended balanced rules for rental and real estate markets.

This year also shows why legislative success cannot be measured solely by the number of bills enacted. In many cases, the most consequential result was defeating a harmful proposal or stopping earlier reforms from being repealed. Those outcomes prevented new costs and protected the conditions needed for housing investment.

This report is based on NAR's midyear survey of state associations across all 50 states and the District of Columbia. Among the responses, 90% said they had achieved their preferred outcomes as of midyear, while 92% reported working on issues beyond the priorities they identified before their state legislative sessions began. Housing supply was the most widespread area of advocacy, but the results extended across affordability, insurance, consumer protection, rental policy, taxation, and more.

Together, these accomplishments show state associations responding to a complex policy environment with tailored local solutions. The policies differ, but the goal is consistent: to make it possible to build more homes, lower costs, protect property rights, and create a healthier housing market for all.

2026 State Advocacy at a Glance

50
States and D.C. represented

90%
Reported preferred outcomes

92%
Worked beyond initial priorities

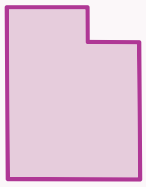
TOP ISSUE
Housing supply and production

TURNING HOUSING POLICY INTO HOUSING PRODUCTION

Housing supply remained the central long-term challenge confronting state REALTOR® associations in 2026. But the year's accomplishments show that the policy conversation has matured. Before, the goal was enacting reforms to allow more housing. Now, it is addressing the obstacles that prevent homes that are allowed on paper from actually being built.

That work reaches across the development process. Infrastructure funding is often necessary to turn entitled land into buildable lots. Clear timelines can help keep permitting delays from consuming a project's financing. ADU, starter-home, and multifamily reforms can expand the range of homes available to buyers and renters.

State associations advanced all of these approaches during the first half of the year. The following chart shows a few representative examples.



Utah

From approval to construction.

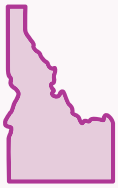
Utah REALTORS® helped secure a $100 million State Housing Infrastructure Partnership Fund to make loans for roads, utilities, and other infrastructure serving affordable and starter housing. The association also advanced a process for detached accessory dwelling units. Together, the measures address two separate constraints: whether communities can serve new development and whether property owners can add more kinds of homes.



Nebraska

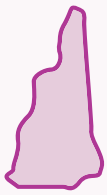
Financing the infrastructure housing needs.

Nebraska created Community Improvement Districts that allow property owners, with municipal approval, to finance and maintain public infrastructure and amenities. The concept was first advanced through LB 1130 and enacted through broader legislation. By lowering upfront costs and development risk, the tool can make more land ready for housing; the association reported that the first district was already underway in Blair.



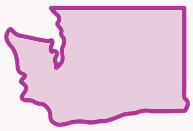
Idaho

Opening more pathways to ownership and supply.
Idaho advanced a package addressing starter-home subdivisions, accessory dwelling units, and short-term-rental property rights. The laws widened the range of housing and ownership options available across the state while limiting local restrictions that can make smaller or alternative housing forms difficult to develop.



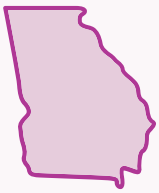
New Hampshire

Expanding where housing can be built.
New Hampshire passed measures allowing more housing along dead-end roads and multifamily development in commercial zones. At the same time, the association helped defeat attempts to repeal earlier reforms involving ADUs, manufactured housing, and other supply measures. The result was both new capacity and protection of prior progress.



Washington

Persistence delivers a rural ADU win.
After more than five years of advocacy, Washington REALTORS® helped pass legislation expanding opportunities for rural accessory dwelling units. The result demonstrates the importance of sustained engagement: incremental reform can require several sessions before a workable proposal reaches the finish line.



Georgia

Making approvals more predictable.
Georgia enacted a permitting "shot clock" that creates clearer expectations for local review timelines. Predictable decisions matter because time is itself a development cost. When approvals remain open-ended, otherwise feasible housing can become more expensive or fail to move forward at all.

