NAHB Policy Handbook

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National Association of Home Builders

EDITOR'S NOTE

The format of entries in the NAHB Policy Handbook provide complete information and make it easier to locate essential facts about each resolution.

The title of the resolution indicates the date, number and name of the resolution.

At the end of each resolution, the committee(s) with primary jurisdiction over the subject matter is noted, along with the year in which the resolution will expire.

National Association of Home Builders

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Construction, Codes & Standards

2024.10 No. 2 Energy Efficiency Enhancements in Existing Buildings

Resolved that the National Association of Home Builders (NAHB) urge lawmakers, regulators, and other policymakers to develop policies to incentivize the transformation of America's existing housing stock through the application of the methods and materials used in modern, high-performance residential construction which presents an opportunity for a much greater cumulative reduction in energy use, peak energy demand, and greenhouse gas emissions;

Resolved that NAHB support energy codes for existing buildings that:
1. Align the required energy provisions with the scope of work for the retrofit project;
2. Evaluate the life-cycle cost-effectiveness of the required provisions for the consumer;
3. Evaluate the cost-effectiveness of each energy measure individually and incrementally;
4. Provide a performance-based path for compliance;
5. Allow the flexibility in determining the feasibility of the required energy provisions based on the configuration and condition of each individual building by granting code officials the power to modify the requirements accordingly; and
6. Recognize jurisdictions' power to exempt historic buildings from compliance with provisions that would threaten, degrade, or destroy their historic form, fabric, or function;

Resolved that NAHB support public and private programs for energy-efficient home improvements (including not only modifications to current programs but also new, innovative approaches) that offer homeowners near-term financial incentives as close to the point of sale as possible and/or incentivize community-scale investment;

Resolved that NAHB urge lawmakers, regulators, and other policymakers considering programs and policies for energy-efficient home improvements to demonstrate that such policies are based on principles of building science and safety codes and, before enacting them, consider and balance the proposals' effects on housing affordability and attainability;

Resolved that NAHB urge jurisdictions and communities to establish new programs and/or modify current programs for workforce training and development to meet the qualifications to implement energy-efficient home improvements;

Resolved that NAHB support standards and practices for residential appraisal, lending, and real estate transactions that incorporate investment in energy efficiency and appropriately value such improvements to provide consumers greater opportunities for affordable and attainable housing; and

Resolved that NAHB support the development of education and outreach programs through state and local homebuilder associations to help contractors, consumers, and other industry stakeholders raise their awareness of the benefits of voluntary energy audits, energy-efficient home improvements, and available public and private programs.

(Construction, Codes & Standards Committee)
(Expiration Date: 2028)

2024.6 No. 1 Cost-Effective Model Energy Codes and Standards for New Construction

Resolved that the National Association of Home Builders (NAHB) urges lawmakers, regulators, and other policymakers to support or adopt cost-effective energy codes, standards, and legislation that contain provisions where the initial cost and annual savings to home buyers meet the following criteria:

1. Consider the needs of home buyers and renters with modest incomes and limited resources for down payment;
2. Are based on the final cost to the home buyer rather than the change in costs to construction trades or the builder;
3. Are estimated using methods and data that are recent and verifiable via published sources;
4. Are estimated to show positive life-cycle metrics; and
5. Are based on incremental evaluation of individual measures;

Resolved that NAHB supports model energy codes and standards that meet the following criteria:

1. Offer a comprehensive and cost-effective prescriptive compliance path for all types of residential buildings at any code-specified level of performance;
2. Offer design flexibility in reaching energy performance goals and shall not impose unnecessary restrictions (including unreasonable mandatory backstops) on design choices for achieving specified levels of energy performance;
3. Where energy codes pursue zero net energy goals or other high-performance goals, provide adopting jurisdictions and designers the flexibility for defining the right balance between building enclosure, heating and cooling systems, and renewable generation;
4. Where code requirements are increased via additional measures with assigned credits, ensure that such provisions offer a minimum of two (2) cost-effective compliance paths per climate zone with options that can be evaluated as a package of measures that achieves the required performance level; and
5. Offer alternative compliance paths via above-code programs (such as the National Green Building Standard);

Resolved that NAHB recognizes that greenhouse gas emission reductions may be a consideration when evaluating proposed changes to energy codes;

Resolved that NAHB supports renewable energy generation from all sources, sites (including onsite and offsite), and methods (including community- and utility-scale);

Resolved that NAHB supports studies intended to:

1. Determine energy-efficient measures that are cost-effective;
2. Confirm through field evaluations that the code-specified increases in energy efficiency consistently achieve the expected levels of energy savings in buildings; and
3. Confirm through evaluation that increases in energy efficiency pose no unintended consequences to health, safety, and welfare;

Resolved that NAHB urges that any energy efficiency legislation or regulation related to housing shall be accompanied by an economic study of the impact on affordability, availability, and cost-effectiveness, and be conducted by an appropriate agency with responsibility over regulated housing programs;

Resolved that NAHB supports the ability of jurisdictions to amend the model codes and standards to address specific cost, climatic, regional, market, and energy grid factors and to ensure compliance with the jurisdiction's regulations;

Resolved that NAHB continue to develop educational programs to help builders, code officials, and others understand and correctly apply the provisions of the energy codes and standards; and

Resolved that NAHB urges jurisdictions and communities to focus their resources on improving the performance of existing buildings where more significant cumulative reduction in energy use, peak energy demand, and greenhouse gas emissions can be achieved when compared to new buildings which already comply with rigorous energy code requirements and add only about one (1) percent of the total number of homes to the nation's housing stock per year.

(Construction, Codes & Standards Committee)
(Expiration Date: 2028)

2023.6 No. 10 A2L Refrigerant Mandate by EPA

Resolved that the National Association of Home Builders (NAHB) continue to work with other stakeholders and federal agencies to ensure adequate provisions are included in any relevant codes and standards applicable to installation of equipment with A2L refrigerants.

Resolved that NAHB partner with the Air-Conditioning, Heating, and Refrigeration Institute (AHRI) to urge OSHA and other appropriate government agencies to expedite the approval of a more recent version of the Globally Harmonized System (GHS) that properly identifies A2L refrigerants on the Safety Data Sheets (SDS).

Resolved that NAHB educate their membership and the general public on the potential risks and liabilities associated with A2L refrigerants and encourage other stakeholders to do the same.

Resolved that NAHB work with AHRI to provide documentation to limit the liability of home builders, remodelers, air conditioning system installers, and code officials for its use.

Resolved that NAHB support legislative or regulatory initiatives that would exempt builders from all liability regarding A2L refrigerants if the constructions complies, or complied at the time of construction, with federally mandated or state-adopted, or recognized requirements.

