



2025 – 2026

LEGISLATIVE

AGENDA



Approved June 2025



INTRODUCTION



The Northern Virginia Association of Realtors® (NVAR) remains committed to ensuring that the voice of our region's real estate professionals is heard clearly and consistently across all levels of government. Every day, lawmakers consider proposals that influence property rights, housing availability, market stability, and the long-term economic well-being of our communities. As these decisions evolve, so does NVAR's responsibility to advocate for policies that promote a vibrant, accessible, and sustainable housing market for Northern Virginia.

The 2025 – 2026 Legislative Agenda reflects NVAR's forward-looking approach to public policy — grounded in data, guided by member input, and aligned with the needs of today's consumers. It outlines priority issues that protect homeownership, support responsible growth, and strengthen the partnership between the real estate industry and local, state, and federal leaders.

The strength of the REALTOR® Party — NVAR's unified, bipartisan advocacy force — magnifies this work. Through collective engagement, member involvement, and smart political action, the REALTOR® Party ensures the real estate community speaks with one powerful, influential voice.

As Northern Virginia continues to experience demographic shifts, economic diversification, and rising demand for housing, the role of Realtors® in shaping smart policy has never been more essential. NVAR's members are deeply embedded in the communities they serve, offering firsthand insight into the challenges and opportunities facing buyers, sellers, and property owners. This agenda is both a reflection of that expertise and a roadmap for effective advocacy in the years ahead.

Together with dedicated volunteer leaders, engaged members, and strong government partners, NVAR will continue championing policies that uphold property rights, foster innovation, and ensure that Northern Virginia remains a place where individuals, families, and businesses can thrive.



EXECUTIVE SUMMARY



The 2025 – 2026 Legislative Agenda of the Northern Virginia Association of Realtors® (NVAR), as approved by the 2025 Public Policy Committee, continues to prioritize housing supply and attainability in our region and across the state. Several issues from the 2024 – 2025 Legislative Agenda have been reaffirmed. The Committee also reviewed and approved a number of amended or entirely new issues for 2025 – 2026. These new issues are listed below, followed by a full report of the approved Legislative Agenda.

New for the 2025 – 2026 Legislative Agenda:

Streamlined Residential Development Process

NVAR recommends all local governments prioritize housing development with the adoption of policies intended to reduce the “red tape” currently stifling housing development.

Local Homeownership Incentive Programs

NVAR recommends amending Virginia Code §15.2-958.2 to repeal the cap on local workforce housing grant programs currently set at \$25,000.

Support Statewide Zoning Reform Standards and Guidelines

NVAR supports thoughtful statewide policies that establish consistent, baseline zoning standards, while allowing local governments to develop creative approaches to meet or exceed the state baseline, ensuring all communities are part of the solution.

Transportation and Transit Funding

NVAR opposes any new taxes on real estate, land, or improvements, and increases in existing grantor’s taxes used to fund transportation improvements or transit maintenance, operation, and expansion.

Condominium and Property Owners’ Association Transparency

NVAR supports legislation requiring certain common interest communities to maintain websites or portals accessible to residents, owners, and staff, which would allow access to financial documents, association records, rules, regulations, and any other critical information as determined by stakeholders.

Virginia Real Estate Board Responsiveness

NVAR supports creating a “provisional license” upon receipt of a correctly completed licensing application, while pending the criminal background check.

EXECUTIVE SUMMARY CONTINUED



New for the 2025 – 2026 Legislative Agenda:

Early Termination of Rental Agreement by Military Personnel

NVAR supports amending the Virginia Residential Landlord and Tenant Act § 55.1-1235 section B. to remove the 60-day limit on early termination of the lease for Military Personnel with appropriate documentation.
(Aligns with the Federal Servicemembers Civil Relief Act)

Strengthening Fair Housing — Local Enforcement

NVAR acknowledges and supports the vital role local enforcement agencies play in identifying fair housing violations and ensuring that they are enforced effectively.

Artificial Intelligence in Real Estate

NVAR supports the ethical and transparent integration of Artificial Intelligence (AI) in real estate to enhance service delivery, increase operational efficiency, and maintain consumer trust.