These examples show a larger shift in housing policy and advocacy. Zoning capacity remains essential, but it is only the first step on the path to more housing production. Infrastructure, financing, site readiness, housing type, and predictable permitting all influence whether new homes can be built. State associations are increasingly working across that entire path.

CONFRONTING THE FULL COST OF HOUSING

As every homeowner knows, affordability is not merely about the sticker price of the house. Taxes, insurance, infrastructure, maintenance, and transaction costs shape whether consumers can buy a home, remain in it, (reword). That broader "cost stack" was one of the central themes of NAR's 2026 Policy Trends Report, and it is where state associations delivered some of their most tangible midyear results.

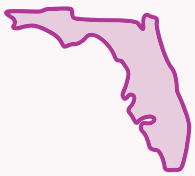
The approaches differed by state. Some secured direct property tax relief, while others expanded buyer assistance, funded site preparation, or invested in resilience measures designed to reduce future insurance losses. Overall, the results show that improving affordability requires work on both the price of housing and the continuing cost of ownership.



Ohio

Delivering large-scale property tax relief.

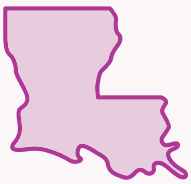
Ohio REALTORS® helped advance four property tax measures projected to provide more than $3 billion in relief over three years. The package places new guardrails on automatic tax increases and is intended to make bills more predictable and transparent. For owners facing assessments that rose alongside home values, the reforms address one of the most visible recurring costs of staying in a home.



Florida

Supporting buyers, affordable housing, and resilience.

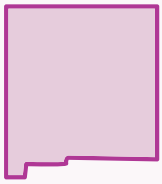
Florida's budget added $50 million to the Hometown Heroes program, which assists eligible first-time buyers with down payment and closing costs. It also allocated approximately $236.5 million to state and local affordable-housing programs and carried forward unused balances for home-hardening initiatives. The combined approach supports entry into ownership while also helping existing owners strengthen homes against storms and potentially reduce insurance exposure.



Louisiana

Reducing risk through stronger roofs.

Louisiana REALTORS® supported $50 million for fortified-roof grants, building on the $30 million originally funded by the legislature, through the Louisiana Fortify Homes Program. The investment focuses on the physical source of risk by helping owners retrofit roofs to withstand severe weather. Mitigation does not eliminate the state's insurance challenges, but it can improve resilience and insurability over time while protecting household wealth.



New Mexico

Investing across the housing pipeline.

New Mexico committed more than $100 million to housing initiatives that included site readiness, affordable housing, down payment assistance, interest-rate buydowns, and expanded housing services. The state also created the New Homes for New Mexico program to provide loans supporting eligible first-time buyers purchasing newly built starter homes and extended a property tax exemption for qualifying redevelopment projects. The package connects home construction, neighborhood reinvestment, and access to ownership.



Oklahoma

Opening a new chapter on insurance costs.

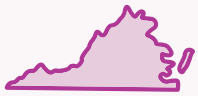
Oklahoma enacted legislation strengthening review of property and casualty insurance rates and giving the insurance commissioner greater authority to reject rates that are excessive, inadequate, or unfairly discriminatory. Oklahoma REALTORS® described the measure as the beginning of a broader insurance-reform effort. Its importance lies not only in the immediate change, but in establishing a clearer state role in a cost increasingly central to homeownership.

Affordability policy works best when it reflects the full experience of owning a home. Associations have focused on that full cost stack this year, aiming for a broader and more durable affordability agenda than any single subsidy or tax change could have provided.

PROTECTING PROPERTY OWNERS AND CONSUMERS

Healthy real estate markets depend on trust and predictability. Owners need confidence that their property rights are protected. Buyers and sellers need dependable and fair transactions. Landlords need realistic rules that protect tenants while preventing fraud or unauthorized occupancy. In 2026, state associations secured protections across each of those fronts.

The strongest results created clearer processes and improved disclosure while reducing the uncertainty that allows fraud or abusive practices to continue. Several paired stronger owner protections with safeguards for tenants.



Virginia

Closing gaps that enable deed fraud.

