

2025 Advocacy Victories

**Helping Your Business and the
Housing Industry**



NAHB Posts Key Wins for Our Members In 2025

In a year when affordability – most notably housing affordability – was the top issue for most Americans, NAHB laid the groundwork to make housing a top priority at all levels of government. We achieved several important legislative, regulatory and business wins that resulted in an immediate and positive impact for our industry and our members.

2025 By the Numbers



\$4 trillion tax increase prevented

through passage of the One Big Beautiful Bill Act



1,000+ NAHB members

advocated on Capitol Hill for NAHB's Legislative Conference



6 Congressional testimonies

on key NAHB legislative priorities and regulatory burdens



2 favorable Supreme Court rulings

on important environmental regulations and policies



25+ meetings with agency leaders

to advance pro-housing policies and regulations



\$1.65 million raised by BUILD-PAC

to support pro-housing, pro-business candidates



\$690,000 distributed to HBAs

to combat significant state and local housing issues



5,000+ media mentions

for NAHB on key policy issues

Tackling Tax Policy and Small Business Requirements

One Big Beautiful Bill Act a Big Win for Housing

NAHB helped secure several key housing and business provisions in [this tax and domestic policy legislation](#) that will benefit small businesses, real estate and our members.

The legislation:

- Blocks a \$4 trillion tax increase by making permanent key provisions in the Tax Cuts and Jobs Act.
- Makes permanent the 20% Section 199A Qualified Business Deduction, which helps provide tax parity for pass-through entities.
- Provides more resources for affordable rental housing by expanding the Low-Income Housing Tax Credit.

NAHB explains key components of the bill in [our advocacy videos](#).

Legislation in the Pipeline

Affordable Housing Credit Improvement Act

This bipartisan legislation would [improve the Low-Income Housing Tax Credit](#) and allow builders to increase the production of badly needed affordable rental housing.

U.S. Firms Exempt from Beneficial Ownership Reporting

NAHB actively advocated to [protect small businesses](#) from these substantial compliance burdens, including [working with lawmakers](#) to provide ample time to understand and comply with these reporting rules and [filing an amicus brief](#) to question their constitutionality.

Increasing Housing Supply

FHA Cuts Multifamily Mortgage Insurance Premiums to 0.25%

The Federal Housing Administration [slashed the FHA multifamily mortgage insurance premiums \(MIP\)](#) for all multifamily programs to 25 basis points. Before this reduction, multifamily MIPs ranged from 25 basis points up to 95 basis points. This effort makes these programs cost effective and should stimulate multifamily housing production.

Mandate to Cut Regulations and Boost Housing Production

President Trump issued [an executive order](#) on his first day in office that seeks to lower the cost and increase the supply of housing. Citing NAHB data, the president noted that regulatory requirements alone account for 25% of the cost of constructing a new home.

Combating Permitting Roadblocks

Endangered Species Act

On March 3, 2024, NAHB challenged the validity of several Biden administration Endangered Species Act (ESA) rules. The successful challenge resulted in four rules being proposed in 2025 that would restore the ESA regulations to their favorable 2019 framework concerning species listings, critical habitat designations, and interagency consultations.

Environmental Reviews

NAHB argued that environmental impact analyses are improper when they stray outside of an agency's regulatory control. The U.S. Supreme Court handed down a unanimous decision that narrowed the scope of environmental reviews for infrastructure and other building projects, thereby reducing litigation risk and endless project delays.

A Revamped WOTUS Rule

The Environmental Protection Agency and the U.S. Army Corps of Engineers have announced a proposed updated definition of the "waters of the United States" (WOTUS). The rule will provide builders much-needed clarity by defining which waters are subject to federal jurisdiction under the Clean Water Act (CWA) while continuing to protect our nation's vital waterways. NAHB has been [actively engaged](#) in this rulemaking process, [participating in listening sessions](#) and [providing written feedback](#) on how federal regulation affects development practices.



2025 NAHB Chairman Buddy Hughes testifies against onerous regulations.

Clean Water Act Permits

On March 4, 2025, the U.S. Supreme Court ruled that the EPA could not include "end-result" requirements in Clean Water Act (CWA) permits. NAHB filed an amicus brief opposing "end result" requirements and warning the court not to alter the "best management practice" approach to CWA permitting, which is crucial for home builders. The Supreme Court cited NAHB in rendering its decision.