NVAR encourages collaboration between industry leaders, policymakers, and technology providers to create regulatory clarity and foster innovation that benefits both real estate professionals and the communities they serve throughout the duration of business practice.

Blockchain Technology

NVAR supports the responsible exploration of technology to improve transparency, security, and trust in real estate transactions, including applications such as cryptocurrency (stable coin), smart contracts, and tokenization of assets.

NVAR encourages clear regulatory frameworks and pilot programs that allow for the ethical integration of blockchain technologies and tools, while equipping real estate agents with the knowledge to navigate these emerging innovations.

All the remaining Issues have been reaffirmed from the 2024 – 2025 Legislative Agenda.



Housing Supply, Attainability and Affordability

Comprehensive Planning and Zoning Reform with Emphasis on Homeownership

Unreasonable zoning and land-use restrictions lead to increased costs for families looking to buy homes. Building more supply without these restrictions is the key to meeting the existing and forecasted housing demand while providing greater opportunities for housing attainability in our region.

Upzoning our local ordinances and maps to eliminate overly restrictive zones, adding opportunities for higher residential density in existing residential areas, and increasing options for mixed-use in commercial areas can provide new housing without negatively impacting the neighborhoods and communities we love in Northern Virginia.

However, adding housing units is not enough. It is essential that comprehensive plans and zoning ordinances not only allow for but encourage the development of owner-occupied housing.

NVAR supports comprehensive zoning changes and incentives that facilitate the voluntary market-driven production of a wide range of housing choices at all price levels.

NVAR supports zoning reform efforts allowing for increased residential density and producing a greater supply of housing that works within each community.

NVAR urges local governments to consider homeownership as the primary objective when considering planning, zoning, and land-use policies intended to create more housing supply. NVAR supports creating vibrant, mixed-use areas and fully activating our transportation infrastructure through targeted transit-oriented development.

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Adaptive Reuse of Commercial/Industrial Properties

Converting underused commercial space into multifamily housing is one potential solution to the current housing crisis. While this approach has many supporters, it is not suitable for all commercial locations. Financial and environmental questions surround all conversion opportunities, but zoning is often the biggest hurdle for adaptive reuse.

NVAR recommends local governments identify barriers in local zoning ordinances that impede commercial, industrial, and office-to-residential conversions and determine how to amend the ordinances to not only allow, but to incentivize conversions.

Streamlined Residential Development Process

The time, cost, and unpredictability associated with land use decisions, rezonings, building and use permits, and overall residential development project approvals significantly drives up the cost of housing units as they reach the end consumer. Some builders have reported that 40% of the cost of development in Northern Virginia is due to the zoning and permitting process and the delays associated with public hearings, staff review, design and environmental review, and other hurdles in the process.

NVAR recommends all local governments prioritize housing development with the adoption of the following policies intended to reduce the “red tape” currently stifling housing development (Some or all of these may require General Assembly Approval):

Remove the discretionary nature of decisions and the need for multiple public hearings — in front of multiple boards and commissions — by making planning and zoning approvals of all for-sale housing projects subject to administrative approval if they follow clear, published criteria established by the code.

Establish that design and environmental review should only be conducted for development projects that have received zoning approval, while requiring that review requirements be specific and objective, and not subject to public hearings as these reviews are highly technical in nature.

Create a prioritized “fast-track” for all housing projects, achieving maximum density bonuses for providing affordable or workforce homeownership opportunities.

Residential Development Cost Reduction

Proffers, a unique component of land use and zoning approvals in Virginia, are commitments made by developers to address the impacts of their projects on surrounding communities. While these commitments are considered “voluntary,” they are binding and aim to mitigate concerns related to infrastructure, environmental preservation, and public services. Without volunteering robust proffers, local governments would not approve the rezoning. In most other states, localities can charge impact fees on property developers. This fee is intended to cover the approximate costs associated with expanded government services — including schools, police, and roads — needed to support the new residents. Both processes add artificial costs to development projects.