(Construction, Codes & Standards Committee)
(Expiration Date: 2027)

2023.6 No. 2 Facilitating Affordability, Sustainability and Regulatory Consistency through Standards for Off-site Construction

Resolved that National Association of Home Builders (NAHB) support the adoption, at the federal, state, and local levels, including beneficial amendments made during the adoption process, of a coordinated set of off-site construction process standards, which includes ICC/MBI Standard 1200-2021 Off-site Construction Planning, Design, Fabrication, and Assembly and ICC/MBI Standard 1205-2021 Off-site Construction Inspection and Regulatory Compliance;

Resolved NAHB support amendments or exceptions to ensure structural panels or structural products already covered by International Building Code special inspections for fabricated items or standard building department inspections are not subject to off-site construction standards, or to address other conflicts identified by NAHB's Construction, Codes and Standards Committee;

Resolved that NAHB partner with the International Code Council and other affiliated stakeholders to enhance the training and education on off-site construction and the need for regulatory consistency through the implementation of off-site construction standards to ensure benefits and efficiencies are realized

(Building Systems Council)
(Expiration Date: 2027)

2023.6 No. 4 Ventilation Standards

Resolved that the National Association of Home Builders (NAHB):

1. Urge the federal government, and private sector codes and standards developers, to work cooperatively together, and with NAHB, to conduct research on ventilation for acceptable indoor air quality that:
(a) More precisely identifies and quantifies the indoor air quality conditions that exist in homes, and
(b) Determines the impact of proposed changes to ventilation requirements on construction costs, energy consumption, moisture control, maintenance costs, and occupant comfort.
2. Support federal legislation to provide research funding to evaluate indoor air quality in homes.

3. Support research programs on indoor air quality in residential buildings.

Resolved that NAHB support the ability of state and local jurisdictions to amend the national model codes based on regional differences in climates and occupant preferences.

Resolved that NAHB oppose legislation or construction codes or standards that increase indoor ventilation rates and related costs in residential buildings unless it is demonstrated through health-based field studies, including pollutant levels and outdoor air exchange rates, that a significant indoor air quality problem exists, is solved by additional ventilation air exchange, and that the problem cannot be addressed by source control and/or better design of ventilation systems.

Resolved that NAHB support a range of strategies for kitchen ventilation including point exhaust, general kitchen exhaust, filtration, operable windows, and combinations thereof.

Resolved that NAHB support the evaluation of strategies for air filtration within the overall framework of ventilation system design.

Resolved that NAHB support a range of humidity control strategies for humid climates including the use of improved controls and advanced operational protocols that maximize the dehumidification performance of cooling systems.

(Construction, Codes & Standards Committee)
(Expiration Date: 2027)

2023.6 No. 7 Restrictions and Bans on Wood Trusses and I-Joists

Resolved that the National Association of Home Builders work cooperatively with the American Wood Council, the Structural Building Components Association, the Wood I-Joist Manufacturers Association, APA - The Engineered Wood Association and other concerned parties to oppose the restriction or banning of wood trusses, I- joists and engineered wood products designed, manufactured and used in accordance with nationally recognized codes and standards.

(Construction, Codes & Standards Committee)
(Expiration Date: 2027)

2020.10 No. 1 NAHB's Involvement in the Model Code Adoption Process

Recommended that NAHB advocate actively that the ICC improve its processes for developing model building codes in order to allow voting rights for the regulated community– builders and other industry representatives from NAHB membership – in any final action or adoption of model codes;

Further recommended that NAHB advocate actively that ICC improve their policy so that proposals that are defeated at both the Committee Action Hearings and Final Action Hearings are not available for the online voting;

Further recommended that NAHB work with ICC to resolve the following concerns that were problematic during the 2019 Group B online vote:
1. Implement safeguards to ensure remote voting will be conducted in a manner that will prevent and prohibit the stacking of votes by individuals or groups;
2. ICC publishes and makes public a current list of the names of all eligible ICC governmental members and voting representatives, including primary governmental member voting representatives, in real time as they are validated and prior to any Public Comment Hearing(s);
3. ICC takes appropriate steps to ensure every registered governmental member and voting representatives meets requirements for eligibility to vote that are restricted to those who are substantively involved in and knowledgeable of the review or enforcement of residential building codes; and
4. ICC review its existing policies and improve their code development process to uphold principles of due process, balance, and transparency.

(Construction, Codes & Standards Committee)
(Expiration Date: 2028)

2020.1 No. 2 Retroactive Codes and Standards Mandates Harm Housing Affordability

Resolved that NAHB help and defend builders, property owners and agents against any building code, ordinance, standard or regulation that retroactively requires changes to the structure of an existing residential building without an appropriate trigger, such as changes in occupancy use, substantial alteration of the building or planned replacement of a specific building element, and

Further resolved that NAHB encourage code officials to exercise their authority to make exceptions for historically significant buildings.

(Multifamily Council Board of Trustees)
(Expiration Date: 2028)

2019.6 No. 6 Codes and Standards in Federal Legislation and Alignment with Stakeholders

Resolved that the National Association of Home Builders (NAHB) strongly oppose any federal legislation, administrative or executive policy calling for or incentivizing the adoption of any model building code or standard that:

1. Is not either developed through a fair and open consensus process that provides for a “balance of interest” in voting, including representation of consumer interests, or subjected to the federal regulatory review process; or
2. Limits a state or local jurisdiction’s authority to make amendments to account for local conditions or provide more cost-effective and affordable provisions for local home buyers; or
3. Prevents a state or local jurisdiction from amending or enforcing at least the two (2) most recent versions of a user-friendly building code, such as the International Residential Code, that includes

housing affordability as a major determinant in its development.

Further resolved that NAHB develop and maintain working relationships with stakeholders and organizations involved in the code development process in furtherance of NAHB's goal of providing safe and affordable housing inclusive of jurisdictional flexibility and beneficial to the housing industry.

(Construction, Codes & Standards Committee)
(Expiration Date: 2027)

2018.7 No. 7a Practice of Building Design

Resolved that the National Association of Home Builders (NAHB) support the ability of home builders and consumers to choose among a variety of design professionals, such as, but not limited to, architects, building designers, design-build firms, interior designers and remodelers, to design to the International Residential Code© single- and two-family dwellings and townhouses; and

Further resolved that NAHB, if requested, support and assist state and local home builders associations in their efforts to educate building officials on the variety of design professionals who have the ability to design single- and two-family dwellings and townhouses and find workable solutions regarding who may be allowed to design residential structures in their states/localities.

(Construction, Codes & Standards Committee)
(Expiration Date: 2030)

2016.8 No. 4 Resiliency

Resolved that the National Association of Home Builders (NAHB) urge Congress to take a comprehensive approach to addressing natural disasters and their effects on the entire housing stock of the U.S. while reducing the costs associated with natural disasters;

Further resolved that NAHB urge Congress, the Administration, and state and local governments to focus any resiliency efforts on implementing cost-effective, market driven solutions that encourage greater resiliency in the nations' housing stock while preserving housing affordability and maintaining the availability of land;

Further resolved that NAHB urge any entity considering a resiliency initiative to obtain input from the home building industry and:

1) Focus on highest risk areas and improving the older homes, structures, and infrastructure that are less resilient to natural disasters;
2) Focus on improving the ability of state and local governments and community organizations to plan for, prepare for, and respond to natural disasters;
3) Establish baseline thresholds and reasonable performance levels for all probable risks based on sound scientific data;
4) Consider reasonable and probable impacts that natural and man-made disasters may have on the specific community and built environment at the regional, state, and local level;

5) Consider the impact of any new regulations and requirements on the financial and real estate industries;
6) Ensure any resiliency or related mitigation options or requirements are flexible and focused on achieving the desired results, not simply adding paperwork or other administrative burdens;
7) Rely on a clear methodology to substantiate proposed resiliency strategies and alternatives, including cost benefit analyses, economic impact analyses and technology assessments; and
8) Maintain local control over community planning and land use decisions.