Legislation in the Pipeline

PERMIT and SPEED Acts

NAHB worked with House lawmakers to pass the PERMIT Act, a legislative package aimed at providing the clarity and confidence needed under the Clean Water Act permitting process. NAHB also helped to get the SPEED Act approved by the House, permitting reform legislation that would spur the production of more multifamily housing by instituting important reforms to the National Environmental Policy Act.

Promoting Reasonable Building Codes

Energy Codes

NAHB staff and members serving on the 2027 International Energy Conservation Code (IECC) consensus committee have successfully defended gains in flexibility and cost effectiveness achieved during the previous energy code cycle. For multifamily buildings regulated by ASHRAE 90.1, NAHB was instrumental in preserving reasonable insulation, building tightness requirements, and fuel choices.

4 Key Code Victories

NAHB staff and member participation in the International Code Council's (ICC) Committee Action Hearings achieved preliminary success in:

Defeating two proposals, which would:

- 1) require fuel gas detectors and alarms in homes with fuel-fired appliances, and
- 2) extend flood-resistant construction for one- and two-family dwellings and townhouses to the 500-year floodplain.

And gaining approval of proposals to:

- 1) restore the traditional 8-1/4" tread depth and 9" riser height for stairs used in many states, and
- 2) [reference the ICC 1200 series of standards for modular and panelized construction](#).

Code Review to Reduce Costs

At NAHB's urging, the ICC is conducting a [holistic review](#) of the International Residential Code (IRC) to identify potential changes that can reduce construction costs and simplify the code without degrading its life safety requirements. NAHB submitted over 40 recommendations for consideration.

Legislation in the Pipeline

Energy Choice Act

Awaiting action on the House floor and introduced in the Senate, this bill would [prevent state and local governments from banning the use of natural gas energy in new homes](#).

Homeownership Energy Freedom Act

This bill would repeal Section 50131 of the Inflation Reduction Act that incentivizes state and local governments to adopt the 2021 IECC and ASHRAE Standard 90.1-2019. View more on what NAHB is doing to [protect energy choice](#).

Promoting Resilient Buildings Act

[Bipartisan legislation](#) introduced in the House and Senate would help jurisdictions preserve control over the building code adoption process while encouraging communities to take positive steps to withstand and recover from extreme events.

Codes Resources

NAHB provided [code adoption resources](#) and statistical data that helped state and local HBAs secure key amendments to [AFCI and GFCI requirements in Georgia](#) and defeat fire sprinkler mandates in Washington state and the Denver metro area.

Other Key Victories

2021 IECC Rule Delayed

NAHB convinced the Department of Housing and Urban Development (HUD) and Department of Agriculture (USDA) to [wait until May 28, 2026](#), to implement the 2021 International Energy Conservation Code (IECC) and ASHRAE 90.1-2019 as the minimum energy-efficiency standards for certain single-family and multifamily housing programs.

NAHB and 15 state attorneys general [filed a complaint](#) to stop the adoption of these standards. NAHB is also working to get legislation introduced for this purpose.

Heat Standard Reconsidered

NAHB urged the Occupational Safety and Health Administration (OSHA) to revisit its approach to a possible heat standard, with NAHB strongly [recommending a construction-specific rule](#).

Additional Legislation in the Pipeline

CONSTRUCTS Act

Pending in the House and Senate, this bipartisan bill is geared to [ease the labor shortage in the construction industry](#) by helping to prepare young adults for rewarding careers in construction and other essential trades.

Dignity Act

Comprehensive [immigration reform legislation](#) introduced in the House, this bipartisan legislation would protect the nation's borders and preserve critical workforces. The legislation would achieve many objectives in a recently approved [NAHB policy resolution](#).

Keeping Homeownership Costs Down Act

Championed by NAHB, the House introduced [this bill](#) to address major flood mapping issues in California and nationwide that would allow new housing developments to advance and decrease insurance costs.

ROAD to Housing Act

The Senate approved [a major NAHB-supported housing package](#) to address our nation's housing supply crisis by cutting red tape, incentivizing local zoning reform and supporting new construction. Mirroring the Senate's efforts, the House Financial Services Committee approved its own plan to increase housing production, the [Housing for the 21st Century Act](#).

Job Corps

NAHB supports important reforms to [Job Corps](#) and full funding for this program, which is a vital source of skilled labor for our industry.