NVAR supports local governments evaluating, limiting, and potentially eliminating the proffered entitlements and mandatory infrastructure costs they charge which raise the cost of housing units for developers. This review — which should include utility hook-up fees, tree-canopy and urban park programs, parking mandates, excessive community amenities and other cost drivers — needs to weigh the benefits of such programs versus the increased costs, which are passed on to consumers.

Minimum Required Lot Sizes, Parking, and Setbacks

Perhaps the largest barrier to creating attainable housing, is the fact that in Northern Virginia, the land under all our homes is extremely valuable. Across the region, our localities require residential properties to be built on a minimum-sized lot, and within that lot, structures must be located or “set back” certain minimum distances from lot lines. This varies by locality and zoning district, but the lot sizes and setbacks can be significant. Localities also include minimum parking requirements, whether it is off-street parking in single-family zoned areas, or parking structures for condo and apartment buildings. These policies represent major barriers to housing density and the production of attainable, affordable, and accessible housing.

NVAR recommends all local governments evaluate policies which artificially inflate the cost of housing and set unnecessary restrictions on the size and placement of residential homes. Each of these policies — setbacks, lot coverage, minimum lot size, parking minimums — should be adjusted to meet the growing housing needs and the future market demand for smaller lots, denser communities, fewer cars, and flexibility in building.





Barriers To Accessory Dwelling/Living Units

Accessory dwelling units (ADUs) have emerged as a promising strategy for expanding housing options in high-demand regions. However, their effectiveness depends heavily on how easily homeowners can navigate the process of creating them. For these programs to be successful, it is important for accessory dwelling laws to focus on removing cost and time barriers. Northern Virginia localities have made significant progress in recent years in allowing accessory units, but more work is needed to truly realize the potential of accessory dwellings as a housing supply solution.

NVAR urges Fairfax County to eliminate the two-acre minimum lot size restrictions, increase the occupancy limitation to allow for small family sized units, and allow for an administrative approval process for detached accessory living units.

NVAR recommends all local governments enact mechanisms to streamline and expedite the permitting process, remove use restrictions to allow short- and long-term rental of units, and reduce setback and lot coverage restrictions applicable to accessory dwelling units to allow more flexibility in the placement of detached accessory units.

Short-Term Rental Restrictions

Localities across our region have adopted ordinances that limit or prevent the ability of property owners to rent out properties on a short-term basis. With the high cost of homeownership, a key feature of an individual's property rights is the right to gain income from property. The ability to supplement income through short-term rental of a single room in a property, a whole property when the owner is not there, or even an accessory dwelling can be the difference in maintaining ownership of the property or being forced to move or relocate due to the ever-increasing cost of living.

NVAR recommends local governments reexamine and relax current regulations on short-term rentals with specific focus on increasing the allowable nights for which a property may be rented annually and allowing accessory living units to be used for short-term rentals.

Local Homeownership Incentive Programs

For many Americans, their home represents their largest and highest-value investment, and homeownership allows them to build wealth and enjoy economic and social benefits. Homeownership opportunities, however, are often out of reach for many in our region, including those who are gainfully employed in critical public sector jobs — teachers, law enforcement, and emergency services, just to name a few. Offering homeownership programs can be an effective way for local governments to address workforce shortages as well as the economic and racial wealth gaps and decades-old inequalities still present from historic housing policies.

NVAR urges local governments to examine the appropriateness of current homeownership program outcomes and determine whether existing programs adequately support the goals of homeownership in the jurisdiction.

NVAR supports broadening the reach, capacity, and funding of existing programs, and developing new finance, funding, and tax incentive programs to encourage homeownership for the largest number of citizens.

NVAR recommends amending Virginia Code §15.2-958.2 to repeal the cap on local workforce housing grant programs currently set at \$25,000.

Reform Inclusionary Zoning Enabling

Inclusionary zoning policies allow local governments to utilize their land use regulatory powers to require or incentivize the production of affordable housing. The nation's first inclusionary zoning ordinance, still in effect today, was adopted right here in Fairfax County, in 1971. Since then, more than 800 communities across the country have adopted inclusionary zoning policies. However, only a handful of Virginia localities (fewer than 20) have inclusionary zoning ordinances due to restrictive state laws.