Further resolved that NAHB urge the federal government, state and local governments, and the finance, insurance and real estate industries to provide tax credits, grants, insurance discounts, interest rate reductions, increased valuations, and other incentives to offset the impact of any resiliency initiatives on home construction or purchase price, minimize increases in mortgage and insurance payments and preserve the ability of a homeowner to qualify for a mortgage to purchase a home incorporating resilient construction; and

Further resolved that NAHB urge the federal government to provide the necessary resources to builders, developers and building code officials to enhance their knowledge of the national model codes and acceptable and realistic mitigation strategies, thereby improving compliance with the construction codes and land development requirements that will lead to enhanced resiliency in our communities.

(Construction, Codes & Standards Committee)
(Expiration Date: 2028)

2016.1 No. 2 Americans with Disabilities Act

Resolved that the National Association of Home Builders (NAHB) support the goals of the Americans with Disabilities Act;

Further resolved that NAHB should continue to urge the U.S. Department of Justice, the U.S. Access Board, the U.S. Department of Transportation, the U.S. Department of Housing and Urban Development and other stakeholders to expand outreach efforts on programs and initiatives to educate the construction industry about the requirements of the Americans with Disabilities Act and how to comply;

Further resolved that NAHB continue to support the Department of Justice as providing a safe harbor for complying with the accessibility requirements of the Americans with Disabilities Act;

Further resolved that NAHB work with other interested groups, including building product manufacturers, disability advocates, land development groups, and real estate and construction groups to promote education, outreach and compliance with the accessibility requirements of the Americans with Disabilities Act;

Further resolved that NAHB urge the Department of Justice to develop clear criteria for meeting the requirements of the Americans with Disabilities Act;

Further resolved that NAHB advocate for legislative, regulatory, and legal changes to limit liability for those industry members who make a good faith effort to meet the requirements of the law.

(Land Development Committee)
(Expiration Date: 2028)

2013.10 No. 6 Federal Funding for Fire Safety

Resolved that the National Association of Home Builders urge Congress and the relevant agencies to focus funding and other efforts on educating the public on the proper installation and maintenance of smoke alarms in all U.S. homes rather than advocating for the mandatory installation of residential fire sprinklers.

(Construction, Codes & Standards Committee)
(Expiration Date: 2029)

2013.6 No. 1 International Code Council - cdp ACCESS Remote Voting Program

Resolved that the National Association of Home Builders (NAHB) support the concept of the International Code Council (ICC) cdp ACCESS / Remote Voting Program and support its inclusion as a part of the ICC code development process provided:
1. Appropriate safeguards are established to ensure remote voting will be conducted in a manner that will prevent and prohibit the stacking of votes by individuals or groups;
2. ICC publishes and makes public a current list of the names of all eligible ICC governmental member voting representatives, including primary governmental member voting representatives, prior to any Public Comment Hearing(s);
3. ICC takes appropriate steps to ensure every registered governmental member and his/her voting representative meets the requirements for eligibility to vote as outlined in ICC council policy;
4. The information and testimony provided to all remote voting members by ICC is limited to that which was presented during the on-site Public Comment Hearing(s);
5. The technology used to expand participation to remote locations is secure, validated and will prevent fraud and manipulation of the code development process;
6. The final vote count for each proposal is published within 14 days of the vote and results are sub-categorized by jurisdiction;
7. ICC specifically prohibits any discussion on the ICC website and the remote participant platform regarding any proposed code changes during the remote voting period and proactively monitors and polices these outlets;
8. ICC systematically reviews its existing policies to determine if and how the cdp ACCESS / Remote Voting Program may impact or be impacted by these policies and make any appropriate revisions to address inconsistencies or issues; and
9. The remote voting process does not limit the ability of organizations to file appeals based on actions that are thought to violate the processes or procedures established under the ICC Council Policies associated with code development.

Further resolved that NAHB continue to support the ICC code development process provided the inclusion of remote voting preserves the integrity and transparency of the current code development process and does not diminish the governmental consensus process that purposely leaves the final determination in the hands of public safety officials who have no vested financial or personal interest in the outcome of proposed code changes.

(Construction, Codes & Standards Committee)
(Expiration Date: 2029)

2012.6 No. 2 Earthquake Hazard Mitigation

Resolves that NAHB play a key role in the development of public policy on earthquake mitigation affecting the housing industry and work to develop industry coalitions to minimize the economic impact of model code changes and submit cost-effective proposals for seismic performance of buildings to model building code and standards development organizations,

Further resolves that NAHB support those National Earthquake Hazard Reduction Program (NEHRP) recommended provisions and seismic mitigation practices which are cost-effective and recognize conventional construction practices,

Further resolves that NAHB oppose excessive seismic regulations and laws that do not reflect the actual seismic risk, and

Further resolves that NAHB oppose any efforts to require and/or expand special inspections or quality assurance programs for one- and two-family dwellings, or multifamily buildings, including mixed-use buildings, which do not exceed three stories in height above grade plane or 16 units in number, that are in excess of those presently required by the major model building codes and the NEHRP provisions to assure the performance of lateral force-resisting systems in Seismic Design Categories C, D, E or F.

(Construction, Codes & Standards Committee)
(Expiration Date: 2028)

2008.5 No. 2 Stair Geometry Standards

Resolved that NAHB continue to support stair geometry provisions limiting maximum riser height to 8¼ inches and minimum tread depth to 9 inches for residential dwellings;

Further resolved that NAHB continue to recommend that all state and local governments amend the stair geometry requirements for residential dwellings to be consistent with NAHB policy and/or retain the stair geometry from their legacy codes when adopting a new edition of a national model building code;

Further resolved that NAHB continue to assist state and local affiliated home builders associations with efforts to persuade state and local code authorities to amend the stair geometry requirements for residential dwellings to be consistent with NAHB policy; and

Further resolved that NAHB continue to actively monitor and seek out credible research initiatives to quantify the impact on stair safety and housing affordability of proposed changes to stair geometry requirements compared to those supported by NAHB policy, and pursue code changes consistent with those findings.

(Construction, Codes & Standards Committee)
(Expiration Date: 2028)

2007.6 No. 2 Performance-Based Standards for Plumbing Products

Resolved that NAHB support and encourage objective and scientifically tested performance-based standards for the manufacture of plumbing products;

Further resolved that NAHB urge the U.S. Congress, state legislatures and local governments to oppose mandates imposing prescriptive content standards for plumbing products that could have unknown consequences for the safety and reliability of plumbing products and would unnecessarily disrupt the product procurement process, limit consumer choices, increase costs and reduce the availability of plumbing products; and

Further resolved that NAHB work with federal, state and local code and consensus standards bodies to promote performance-based standards for evaluating plumbing products.

(Construction, Codes & Standards Committee)
(Expiration Date: 2027)

2006.9 No. 4 Low Cost Fire Sprinklers

Resolved that NAHB reaffirm its existing policy opposing mandating the National Fire Protection Association (NFPA) sprinkler systems in dwellings scoped in the 2006 International Residential Code (IRC), (one- and two-family dwellings and townhouses not more than three stories in height with their own means of egress) because it has not been demonstrated that residential sprinkler systems can meet, at a minimum, the following conditions:

1. Significantly reduce the initial installation cost of the system versus current NFPA sprinkler systems,
2. Enhance the safety of occupants without a significant reduction in housing affordability,
3. Reduce the substantial costs associated with connecting to public water systems or providing water storage/delivery systems for homes not connected to public water,
4. Address freezing concerns and provide low-cost solutions for homes in colder climates,
5. Provide simplified design, installation and inspection requirements that significantly reduce the associated costs,
6. Minimize the maintenance of the installed system required of home owners,
7. Relieve builders of legal liability for malfunctions or failures, and

8. Address insurance industry rate increases, policy exceptions or policy denials for sprinkler system malfunctions or failures.