Fix Our Forests Act

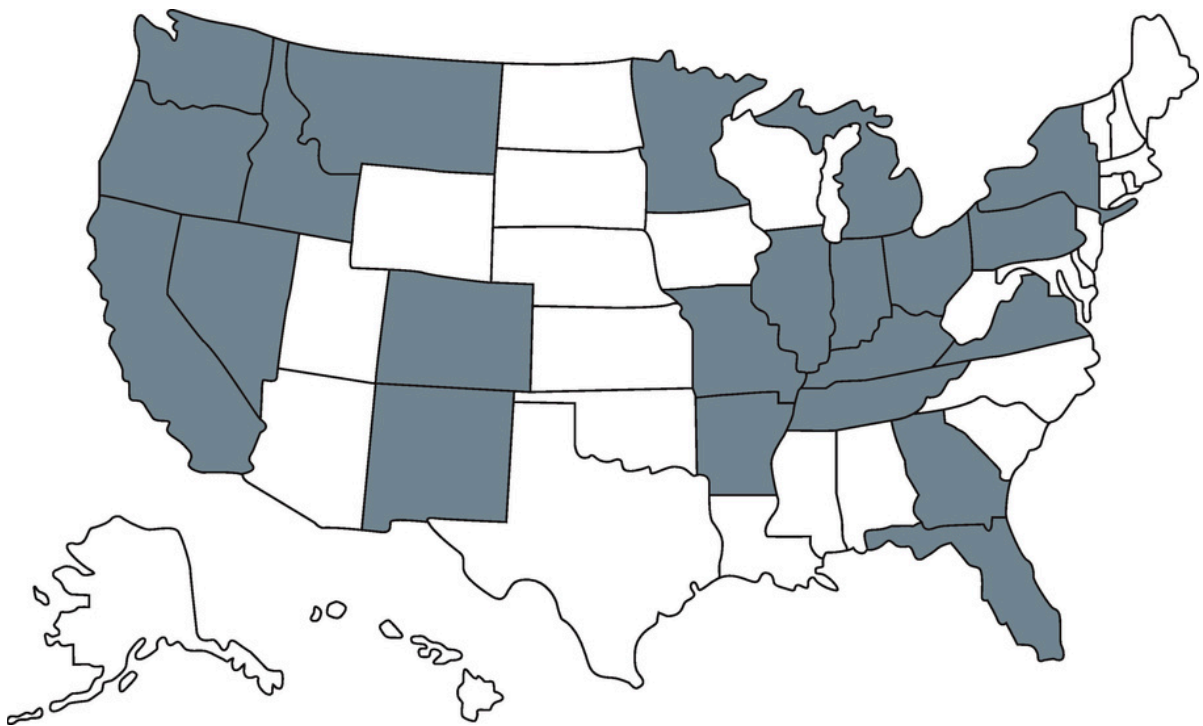
The House [passed this legislation](#) to contribute to better forest management practices and help strengthen the nation's housing supply chain. A companion bill is [awaiting Senate consideration](#).

Supporting Members at All Levels

While NAHB successfully kept housing front and center in Washington and moved the ball forward on several important housing initiatives, the association also achieved great results for our rank-and-file by working on major state and local issues that affect our members' bottom lines.

Through its [State and Local Issues Fund](#), which provides financial assistance to HBAs to help them advocate on industry issues, NAHB distributed \$360,000 to 18 HBAs in 2025. Similarly, the [Legal Action Fund](#) granted \$330,000 to help 13 state and local associations and three members involved in litigation. NAHB supplemented this funding with technical assistance and staff expertise to help the HBAs meet their goals.

NAHB Gave \$690,000 to HBAs in 2025



BUILD-PAC on Track to Meet Funding Goal

[BUILD-PAC, NAHB's political action committee](#), helps elect the most qualified pro-housing, pro-business candidates to Congress. By supporting Democratic and Republican candidates, BUILD-PAC ensures housing remains a top priority in Washington.

BUILD-PAC has already raised \$1.65 million of its \$3.5 million 2025–26 fundraising goal.

Fundraising events were held in 44 states, and 10 states have already met their two-year fundraising goals.

Key Wins



New York State Gas Ban Suspended While NAHB and NY HBA Appeal

In a major victory in the long legal battle over New York's statewide gas ban for new homes, NAHB and the New York State Builders Association have [secured a suspension of the new regulations](#) while the case works through the appeals process.



Delaware Pauses State Energy Code Overhaul After HBA's Concerns

In late October, Gregory Patterson, Secretary of the Delaware Department of Natural Resources and Environmental Control, wrote to building industry stakeholders that he was [declining to approve the Department's own proposal](#) to create one of the most aggressive energy codes in the country.