NVAR recommends amending Virginia Code § 15.2-2304 to apply to all local jurisdictions across the state, rather than only a handful of localities, while also establishing a statewide definition of housing affordability to provide certainty and guidance to localities in establishing their own inclusionary zoning policies.



Incentives For Owners To Sell Their Homes

Recent tax law changes and home price inflation have eroded the value of federal tax incentives for individuals selling their homes, especially for older homeowners who have lived in their home for 20 years or more. Many of these homeowners who are considering downsizing or moving to a retirement facility are facing gains well in excess of current exclusions, which can leave them owing many thousands of dollars in tax and reduces their ability to afford their new home. Couple that with higher interest rates than in the past decade, and we are faced with many homeowners deciding not to sell their home. Also, some 10 million owner-occupied homes were purchased by investors of all types and sizes and converted to rentals in the wake of the housing crisis of 2008, significantly lowering the supply of homes available for purchase. These investor-owners are also getting older and are interested in exiting the housing provider space but again are limited by the tax implications of selling an investment property. Tax incentives aimed at unlocking a segment of inventory previously unavailable to prospective buyers would help to increase housing inventory.

NVAR recommends creating a state income tax credit for individuals or married couples who sell residential real property (includes primary residence and investment properties) to individuals who will utilize the home as an owner-occupied principal residence for a set period of time.

NVAR recommends creating a tax credit or other incentive for housing providers and landlords who sell residential real property to the current tenants contracted to rent the property who will utilize the home as an owner-occupied principal residence.

NVAR supports the federal More Homes on the Market Act (H.R. 1340) to decrease the equity penalty and incentivize more long-term owners to sell their homes.

Support Statewide Zoning Reform Standards and Guidelines

As housing shortages intensify across the country, a growing number of states are stepping in to override restrictive local zoning laws in an effort to increase housing supply. Proponents argue that state action is necessary to overcome local political (and vocal community) resistance to new development, ensure all communities contribute to regional housing needs, and promote more sustainable economic growth. However, critics warn that this type of state preemption can erode local control and strain infrastructure by imposing a one-size-fits-all solution that may not reflect the unique needs of individual communities.

As Realtors®, we recognize and deeply value the role our local governments play in shaping communities, and we are committed to continuing to work collaboratively at the local level. However, the pace of zoning reform in many jurisdictions has not kept up with the growing demand for housing, contributing to rising costs and limited options for buyers at all income levels. By aligning housing policies across jurisdictions with broader housing and economic goals, we can provide the necessary framework to spur growth, expand opportunity, and create a healthier housing market for all.

NVAR supports thoughtful statewide policies that establish consistent, baseline zoning standards, while allowing local governments to develop creative approaches that go beyond the state baseline, ensuring all communities are part of the solution.

NVAR supports statewide legislation allowing for the by-right building of accessory dwellings for all single-family homes as long as the legislation allows local governments to enforce reasonable zoning restrictions for community health and safety.

Oppose Rent Control and Stabilization

Rent control (also known as rent stabilization and/or rent caps) is a form of government-enforced price control that limits the amount of rent that property owners may charge in market rate rental housing. While the intent of rent control laws is to assist lower-income individuals, history has shown that rent control exacerbates shortages, disproportionately benefits higher-income households, and ultimately drives up rents. While rent control policies are often well-intentioned, numerous studies and real-world examples demonstrate that such rules and regulations lead to unintended consequences harming residents, property owners/managers, and the greater community.

NVAR opposes rent control and rent stabilization laws and will strongly oppose any attempt to grant local governments in Virginia the authority to oversee rent control policies.