(Construction, Codes & Standards Committee)
(Expiration Date: 2030)

2003.5 No. 10 Wind-borne Debris Provisions in Model Codes and Standards

Resolved that NAHB continue to oppose requirements for wind-borne debris protection in model building codes and building industry standards that are not cost-effective and that can create a false sense of security among occupants that their homes are "hurricane proof," and

Further resolved that NAHB will continue to support efforts by NAHB members and affiliates to eliminate cost-prohibitive requirements for wind-borne debris protection when adopting model codes and industry standards in their state and local jurisdictions

(Construction, Codes & Standards Committee)
(Expiration Date: 2027)

2003.5 No. 3 Fair Housing Accessibility

Resolved that NAHB should continue to urge and work with the Department of Housing and Urban Development to expand education and outreach efforts through HUD-funded programs and initiatives designed to educate industry members about the accessibility requirements of the Fair Housing Act and how to comply with them;

Further resolved that NAHB continue to support the nationwide adoption of model accessibility building codes endorsed by HUD as providing a safe harbor for complying with the accessibility requirements of the Fair Housing Act;

Further resolved that NAHB work with other interested groups, including building product manufacturers, disability advocates, real estate and multifamily design and construction groups, to promote education, outreach and compliance with the accessibility requirements of the Fair Housing Act;

Further resolved that NAHB urge HUD to prohibit the use of Fair Housing Initiatives Program funding for litigation,

Further resolved that NAHB work with the Department of Justice to develop clear criteria for enforcing the accessibility requirements of the Fair Housing Act -- this, however, shall not preclude NAHB from commencing litigation in accordance with its guidelines,

Further resolved that NAHB support legislative or regulatory changes that would limit liability for industry members who were involved in the design and construction of non-compliant buildings due to a lack of clear guidance, and who made a good faith effort to meet the requirements of the law.

(Construction, Codes & Standards Committee)
(Expiration Date: 2027)

2003.5 No. 7 Single-Family Accessibility

Resolved that NAHB support efforts by its members and affiliated home builder associations to develop voluntary programs promoting accessible design features for single-family construction and remodeling, and

Further resolved that NAHB oppose mandatory requirements for accessible design features in single-family new construction and remodeling.

(Construction, Codes & Standards Committee)
(Expiration Date: 2027)

2003.5 No. 8 Support for a Single Set of Building Codes

Resolved that NAHB support a single coordinated set of national model building codes for jurisdictions choosing to adopt a building code that provides for:
1. Responsible code development procedures as reflected by the current procedures of the International Code Council;
2. Appropriate levels of voting representation by NAHB nominees on code development committees; and
3. A user-friendly, stand-alone residential building code that includes housing affordability as a major determinant in its development, as currently represented by the International Residential Code.

Further resolved that NAHB will continue to support the adoption of state-enabling legislation that:
1. Calls for the creation of state-wide codes based on a coordinated set of national model building codes developed in accordance with the criteria stated above;
2. Allows state-wide amendments to the model codes to account for jurisdictional differences or to enhance housing affordability by providing cost-effective requirements to provide for the health and safety of the occupants of homes; and
3. Creates statewide minimum-maximum code requirements by recommending that there be no local amendments, which make the code more restrictive or housing less affordable; and

Further resolved that NAHB will continue to oppose any building code or building code provision that is detrimental to the goal of providing decent, safe and affordable housing and that does not include jurisdictional flexibility.

(Construction, Codes & Standards Committee)
(Expiration Date: 2027)

2002.9 No. 5 NFPA Model Building Code

Resolved that NAHB urge its members and affiliated home builder associations to oppose the adoption of NFPA 5000, and

Further resolved that NAHB support, to the extent possible, efforts by its members and affiliated home builder associations to oppose the adoption of NFPA 5000 in their state and local jurisdictions, and

Further resolved that NAHB urge NFPA to abandon code development and adoption efforts related to NFPA 5000 and to work with ICC to integrate the other NFPA codes and standards into the ICC family of codes with the goal of achieving a single coordinated set of national model building codes.

(Construction, Codes & Standards Committee)
(Expiration Date: 2030)

2002.6 No. 4 Fire Life Safety Policy

Resolved that the NAHB support an affirmative program of fire safety for residential construction whose principal components are life safety improvements and cost-effectiveness,

Further resolved that NAHB continue to oppose mandatory residential sprinklers for multifamily low-rise and single-family residential construction and other fire protection techniques that do not enhance the safety of occupants and are not cost effective, and

Further resolved that NAHB pursue alliances with organizations that support fire safety, consumer safety education and housing affordability.

(Construction, Codes & Standards Committee)
(Expiration Date: 2030)

1996.5 No. 11 Standards Referenced in Legislation and Regulations

Resolved that NAHB urge Congress and federal agencies, when referencing private sector standards in legislation and regulations, to reference only standards developed through proper consensus procedures (including balanced committees and a fair and open process) such as those of the American National Standards Institute (ANSI) and the American Society for Testing and Materials, and not to reference any standard that has been denied approval by ANSI.

(Construction, Codes & Standards Committee)
(Expiration Date: 2028)

1992.5 No. 19 Building Codes for Affordable Housing

Resolved that NAHB ask the Secretary of the Department of Housing and Urban Development to withhold federal grants and loans to those states that use building codes that exceed the national model building codes and to apply the same restriction to any other stand-alone law that deals with a building code.

(Construction, Codes & Standards Committee)
(Expiration Date: 2028)

1991.5 No. 11 Support for American Technology

Resolved that NAHB encourage the federal government to take a more active role in assisting the private sector to improve building technologies.

Further resolved that Congress enact programs to provide loans, guarantees, grants, and other such support for the development of building technologies.

(Construction, Codes & Standards Committee)
(Expiration Date: 2027)

1987.1 No. 26 FHA Financing of Mobile Homes When Chassis Has Been Removed

Resolved that, in the event that the chassis of a manufactured housing unit is removed, the National Association of Home Builders urges the Federal Housing Administration to require that unit to meet all state and local building codes, including higher energy standards, required for conventionally built housing.