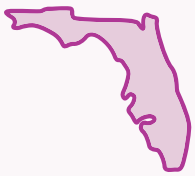
Virginia REALTORS® helped pass a coordinated deed-fraud package addressing vulnerabilities across the recording and real estate process. The association also helped secure funding for implementation, including property-alert notification systems. By helping owners detect suspicious recording activity earlier and strengthening the response to fraud, the measures aim to protect both property rights and confidence in land records.



Kentucky

Protecting owners and real estate professionals.

Kentucky enacted deed-fraud prevention legislation and strengthened stalking protections, while a proposed increase in real estate transaction fees stalled. The association reported that its two supported bills moved quickly after members gathered for legislative advocacy and were ultimately signed into law. The combination illustrates how consumer protection and professional safety can advance together.



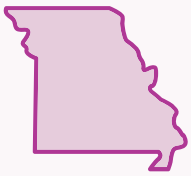
Florida

Creating a remedy for fraudulent occupancy. Florida enacted HB 1293, making fraudulent entry into a residential dwelling a third-degree felony when possession is obtained through false identity statements, forged documents, or impersonation. The law also gives housing providers a defined process for terminating a rental agreement in such cases. By distinguishing fraud from ordinary landlord-tenant disputes, the measure provides a clearer remedy while leaving legitimate tenancy protections intact.



Kansas

Protecting owners while guarding against wrongful removal. Kansas enacted the Removal of Squatters Act, establishing a process for owners to request law-enforcement assistance when someone has no lease, tenancy, or other right to occupy a property. The law requires a sworn affidavit and also creates criminal penalties for false affidavits and civil remedies for wrongful removal. Kansas REALTORS® additionally helped secure a bipartisan veto override on legislation preserving reasonable tenant-screening criteria and voluntary participation in federal housing programs.



Missouri

Bringing transparency to wholesaling. Missouri enacted disclosure requirements for residential real estate wholesalers. Before entering a qualifying contract, a wholesaler must provide a written disclosure describing the nature of the transaction; failure to do so gives the owner a right to cancel before closing. The measure responds to a rapidly evolving business model with a practical consumer-protection tool centered on informed consent.

These accomplishments protect individual transactions and also the ongoing functioning of markets for owners and renters. The market depends on clear records, transparent agreements, enforceable ownership rights, and workable rental rules. When those systems are trusted, everyone—including buyers, sellers, landlords, and tenants—can participate with greater confidence.

Another Measure of Success: STOPPING BAD IDEAS

These accomplishments protect individual transactions and also the ongoing functioning of markets for owners and renters. The market depends on clear records, transparent agreements, enforceable ownership rights, and workable rental rules. When those systems are trusted, everyone—including buyers, sellers, landlords, and tenants—can participate with greater confidence.

OREGON

Defeat, improve, advance.
Oregon REALTORS® helped pass a housing-production measure allowing one-time urban growth boundary expansions, defeated a proposal to eliminate the mortgage interest deduction for second homes, and secured amendments addressing the association's concerns about an institutional-investor bill. The three results capture the full range of modern advocacy: advancing a solution, stopping a new cost, and improving legislation that was likely to move.

NEW YORK

Protecting supply and mobility.
New York REALTORS® supported reforms to expedite environmental review for certain housing projects while defeating a proposed expansion of rent control and opposing transfer-tax increases in Albany and Buffalo. The association's work connected the same principle across several bills: affordability suffers when policy constrains supply or adds friction to transactions.

COLORADO

Preventing unintended consequences.
Colorado REALTORS® defeated vacancy and land-tax proposals and secured changes to the state's AI framework and real estate regulatory legislation. Those amendments preserved identity-verification tools used for professional safety and removed provisions that could have created new liability or compliance problems.

Associations in Connecticut, Hawaii, Louisiana, Maryland, New Hampshire, Tennessee, and other states also reported defeating or containing rent-control measures, transfer taxes, landlord registries, second-home taxes, and other proposals that could have raised costs or weakened housing markets. These outcomes are an important part of the state legislative record.

EVOLVING AND EMERGING ISSUES

In addition to documenting legislative victories, NAR's Midyear Survey also pointed toward the next set of challenges. Some of these challenge areas are already seeing concrete legislation, while others are moving rapidly through discussion, research, and early policy design. For state associations, the task is to manage mature advocacy campaigns while also preparing for unfamiliar questions.