Regional Economic Prosperity

Support Sustainable Data Center Development

The rapid expansion of the digital economy — and with it, the data center industry — has become a defining feature of modern economic development, particularly in regions like Northern Virginia. Anchored by world-class fiber infrastructure and reliable power, the area has emerged as a global hub for data centers, supporting everything from streaming and telemedicine to AI and cloud computing. These facilities generate high-paying jobs, contribute significant tax revenues, and have minimal impact on schools and traffic. Yet, as demand surges, communities must grapple with the broader implications — ranging from land use and visual character to rising energy demands and environmental sustainability. The challenge moving forward is balancing the economic benefits of data center growth with responsible planning and innovation to protect housing affordability, infrastructure resilience, and environmental quality.

NVAR supports local zoning policies that balance the tremendous economic benefit of continued and expanded data center development with smart growth and sustainable development practices alleviating community concerns that have arisen across Fairfax, Loudoun, and Prince William Counties.

NVAR urges localities to embrace, not discourage, data center development by allowing by-right development and administrative review rather than subjecting developers to lengthy public hearings and community opposition.

NVAR encourages local governments to examine tax structures, along with land use and zoning policies, to ensure the location, design, and impacts (including potential mitigation measures) of future data centers are compatible with the surrounding area and the principles of “highest and best use” for proposed developments.

Transportation and Transit Funding, Priority Projects, and Regional Collaboration

NVAR has long considered transportation one of our top priorities and improving our regional transportation network as essential for sustained regional prosperity and continued growth of the real estate market.

NVAR supports continued investment in Northern Virginia's transportation infrastructure, using performance-based statewide and regional transportation plans that focus on corridors of regional and statewide significance and the prioritization of projects that produce the best long-term return on investment. We support similar investments in Maryland and throughout the region that deliver performance-based benefits to our region.

NVAR supports solutions to transportation challenges that require a big picture perspective, regionally (Washington DC, Maryland, and Northern Virginia), as well as statewide. Transportation funds should be primarily focused and leveraged, where appropriate, with federal, state, and private funds on projects of large-scale regional significance.

NVAR supports the creation of a Suburban Maryland Transportation Authority to identify, prioritize, and fund transportation capacity improvements in Charles, Frederick, Montgomery, and Prince George's Counties using new, dedicated regional revenue and specified performance metrics.

NVAR supports maintaining sustainable, adequate Metrorail funding tied to implementation of appropriate operational, safety, and governance reforms. However, NVAR opposes any new taxes on real estate, land, or improvements, or increases in existing grantor's taxes used to fund transportation improvements or transit maintenance, operation, and expansion.





Support Adequate K-12 Funding

The quality of public schools influences where people buy a home and what they pay for it. The most basic definition of a quality school is one that provides a clean, safe environment with up-to-date facilities and equipment — an environment that is conducive to learning and brings out the best in both teachers and students. Such schools enhance the overall quality of life, strengthen communities, and attract new life to the neighborhoods that surround them. Quality schools require adequate funding to achieve and maintain this level of quality which benefits students, neighborhoods, and Realtors®.

Public education funding in Virginia is enshrined in the Virginia Constitution as a joint responsibility of both state and local governments, so it is essential that the state fully and appropriately meet its constitutional responsibility to adequately fund K-12 education. Unfortunately, the Commonwealth continues to allow the gap between state funding and the actual costs of providing a high-quality education, particularly in high-cost-of-living jurisdictions like Arlington, Fairfax, and Loudoun Counties, to expand. Statewide, Virginia school divisions receive less K-12 funding per pupil than the 50-state average and the regional average, which equates to approximately \$1,900 per student in state underfunding of the Commonwealth's students (Virginia schools receive less state funding than neighboring West Virginia, Kentucky, and Maryland).

NVAR supports an overall increase in per-pupil K-12 funding to bring Virginia spending in line with neighboring and economic competing states while specifically increasing state funding support for school divisions with high numbers or concentrations of English learners, students living in economically disadvantaged households, and students receiving special education and mental health services.

NVAR supports updating the state Standards of Quality (SOQ) funding formula to reflect the true local costs of providing a high-quality public education, including the elimination of Great Recession-era changes in the SOQ funding formula, and recognizing cost-of-living variations throughout the Commonwealth in state funding formulas, particularly in high-cost-of-living areas like Northern Virginia.