(Housing Finance Committee)
(Expiration Date: 2027)

Energy and Green Building

2024.10 No. 3 Greenhouse Gas Emissions

Resolved that the National Association of Home Builders (NAHB) urge lawmakers, regulators, and other policymakers, when considering greenhouse gas (GHG) emissions reductions, to focus resources and attention on the largest emissions sources and simplest and most cost-effective reductions;

Resolved that NAHB urge lawmakers, regulators, and other policymakers seeking to regulate or limit operational or embodied GHG emissions in residential construction to demonstrate that such policies are effective without compromising:
1. The affordability, attainability, and durability of the home;
2. Energy supply reliability and affordability; and
3. Home design choices based on climate zone and/or market availability of building materials and fuel type;

Resolved that NAHB urge lawmakers, regulators, and other policymakers to support energy codes, standards, and other policies that justify tradeoffs between embodied and operational GHG emissions impacts;

Resolved that NAHB urge standards development organizations responsible for developing model energy codes to consider the possible adverse impacts of more stringent energy efficiency provisions on embodied GHG emissions;

Resolved that NAHB support programs and policies that provide information, resources, and incentives to upgrade the existing housing stock, both individually and at the community scale, to reduce its overall GHG emissions;

Resolved that NAHB support renewable energy generation from all sources, sites (including onsite and offsite), and methods (including community- and utility-scale) as well as other energy sources that reduce GHG emissions;

Resolved that NAHB urge manufacturers to develop more accessible and understandable information on the GHG emissions and other environmental impacts of their products; and

Resolved that NAHB support continuing research regarding cost-effective carbon reduction strategies across all economic sectors and educating NAHB members and other industry stakeholders about voluntary approaches to reducing GHG emissions in residential construction.

(Climate Risk and Sustainability Committee)
(Expiration Date: 2028)

2022.2 No. 1 NAHB Support for Housing and Climate

Resolved that the National Association of Home Builders (NAHB) urge the federal and state governments to:
1. Quantify the cost implications of each element of any code changes needed to reach "Net Zero" and/or "Net Zero Ready" for all housing types;
2. Assess the aggregate impact of all Net Zero and/or Net Zero Ready code changes on housing affordability and housing production;
3. Implement cost-mitigative programs simultaneously with any Net Zero and/or Net Zero Ready code changes that will, at a minimum, off-set the aggregate increased costs of construction; and
4. Forego adoption of any Net Zero and/or Net Zero Ready code changes that are not accompanied by cost-mitigative programs that offset the increased costs to housing construction.

Further resolved that NAHB urge federal, state and local governments and policymakers as well as utility services, finance, insurance, appraisal and related real estate industries to aid in minimizing the cost impact of Net Zero requirements on all housing types by:
1. Directing that all Freddie Mac, Fannie Mae, and all other federally-backed and state-backed mortgages be underwritten to account for consumer energy utility savings resulting from Net Zero and Net Zero Ready increased code requirements, and include a corresponding increase in consumer "buying power" by fully accounting for such energy utility savings;
2. Establishing market driven initiatives to facilitate the transition to Net Zero and Net Zero Ready new and remodeled housing;
3. Creating grant and low interest loan programs, tax rebates, tax credits rebates or other funding mechanisms to offset any cost increases to assist new home buyers and existing homeowners in securing affordable housing or transitioning existing homes to meet higher energy standards; and
4. Creating grants, tax rebates, and other incentives to help home builders, remodelers and developers offset cost increases and encourage the construction of Net Zero and/or Net Zero Ready homes.

(Construction, Codes & Standards Committee)
(Expiration Date: 2030)

2021.10 No. 3a Electric Vehicles

Resolved that the National Association of Home Builders (NAHB) only support the voluntary and cost-effective expansion of electric vehicles (EV) use and the voluntary pre-wiring of homes for future EV charger installation;

Further resolved that NAHB urge Congress and the Administration to take a comprehensive approach to encouraging the expansion of EV infrastructure by considering the potential effects of various EV policies on local economies and all housing types;

Further resolved that NAHB urge federal, state and local governments, utilities and the finance, insurance and real estate industries to facilitate the increase in EV use by:
1) Assisting in establishing market-driven initiatives to facilitate the transition to EV;
2) Ensuring there is a sufficient supply of electricity and infrastructure to meet the demand;

3) Creating grant and low interest loan programs, tax credits, rebates or other funding mechanisms or incentives to assist existing homeowners, multifamily operators and existing communities managed by Homeowner Associations or their equivalent to retrofit their homes and communities to use EVs;
4) Creating grants, tax credits, rebates or other incentives for homebuilders and community developers who provide EV infrastructure;
5) Creating grants, tax credits, rebates insurance discounts, auto loan interest rate reductions or other incentives for consumers and fleet owners to convert to EVs;
6) Recognizing the added value of EV charging capability in appraisals; and
7) Addressing the impacts of EV infrastructure on housing affordability, especially in low income communities.

Further resolved that NAHB support a federal framework that recognizes local decision making regarding the installation and maintenance of EV infrastructure, and urge state and local governments to encourage/incentivize the installation of community-based EV infrastructure by providing offsets, density bonuses and/or other credits to builders and developers for providing EV infrastructure;

Further resolved that NAHB work with utilities to:
1) Create pricing structures that facilitate business interest in increasing the availability of high-powered charging stations, and reward off peak charging;
2) Deploy utility networks and private/public partnerships to create the convenient, accessible and affordable fast-charging public infrastructure needed to facilitate widespread adoption of EVs; and
3) Continue the transition to more renewable energy generation sources to meet the increased demand for electrical power that EVs will require.

Further resolved that, recognizing EV investments and expansion plans are in their early stages, NAHB continue to monitor and evaluate the progress of EV acceptance/ adoption and trends in EV infrastructure deployment and update this policy, as needed.

(Environmental Issues Committee)
(Expiration Date: 2029)

2021.1 No. 3 Electrification of the Housing Sector

Resolved that the National Association Home Builders (NAHB) supports incentive-based, voluntary electrification, and opposes unnecessary and costly mandates, including electrification only mandates;

Further resolved that NAHB only support the voluntary electrification of residential buildings if the entity considering the electrification policy:
1. Preserves consumer choice and considers consumer acceptance of an all-electric home;
2. Ensures that the existing housing stock is addressed; and
3. Develops economic incentives to offset the costs of electrifying buildings through methods such as rebates, tax incentives, favorable mortgage financing terms, utility rate structure, etc.

Further resolved that NAHB urge Congress, State legislatures, and local governments to support the efficient use of fossil fuels;

Further resolved that NAHB urge the development and adoption of property appraisal methods that recognize the attributes of electrified homes and include utility costs in the calculations for mortgage qualification;

Further resolved that NAHB monitor, support and assist the state and local HBAs, when requested, in working with their policymakers to oppose electrification mandates or adopt electrification policies that fit their local needs; and

Further resolved that NAHB commit to educating policymakers, consumers, and the industry (builders, designers, remodelers, realtors, appraisers, and lenders) on the performance and positives and negatives of electrification in order to inform policy decisions and consumer choice.

(Environmental Issues Committee)
(Expiration Date: 2029)

2018.7 No. 4 Energy Policy Statement

Resolved that the National Association of Home Builders (NAHB), as a long-standing proponent of energy efficiency, maintain its commitment to research, development and implementation of cost-effective energy-saving products, building techniques, and financing practices for new and existing buildings.