Vermont Executive Order Addresses Builders' Top Priorities

Two Vermont Builders and Remodelers Association members stood with Gov. Phil Scott as [he signed an executive order](#) on Sept. 17 to address regulatory barriers, permitting challenges and energy code standards in the state.



Greater Kansas City HBA Sends a Message to Local Officials

A regional public awareness campaign funded by NAHB's State and Local Issues Fund [spotlights how burdensome regulations and inefficient zoning rules](#) are raising housing costs in the Kansas City area.



California Tackles Housing Costs With Building Code Freeze, Permitting Reforms

California Gov. Gavin Newsom this summer signed into law a budget bill for the state with [many pro-housing provisions](#), including a six-year pause on adopting or amending new home building codes.



Western Governors Association Unveils Housing Plan That Includes NAHB Priorities

The report focuses on [expanding housing in western states](#) and was created with input from NAHB staff, NAHB members and Chairman Buddy Hughes.

The Voice of the Housing Industry

NAHB blanketed the media in 2025 with more than 5,000 media mentions on key policy issues along with scores of interviews in major print, broadcast and media outlets. CEO Jim Tobin was interviewed numerous times, and other NAHB members shared their stories with national news organizations.

CNN

NAHB member Dan Mitchell of Eagle CDI appeared on [CNN's The Lead with Jake Tapper](#) to discuss how tariffs imposed by the Trump administration could impact the home building industry, housing affordability and building material costs.

Yahoo Finance

NAHB CEO Jim Tobin [talked about the need](#) to lower the cost of land development and construction and how to address housing supply challenges in the U.S.



Interview with NAHB CEO Jim Tobin

CNBC

Jim Tobin and NAHB member Steve Martinez of Tradewinds General Contracting were interviewed in a long-format [CNBC video](#) expressing concern on Canadian lumber tariffs and emphasizing how much lumber goes into the construction of a new home.

ABC News

NAHB member Alex Yost of Exeter Building Company was interviewed on [ABC News](#) on the potential impact tariffs would have on housing affordability.

Housing Summit

In partnership with NAHB, the U.S. Chamber of Commerce on Nov. 6 hosted a daylong [housing summit](#) that included several panel discussions featuring members of Congress, industry leaders, and state and local officials that focused on how to resolve the housing affordability crisis and boost the housing supply.



NAHB First Vice Chairman Bill Owens (far right) and NAHB member Marty Mitchell (second from left) participate in a panel with other housing leaders at the U.S. Chamber housing summit.

NAHB Wields Its Clout

NAHB's victories with Congress and the Trump administration are a sign of our tremendous clout and grassroots strength – with members in all 50 states working together for the common cause of advancing the interests of our industry. Here are a few examples of that clout in action.

Legislative Conference

More than 1,000 NAHB members trekked to Capitol Hill on June 11 for the [2025 Legislative Conference](#) to urge their lawmakers to act on key policy areas that will help builders to increase the production of quality, affordable housing.



House Majority Whip Tom Emmer (R-Minn.) addresses NAHB members at the Legislative Conference.

Congressional Testimonies

NAHB has testified before Congress on six separate times this year on topics such as:

- [Onerous regulations](#),
- [Easing supply-side bottlenecks](#),
- [Impacts of permitting roadblocks](#),
- [The need to protect energy choice](#),
- [How energy code mandates harm housing affordability](#), and
- [A workable E-Verify system](#).

Regulatory Comments

NAHB submitted detailed public comments to ensure the agencies understood the housing industry and the impacts of their proposals. Issues included 40+ deregulatory suggestions, energy codes, National Environmental Policy Act, resilience/mitigation, labor policies, Build America Buy America, and stormwater.

Agency Engagement

NAHB met with agency officials to promote favorable housing policy, including:

- HUD Secretary Scott Turner
- DOL Secretary Lori Chavez-DeRemer
- EPA Administrator Lee Zeldin
- FHFA Director Bill Pulte
- OSHA Director (Acting) Brian Rizzo
- FHA Commissioner Frank Cassidy
- Ginnie Mae President Joseph Gormley



HUD Secretary Scott Turner addresses the NAHB Leadership Council at the 2025 International Builders' Show in Las Vegas.

Stay up to date on the latest legislative news and other key information at nahb.org/blog.