Common Interest Communities

Common Interest Community (CIC) Association Governing Board Member Education

Boards of directors for CICs are typically composed of volunteers, and depending on the eligibility requirements in the association bylaws, these are often unit owners with no specialized skills or professional knowledge required to serve. These board members are entrusted with managing significant financial resources and making complex decisions that affect the quality of life, property values, safety, and financial obligations of all homeowners in their communities.

NVAR recommends requiring all association board members to complete education and training when elected or re-elected to the governing board of a CIC association.

Condominium Reserve Study Qualifications and Funding

Virginia law requires that condominium association governing boards conduct a reserve study at least once every five years but does not specify the qualifications for individuals who must perform the study. The absence of specifications is in recognition of the wide range and variety of capital components in CICs. Though many associations choose to hire independent consultants, such as reserve study firms, professional engineers, or architects, there is no requirement that an independent entity conduct the reserve study. This allows an association governing board to conduct the reserve study, regardless of qualifications, or select agents that may be unfamiliar with conducting a reserve study.

NVAR recommends requiring independent, appropriately qualified entities to perform reserve studies for CICs within two years of the issuance of the first occupancy permission (Certificate of Occupancy or equivalent), and every five (5) years thereafter.

While reserve studies are required under law, CICs are not actually required to set aside funds for reserves or provide funding for reserves. As such, NVAR recommends requiring community associations to fund reserve contributions — at a minimum — to the levels recommended in the current reserve studies.



Condominium and Property Owners' Association Transparency

Transparency in condominiums and other common interest communities is essential to protect both current residents and prospective buyers. The Resale Disclosure Act provides a wealth of information for prospective buyers, but these documents are often incomplete or unable to capture certain discussions relating to expenses that buyers could incur in the future.

All too often buyers are faced with incomplete information when considering the purchase of a property within a Common Interest Community. Clear disclosure of fees, reserves, and potential special assessments allows individuals to make informed financial decisions and avoid unexpected costs that could strain household budgets. When associations fail to share this information upfront, homeowners may face sudden increases in dues or expensive assessments for deferred maintenance — issues that can erode trust and property values.

NVAR supports legislation requiring certain common interest communities to maintain websites accessible to residents, owners, and staff which would allow access to financial documents, association records, rules, regulations, and any other critical information as determined by stakeholders.



Industry Practices and Realtor® Professionalism

Virginia Real Estate Board Responsiveness

Brokers and agents across Northern Virginia and the entire Commonwealth have reported that the Virginia Real Estate Board (VREB) is unable to keep pace with demand of support for the industry, including tremendous delays in the processing of new and transfer licenses. Whether this is a staffing issue or funding issue, it seems that VREB either does not have the adequate resources or is not being held accountable to handle the load of continuing education credits, process agent transfers, quickly license new agents, and investigate consumer complaints.

NVAR urges the Virginia Real Estate Board to address chronic issues of responsiveness in the consideration and approval of agent transfers and new agent licensing as well as the processing of continuing education classes and in investigating consumer complaints.

NVAR supports creating a “provisional license” upon receipt of a correctly completed licensing application, while pending the criminal background check.

Early Termination Of Rental Agreement By Military Personnel

The Federal Servicemembers Civil Relief Act (SCRA) provides protections for renters who are active-duty military members. Specifically, it allows service members to terminate residential leases early without penalty if they receive deployment or permanent change of station (PCS) orders.

The Virginia Residential Landlord and Tenant Act (VRLTA) includes similar provisions but has at times been found to not align with the federal law, and when that occurs, the federal law takes precedence. This creates confusion for both the landlords and tenants involved. The VRLTA includes a provision limiting the termination date to no more than 60 days prior to the date of departure necessary to comply with the official orders; however, the SCRA does not include such a provision, and following the federal law, a service member would be allowed to terminate the lease upon receiving the orders.

NVAR supports amending the Virginia Residential Landlord and Tenant Act § 55.1-1235 section B. to remove the 60-day limit on early termination of the lease for service members with orders requiring relocation.