Further resolved that NAHB:

1. Energy efficiency
Recognizes that energy efficiency is in the best interest of the nation's economy, environment, security and energy independence in the long-term, and that the nation must look beyond short-term fluctuations in the cost and availability of energy in establishing energy policies and programs, and that energy-efficient design and construction of new homes, apartments, commercial and institutional buildings are also fundamental concerns of consumers and investors;

2. Energy resources
Supports the environmentally sound exploration and development of all cost-effective domestic energy resources;

3. Research and development
Supports public and private research efforts to develop non-polluting renewable alternative energy technologies and practices to reduce the nation's dependence on fossil fuels;

4. Innovation
Advocates innovation in both the public and the private sectors as an effective means to provide for the nation's energy needs, and will continue to work with government at all levels and with private

industry to remove regulatory and institutional barriers to such innovation;

5. Affordability
Encourages the use of energy-efficient building products and techniques that reduce energy use and increase housing affordability; and advocates energy-efficient building practices that enhance the home's value and repay initial costs through savings in net operating costs over a reasonable period of time;

6. Energy-efficient lending practices
Supports mortgage lending policies that recognize the value of energy efficiency and that do not negatively impact the financing of new or existing homes; NAHB supports affordable financing options for energy efficient upgrades including a liberalized debt-to-income ratios and provides down payment assistance or a lower monthly mortgage payments for home buyers;

7. Home appraisals
Supports appraisal practices that accurately reflect the value of investment in energy efficiency. Encourages the use of the Appraisal Institute's Residential Green and Energy Efficient Appraisal Addendum or equivalent document from an industry-accepted organization. Also, urges the housing Government-Sponsored Enterprises (GSEs) and HUD to revise the Uniform Appraisal Dataset to include information about a home's green and energy-efficient features;

8. Education and information dissemination
Supports educational efforts that explain to builders, lenders, appraisers, and consumers the concepts of cost-effective energy efficiency and the increased cost of code compliance from recent code changes; and commits to provide information to the building community concerning the performance, reliability, cost-effectiveness and safety of energy-efficient systems, methods, construction techniques, and products;

9. Voluntary energy programs
Supports efforts of industry groups and government agencies, at the national, regional and states levels that promote voluntary programs to encourage energy-efficient construction practices and demonstrate added energy efficiency and provide options to upgrade existing homes and accessory structures;

10. Utility programs
Supports utility-sponsored incentive programs that encourage builders to use design practices, high-efficiency heating and cooling equipment, construction techniques, and products and materials that are energy conserving, reducing the need for additional generating capacity;

11. Retro-fitting for energy efficiency
Supports retrofit and energy audit programs that repay initial costs through savings in operating costs, over a reasonable period of time; and urges all levels of government to recognize that programs to

promote weatherization of existing housing are more effective than programs that subsidize high utility payments;

12. Energy in Existing Homes
Urges Congress, state legislatures and local governments to work with public and private entities to develop and implement incentives that assist home owners of existing properties in reducing energy consumption to the extent that it is cost effective. Supports and encourages the development of technologies, products, and methodologies that can assist in reducing energy usage in existing homes as long as they are affordable and cost-effective. Supports streamlined approval processes to limit delays for these programs.

13. Federal legislation
Opposes all federal legislation that would establish a mandatory national energy code for new non-federally-owned residential construction, and opposes all federal legislation that would require, or induce, the states to adopt an energy code that has not been demonstrated to be cost-effective and that would adversely affect affordability.

14. Performance Standards
Supports the inclusion of cost-effective performance-based provisions within all model energy codes and standards. Any proposed changes that will reduce limitations and increase energy code compliance will be considered by NAHB.

15. Log Homes
Supports the equitable treatment for log homes in energy codes.

(Construction, Codes & Standards Committee)
(Expiration Date: 2030)

2017.6 No. 1 Electric Utility Generation

Resolved that the National Association of Home Builders (NAHB) encourage the use of cost-effective lower-polluting electric generation technologies;

Further resolved that NAHB oppose any electric utility deregulation that negatively impacts the affordability of housing;

Further resolved that NAHB support and encourage the use of on-site electrical power generation, including wind and solar power;

Further resolved that NAHB support the development and implementation of residential-scale on-site energy storage systems to help both the individual and the utility company better manage the surpluses and shortages commonly associated with on-site generation of electricity;

Further resolved that NAHB support the removal of unnecessary legal and regulatory barriers that discourage or prohibit the installation of residential-scale individual electricity generating systems that will generate more energy than is needed for that individual residence;

Further resolved that NAHB support state and local associations which participate actively in legislative and regulatory processes concerning increased competition among the electric utilities at their level, and supports the effort to increase competition among electric utilities through deregulation and other means provided that this restructuring:

a) requires all customers within each host company's service territory to pay an equitable share of transmission charges to cover stranded investment for which rate-payers are obligated;
b) does not require any residential customer to pay a higher overall rate, including transmission charges for stranded investment, than they paid prior to deregulation;
c) provides that all classes of customers share in a fair allocation of rate reductions and does not degrade the quality and reliability of new or existing electric services for all customers;
d) does not cause utilities to abandon cost-effective programs that encourage energy efficiency in new, as well as existing housing;
e) provides a reasonable time frame for states to implement increased competition;

Further resolved that NAHB encourage repeal of any corporate structure impediments at the federal level, including repeal of the Public Utility Regulatory Policies Act of 1978 (PURPA).

Further resolved that NAHB encourage Congress, the nuclear power industry and regulators to design and commission safe nuclear-powered electric generation plants;

Further resolved that NAHB encourage the nuclear power industry to expedite the development of a safe and efficient "STANDARD DESIGN" that can be easily replicated for the construction of nuclear-powered electric generation plants which would lead to a streamlined permitting process;

Further resolved that NAHB urge Congress and federal agencies to recognize hydropower generation as a renewable energy resource in all actions taken by those branches of government.

(Construction, Codes & Standards Committee)
(Expiration Date: 2029)

2017.6 No. 2 Energy Efficiency as a Component of Greenhouse Gas Emission Reduction

Resolved that NAHB seek to limit increases in energy efficiency requirements for residential building codes to changes that are technologically achievable and economically justified;

Further resolved that if Congress considers legislation to reduce emissions of greenhouse gases, NAHB encourage it to implement a balanced and comprehensive plan that fairly apportions the economic impact to all producer/user sources, including existing buildings;

Further resolved that NAHB support efforts to achieve enhanced energy efficiency in residential buildings not limited to the building envelope, and that increases resulting from the use of more energy-efficient mechanical equipment and lighting be included in measuring the increase in overall building efficiency;

Further resolved that NAHB urge the consideration of cost effectiveness and impact on residential construction practices and housing affordability in the development of any code intended or otherwise mandates compliance in order to achieve increased energy efficiency in residential buildings, and performance paths shall continue to be permitted; and

Further resolved that NAHB urge Congress to not permit the Department of Energy to develop a federal energy efficiency code for energy efficiency in residential construction or unduly influence the code process.

(Construction, Codes & Standards Committee)
(Expiration Date: 2029)

2017.1 No. 1 Support for Sustainable, Green, Resilient, and High Performance Homes

Resolved that the National Association of Home Builders (NAHB) oppose mandatory above-code sustainability, green building and resiliency requirements;

Further resolved that NAHB support voluntary sustainable, green, and high-performance new home construction and remodeling in lieu of mandates by:
1. Urging the adoption of the National Green Building Standard (NGBS) and related policies and legislation that facilitate and promote voluntary resource efficient and resilient construction, remodeling, and land development; and
2. Providing technical assistance to local and state home builder associations (HBAs) to help advocate against mandates and/or more stringent state or local land development or building/remodeling requirements.

Further resolved that NAHB urge federal, state and local entities considering incentivizing above-code sustainability, green building, or resiliency initiatives to:
1. Adopt the NGBS as either a baseline standard or a qualified option for compliance;
2. Recognize the Certified Green Professional (CGP) and Master Certified Green Professional (MCGP) designations as equivalent to other industry green building designations should the initiative require professional designations;
3. Recognize Home Innovation Research Labs Accredited Verifiers as qualified professionals, should the initiative require project certification;
4. Provide incentives to offset impacts on home construction and purchase prices and preserve the ability of home buyers to qualify for mortgages for homes that are constructed with sustainable, green, and/or resilient features; and

5. Support the use of those products and techniques that result in reasonable paybacks in energy, insurance premium, or other savings to the consumer.