Data centers present the largest gap between awareness and legislative action. Eighty-six percent of respondents said the issue was being discussed or debated in their state, but only 12% reported legislative advocacy. The gap suggests that policymakers and associations recognize the potential implications for land use, energy, water, infrastructure, and community development even as the policy framework remains unsettled.

The use of **artificial intelligence** in real estate shows a similar pattern: 62% reported discussion, compared with 10% reporting advocacy. Yet emerging amendments show how AI concerns are entering legislative debates. Colorado REALTORS® secured amendments to the state's AI framework to preserve identity-verification systems used for professional safety. New Jersey REALTORS® reported obtaining key changes to proposed legislation governing AI-generated real estate photography. These discussions are likely to deepen and expand in the coming year.

Market transparency is also emerging as a multistate concern. Associations in Connecticut, New York, and Washington engaged on legislation addressing public marketing of private or limited-access listings. Connecticut and Washington enacted legislation while New York's bill awaits consideration by the Governor. The policy details differ, but the most common questions surround how to protect seller choice, ensure informed consent, and maintain fair access to information for buyers and market participants.

Fraud is a more mature, though still evolving, advocacy priority. This includes deed fraud, vacant-land scams, unauthorized occupancy, and wholesaling practices. About two-thirds of respondents reported discussion of title fraud or vacant-land scams, and nearly six in ten reported active advocacy. The laws enacted in Virginia, Kentucky, Florida, Kansas, Missouri, and other states show that associations are already converting concern into practical protections.

The next phase of state advocacy will operate on two tracks: refining responses to risks that are already well defined, while helping policymakers understand issues with consequences that are only just beginning to take shape. Going forward, it will be important for lessons from one jurisdiction to inform others while still avoiding a "one-size-fits-all" policy model.

CONCLUSION: **STATE WINS CREATE NATIONAL PROGRESS**

The most important lesson of the 2026 midyear record is that housing policy becomes meaningful when it produces practical results. For example, a zoning reform matters when infrastructure and approvals actually allow homes to be built, and an affordability initiative matters when it reduces the costs households actually face. That isn't always the case with housing policies, but REALTORS® in 2026 have helped policymakers turn good intentions into results.

State associations are positioned at the point where broad national challenges meet the details of state and local law. That vantage point allows them to identify obstacles that can be easy to miss in a national debate, like a missing road or utility connection, an unpredictable permit timeline, a tax increase tied to rising assessments, an insurance rule that ignores mitigation, or a transaction practice that leaves consumers without adequate information. Without REALTOR® associations, policymakers can easily miss these.

Their 2026 accomplishments also demonstrate the value of a network that can pursue different solutions toward similar goals. Utah and Nebraska attacked infrastructure constraints through different financing tools. Ohio and New Mexico addressed affordability through different combinations of tax relief and investment. Virginia, Florida, Kansas, and Missouri tailored consumer protections to different forms of fraud and market risk. No single policy could have produced all of these results.

Taken together, the state wins add up to national progress, including more pathways to housing production, stronger support for ownership, clearer protections for consumers, and a growing body of experience that can guide the next generation of policy.

As housing policy agendas continue to grow in complexity, that capacity to turn local knowledge into practical action will continue to make REALTOR® advocacy crucial to the ongoing health of housing markets nationwide.

SOURCING NOTES:

This report is based primarily on the National Association of REALTORS® 2026 Midyear State Issues Survey.

The survey generated 57 raw submissions covering all 50 states and D.C. State examples describe outcomes reported by associations as of midyear. Selected legislative details and major funding figures were checked against official state legislative and budget materials or state REALTOR® association publications where clarification was necessary.

Selected verification sources include the Utah Legislature's 2026 budget and enrolled HB 492; Nebraska LB 1114; Ohio REALTORS®' property-tax summary; Florida's 2026 General Appropriations materials and HB 1293; New Mexico HB 200 and SB 58; Oklahoma HB 3781; Kansas HB 2378; and Missouri SB 973.

FOR QUESTIONS ON THIS REPORT, OR MORE INFORMATION ON STATE POLICY, CONTACT:

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