Supervising Broker License

Supervising brokers should be subject to additional licensing and education requirements to ensure they can perform all supervisory duties. The education requirements for a Virginia Real Estate Broker License is a good start, but not all Broker License holders are prepared to supervise and manage other licensees.

Virginia REALTORS®, recognizing a need for additional education and training, has established the Broker Premier Certification, designed to expand the knowledge of supervising, and managing brokers to allow them to successfully manage and operate a real estate office. This program should be expanded from a voluntary certification to a mandatory licensing requirement for supervising brokers.

NVAR recommends legislation establishing a separate license for supervising brokers encompassing the coursework (or equivalent) of the Virginia REALTORS® Broker Premier Certification.



Strengthening Fair Housing

Local Enforcement, Testing, and Education

NVAR has a long history of zero tolerance for Fair Housing violations and disparate treatment, and even one allegation is unacceptable. Localities throughout Northern Virginia conduct fair housing testing to identify these discriminatory practices in the rental, sales, and lending markets. In Virginia, we have taken steps to expand fair housing protections beyond federal laws to better address specific needs we have identified in the community. As NVAR's Realtors® pledge to conduct business in keeping with the Code of Ethics, the Association is committed to being part of the solution. We have a demonstrated track record of leadership in fair housing, and we will continue to strengthen this record by partnering with localities in identifying and eliminating discrimination.

NVAR acknowledges and supports the vital role local enforcement agencies play in identifying fair housing violations and ensuring that they are enforced effectively.

NVAR supports fair housing testing and encourages our local governments to continue this effort while utilizing NVAR as a source for education and outreach on this issue. NVAR is committed to creating more diversity, equity, and inclusion and fair housing activity within our membership with training, increased awareness of implicit bias, and recognition of the impact of discrimination in housing.



Emerging Technologies and Innovation

AI in Real Estate

NVAR recognizes that AI is becoming a part of everyday life — and acknowledges that it will likely change the way we do business in the real estate industry, if it has not already. NVAR supports policies that encourage innovation while ensuring the responsible and ethical use of AI technologies. This includes protecting consumer data privacy, mitigating algorithmic bias, legal due diligence and review, and promoting transparency when AI tools are used in client interactions or disclosures on content created materials.

As AI adoption saturates the industry, real estate agents must be equipped with the resources, education, and ethical standards necessary to use these tools in ways that uphold the standard set by the REALTOR® Code of Ethics. We must examine AI uses aligning with and according to our ethical nexus to the Code of Ethics.

NVAR supports the ethical and transparent integration of Artificial Intelligence (AI) in real estate to enhance service delivery, increase operational efficiency, and maintain consumer trust.

NVAR encourages collaboration between industry leaders, policymakers, and technology providers to create regulatory clarity and foster innovation that benefits both real estate professionals and the communities they serve throughout the duration of business practice.

Blockchain Technology

NVAR recognizes the transformative potential of blockchain technology in the real estate sector. By providing a decentralized and tamper-proof ledger, blockchain can streamline property transactions, reduce fraud, and improve the accuracy of ownership records. We encourage and advocate for pilot programs and regulatory frameworks that facilitate the responsible integration of blockchain solutions including cryptocurrency (stable coin), smart contracts, and tokenization of assets to modernize real estate practices while ensuring consumer protection and market stability.

While broader adoption is still developing, real estate agents should be equipped to understand and navigate these innovations as they emerge, ensuring continued excellence in service and leadership in a modern marketplace.

NVAR supports the responsible exploration of technology to improve transparency, security, and trust in real estate transactions including applications such as cryptocurrency (stable coin), smart contracts, and tokenization of assets.

NVAR encourages clear regulatory frameworks and pilot programs that allow for the ethical integration of blockchain technologies and tools, while equipping real estate agents with the knowledge to navigate these emerging innovations.



Additional Resources

National Association of REALTORS®

2025 Legislative Priorities

BUILDING HOUSING SUPPLY AND OPPORTUNITY FOR ALL

With an estimated 4.7 million units shortage, America is facing a housing inventory crisis. We must unlock supply, ease market constraints, and make it easier for Americans to find homes they can afford. Increased supply helps stabilize prices, revitalizes communities, and support the American dream of homeownership. Updating America's tax law is a key pathway to more supply. REALTORS® also strongly support fair housing laws and are active leaders in opening up housing opportunities for people of all backgrounds.