Further resolved that NAHB build on its leadership role as the voice for America's home building industry members who choose to engage in above-code resilient, resource and energy efficient development, design and construction by taking proactive steps, including:
1. Encouraging research on and the use of practical options that make construction more resilient, energy efficient, and resource efficient;
2. Advocating for and educating stakeholders to ensure property listings, lending practices and appraisals recognize and factor-in the value of resource efficiency and other sustainable and resilient elements;
3. Providing HBAs, builders, developers, designers and remodelers who choose to build sustainable, green, or resilient homes with varied and extensive educational opportunities, resources, and tools such as cost/benefit analyses and payback/return on investment calculations to effectively integrate resource efficient, sustainable, green, and resilient strategies into their businesses to distinguish their homes and projects within the marketplace.

Further resolved that NAHB actively promote and advocate for the NGBS as the preferred voluntary green building Standard for residential projects; emphasize its value as the only national, consensus-based residential green building third-party certification program for builders to rely on across local and state jurisdictions; and underscore its role as a common sense alternative to other consensus and non-consensus based programs.

Further resolved that NAHB, both independently and through its partners and governmental entities, provide data and information related to resource efficient, sustainable, green, and resilient residential design, building, remodeling, and land development to actively promote and advocate for the NGBS and the CGP and MCGP designations.

(Environmental Issues Committee)
(Expiration Date: 2029)

2013.6 No. 2 Home Energy Labeling

Resolved that the National Association of Home Builders (NAHB) support the voluntary use of energy labels and other efforts to encourage the disclosure of energy information to homeowners and home buyers;

Further resolved that, in an effort to ensure the availability of multiple labeling options that are appropriately comparable, NAHB urge the development or reorganization of existing programs, with industry input, of voluntary uniform labeling guidelines that take into account established energy codes, address liability issues, recognize the greater energy efficiency of newly constructed homes and integrate with and complement nationally accepted rating certifications, such as the Home Innovation National Green Building Standard (NGBS) Green Certification Program.

Further resolved, to ensure added value is given to certified energy efficient new homes and remodeled existing homes, NAHB support education of appraisers to better understand energy efficient homes and the value of third party certification.

(Construction, Codes & Standards Committee)
(Expiration Date: 2029)

2011.5 No. 2 DOE Participation in Energy Codes and Standards Development

Resolved that the National Association of Home Builders urge Congress to amend all relevant federal energy policy to require the Department of Energy to:

1. Determine whether the current and future editions of national model energy conservation codes and standards referenced in federal energy policy are economically justified and technically feasible based on available appliances/equipment, technologies, materials, and construction practices to improve energy efficiency as compared to prior editions;

2. Issue a report to Congress providing a detailed explanation of the results and basis for all such determinations for current and future editions of energy conservation codes and standards;

3. Establish and publish in the Federal Register its criteria and methodology for evaluating the economic justification and technical feasibility of changes to the energy efficiency provisions of national model codes and standards, including the formulas for calculating energy savings and the anticipated payback periods to residential and commercial building owners;

4. Prior to supporting or opposing any proposed change or amendment to a national model energy conservation code or standard, utilize the established criteria and methodology to evaluate the economic impact, technical feasibility, and energy savings that would result;

5. Issue an annual report to Congress describing in detail its activities and use of federal funds to participate in national model energy codes and standards development, to promote the adoption by state and local jurisdictions of national model energy codes and standards – including incentive funding made available to states, and to hire or otherwise fund consultants or other advocates to push for the adoption and enforcement of national model energy codes and standards within the States;

6. Abandon its efforts through the national model code and standards development process to establish national energy efficiency targets for residential and commercial buildings that are not technically feasible and economically justified.

(Construction, Codes & Standards Committee)
(Expiration Date: 2027)

2010.9 No. 21 Support of Decorative Gas Appliances

Resolved that the National Association of Home Builders urge the Department of Energy (DOE) to not impose proscriptive content standards for decorative gas hearth appliance products that could have unknown consequences on the safety and reliability, and would limit consumer choices and reduce the availability of gas hearth appliances;

Further resolved that NAHB urge DOE to incorporate the CSA definitions Z21.50 and Z21.88 into its Final Rule at 10 CFR Part 430, and to remove decorative gas hearth appliances and gas log set products from any regulation in the Final Rule;

Further resolved that NAHB supports and encourages objective and scientifically tested performance-based standards for the manufacture of decorative gas hearth appliance products.

Further resolved that NAHB supports and encourages the efforts of industry in its opposition to the DOE Final Rule that classifies decorative gas hearth products and gas log sets as direct heating equipment and subjects them to unattainable thresholds, and which will effectively prohibit the manufacture, sale and use of decorative gas hearth appliances and gas log set products in homes.

(Construction, Codes & Standards Committee)
(Expiration Date: 2030)

2008.2 No. 7 Appraisals of Green Homes

Resolved that NAHB urge the appraisal industry to develop guidelines for appraisals of residential properties that consider the energy savings and environmentally sensitive components associated with the value;

Also resolved that NAHB promote appraisals of residential properties that are qualified under the “Model Green Home Building Guidelines” or the “National Green Building Standard” and similar programs of affiliated state and local associations that consider the full value and reduced operating costs of that program’s requirements; and

Also resolved that NAHB urge the developers of appraisal cost manuals and software to include the cost data on green and energy features in their products.

(Environmental Issues Committee, Housing Finance Committee)
(Expiration Date: 2028)

Environment

2024.2 No. 2 Wetlands

Resolved that the National Association of Home Builders (NAHB) urge the Environmental Protection Agency (EPA) and the U.S. Army Corps of Engineers (Corps) (or "the Agencies"):
1. To adopt regulations, guidance and policies asserting that "navigability" is a guiding factor to determine the geographic reach of the Clean Water Act (CWA), consistent with congressional intent.
2. To adopt regulations, guidance and policies asserting CWA authority only over activities that "discharge" or "add" materials to jurisdictional waters.
3. Provide the public with an opportunity to comment on a set of clear regulations, regulatory guidance, and policies that can be uniformly applied across all Corps districts, including clarifying the meaning of the terms "relatively permanent," "continuous surface connection," and "adjacent" wetland to determine the extent of CWA jurisdiction.