REALTORS® Priorities

- Support the **ROAD to Housing Act (H.R. 5371/S. 2651)** to streamline permitting, expand infrastructure investment, and unlock new development that increases housing supply and affordability across the country.
- Support the **More Homes on the Market Act (H.R. 1340)** to decrease the equity penalty and incentivize more long-term owners to sell their homes.
- Support the **Housing Supply Framework Act (H.R. 2840/S. 1299)** to create a national strategy for boosting housing production and affordability by reducing barriers to new housing development.
- Support the **Revitalizing Downtowns and Main Streets Act (H.R. 2490)** to convert underused commercial properties into residential and mixed-use housing.
- Support the **Uplifting First-Time Homebuyers Act (H.R. 3526)** to increase the amount that can be withheld from the Fair Housing Act to assist first-time homebuyers.
- Support the **Fair and Equal Housing Act** to add sexual orientation and gender identity as protected classes under the Fair Housing Act, codifying the application of the Supreme Court's *Bostock v. Clayton County* decision to the Fair Housing Act, to help ensure equal housing protections for all Americans.

SUPPORT SELF-EMPLOYED PROFESSIONALS

Protecting the right to work independently is a core priority for NAR. With 88% of REALTORS® operating by choice as self-employed independent contractors, NAR is leading the fight to preserve this flexible business model. Independent contractors do not receive employer-sponsored health insurance, requiring them to seek health care coverage on their own. NAR supports expanding access to affordable, quality health insurance options through Association Health Plans, ensuring REALTORS® and other independent contractors can get the care they need.

REALTORS® Priorities

- Support the **Association Health Plans Act (H.R. 2528/S. 1847)** to provide REALTORS® with access to quality, affordable health care.
- Support the **Direct Seller and Real Estate Agent Harmonization Act (H.R. 3495)** to ensure real estate agents maintain their independent contractor status under the Fair Labor Standards Act.
- Support the **Main Street Tax Certainty Act (H.R. 703/S. 213)** to preserve the 20% deduction for pass-through business income.

NAR RESEARCH PRODUCTS HELP INFORM POLICYMAKING

- Congressional District and State Reports, State Economic Impact Reports, and Local Market Reports provide data on housing and real estate trends affecting your constituents.
- Reports on home buying by generations, income levels, and demographic groups analyze market trends and show how homeownership can be a catalyst to building generational wealth.
- Commercial Market Insights Reports and Commercial Real Estate Metro Market Reports reveal the crucial role in revitalizing communities.

Join the Bipartisan Real Estate Caucus, chaired by Representatives Mark Alford (R-MO), J. Luis Correa (D-CA), Tracey Mann (R-KS), and Brittany Pettersen (D-CO)!!

National Association of REALTORS® (NAR) Legislative Talking Points

Find the NAR Legislative Talking Points at nar.realtor/advocacy/federal-advocacy/nar-legislative-priorities



Housing Supply Accelerator Playbook

Find the NAR Legislative Talking Points at realtorparty.realtor/blog

ABOUT NVAR



The Northern Virginia Association of Realtors® (NVAR) serves as the voice of real estate in the Greater Northern Virginia Region. NVAR is dedicated to enhancing Realtor® success by delivering exceptional value, driving innovation, and impacting the industry. Headquartered in Fairfax, Virginia, with a new Member Experience Center located in Loudoun County, NVAR supports its 13,000 members with essential resources, including industry education, advocacy, networking, and professional development opportunities. The Association is committed to promoting ethical practices and excellence in real estate. It advocates on behalf of homebuyers, sellers, renters, and commercial tenants who are directly affected by local, state, and federal policy decisions impacting affordability, property rights, and quality of life. NVAR strives to elevate the standards of the real estate industry and to contribute to the overall growth and prosperity of the Washington DC Metropolitan Area and beyond.



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