Resolved that NAHB urge EPA and the Corps to include the following in their regulatory requirements for Sec. 404 of the Clean Water Act on a regional and national basis:
1. Provide to Congress an annual report summarizing, by Division and District, the number of approved general permits, approved Individual Permits, issued approved jurisdictional determinations (AJDs) and preliminary jurisdictional determinations (PJDs), backlogged permits (general and individual) and backlogged AJDs and PJDs, as well as average times to issue AJDs, PJDs, individual and general permits.
2. Revise current procedures to provide a streamlined, cost-effective, timely, and efficient process for obtaining jurisdictional determinations - AJDs and PJDs, general permits, such as nationwide, regional, and programmatic, and individual permits for residential and commercial development and construction activities.
3. In accordance with Sackett, respond to all requests (e.g., standalone and those associated with a requested permit) for AJDs in a timely manner (e.g., within 60 days), recognize the Corps' determinations (i.e., jurisdictional and non-jurisdictional) contained within AJDs are final agency actions upon which CWA permits can be issued for five years unless, (A) an applicant requests a new AJD, or (B) conditions on the ground change.
4. Issue a completeness determination within a reasonable and uniformly applied time period (targeted to be 60 days) of submitting all permit applications. If a permit application is incomplete, the Corps will provide the applicant with a detailed list of the items needed to complete the application. The Corps must issue a completeness determination within a reasonable and uniformly applied time period (targeted to be 60 days) of the applicant supplying the additional information. If a completeness determination is not issued within the described time period, it will be determined that the application is complete.
5. Approve or deny with prejudice all applications within a reasonable and uniformly applied time period (targeted to be 60 days) of the completeness determination. The expiration of the aforementioned time period without a decision on a complete application will result in the affirmative approval of the permit.
6. Allow permit applicants to waive the above time requirements or grant a one-time 60-day

extension.
7. Provide a publicly viewable tracking status for project applicants to track where their permit or AJD is in line to obtain real-time status updates.
8. Provide expedited approval of mitigation banks, in-lieu fee programs and project-sponsor mitigation projects.

Resolved that NAHB urge Congress:
1. To support legislative efforts maintaining the statutory intent of the CWA is that “navigability” be the guiding factor in jurisdictional decisions.
2. To support legislative efforts clarifying continuous surface connection means continuous surface hydrological connection.
3. To support legislative efforts maintaining that the statutory intent of the CWA is to grant jurisdiction over only those activities that result in additions of pollutants into “waters of the U.S.”
4. To support legislative efforts to require the Agencies to revert to the use of the 1987 Corps Wetland Delineation Manual and to ensure that any changes to the manual go through the rulemaking process before being adopted.

Resolved that NAHB urge state and local governments, which may be considering whether to adopt additional wetlands protection policies or permitting programs, do so only after identifying those categories of wetlands or waterbodies not already regulated under the CWA and take into account their effect on the state’s economy and the development industry;

Resolved that NAHB urge the Corps and EPA to adopt reasonable compensatory mitigation banking programs that will be applied consistently and provide other options, such as in-lieu fee programs as a viable compensatory mitigation option, streamline the mitigation bank approval process, and update (Regulatory In lieu fee and Bank Information Tracking System) RIBITS in real-time; and

Resolved that NAHB urge the Corps and EPA to ensure that relevant programs triggered by Sec. 404, such as the National Historic Preservation Act and the Endangered Species Act, are streamlined and have a straightforward procedure and enforceable timeline for coordination and consultation with federal, state and local officials.

(Environmental Issues Committee)
(Expiration Date: 2028)

2021.1 No. 2 Water Conservation

Resolved that the National Association of Home Builders (NAHB) support approaches and initiatives that encourage water conservation and efficiency in new and existing structures and properties as long as those programs:

1) Are voluntary, not cost-prohibitive and recognize consumer preferences;
2) Are sufficiently flexible and include prescriptive options that do not require calculations or design

professionals to apply, and include guidelines that can be applied independent of a specific home design;
3) Include low-cost options;
4) Where applicable, recognize multiple rainwater, greywater and landscaping options; and allow water savings at alternative location(s) to be credited to new homes; and
5) Recognize that the degree of concern with water supplies and decisions, varies widely across regions and localities.

Further resolved that NAHB support research on and technical advances in water efficiency and conservation;

Further resolved that NAHB support incentives to facilitate the early adoption of water saving products and practices that can lead to a reduction in construction fees, conservation tax credit programs, and rebates on efficient fixtures and appliances;

Further resolved that NAHB encourage the development and voluntary use of water calculation tools and formulas that account for total water consumption both within the structure(s) and the overall property and include both delivered potable water (via utility and/or private well) and water from precipitation; and

Further resolved that NAHB promote the water efficiency practices in the NGBS as a reference guide for those entities seeking to establish water efficiency programs, and in jurisdictions where water allocations may be limited or restricted on new homes or residential developments, NAHB encourages the development of policies based on Appendix D: Water Rating Index of the ICC 700-2020 National Green Building Standard® (as may be amended, revised or clarified periodically), as a means to predict usage and as a basis for establishing guidelines or rules for allocation of water for housing.

(Environmental Issues Committee)
(Expiration Date: 2029)

2014.6 No. 3 Clean Air Act Issues

Resolved that the National Association of Home Builders urge the Environmental Protection Agency (EPA) to:

1. Withdraw its policy allowing state and local governments to adopt land use controls, including regulating indirect sources of emissions, in exchange for air quality credits unless there are verifiable emissions reductions;
2. Continue to implement the voluntary diesel retrofit program and provide additional incentive-based options (including financial incentives) for diesel retrofitting;
3. Cease to allow states to adopt mandatory energy efficiency requirements in exchange for air quality credits;
4. Set National Ambient Air Quality Standards for ground-level ozone and particulate matter at levels that do not exceed the statutory limit of “requisite to protect the public health” with an “adequate

margin of safety" as interpreted by the U.S. Supreme Court to mean "sufficient, but not more than necessary."

(Environmental Issues Committee)
(Expiration Date: 2030)

2013.10 No. 4 Water Quality Trading

Resolved that the National Association of Home Builders (NAHB) support water quality trading as a voluntary, alternative method for home builders and developers to achieve compliance with their permit requirements, assist in meeting environmental goals, and lower the costs of meeting new stormwater/wastewater requirements.

Further resolved that NAHB support state trading programs that:
1. Allow trading between point sources, such as National Pollutant Discharge Elimination System (NPDES) permit-holders, and nonpoint sources, such as agricultural uses, as well as other types of trading.
2. Encompass trading for nitrogen, phosphorus, and sediment credits, collectively or separately, where reductions in such pollutants are mandated.
3. Allow the trade of credits across state and other political boundaries and across water basins, wherever feasible.
4. Allow construction NPDES permit-holders to go beyond their permitted stormwater and wastewater requirements and thus generate credits to sell on the trading market.

(Environmental Issues Committee)
(Expiration Date: 2029)

2010.4 No. 7 Endangered Species

Resolved that the National Association of Home Builders (NAHB) support sufficient appropriations from Congress to achieve the Endangered Species Act's objectives, to purchase land for habitat conservation and species recovery,

Further resolved that NAHB seek such other relief as will allow the Endangered Species Act to advance the goal of preserving species without adverse effects on local, state or national economies, and

Further resolved that the NAHB urge Congress and U.S. Fish and Wildlife Service and NOAA Fisheries (the Services) to amend the Endangered Species Act (ESA) and/or implement regulations to:

1. Reform the listing process to ensure that all ESA decisions – such as listing, delisting, designation of critical habitat and recovery planning – are supported by sound science, including the use of field-tested empirical and peer-reviewed data conducted by an outside blind review panel; and disqualify from serving on the panel any person who may have a financial interest in advocating the listing of a species. Require that the delisting process be subject to scientific standards as required in the listing process,

2. Authorize flexible time schedules for listing decisions in order to adequately assemble and review necessary scientific data,

3. Amend the definitional section to give a biological definition of “species,” “subspecies” and “population segments” and refine the standard of “adverse modification of critical habitat” to distinguish it from the standard of "jeopardy to the continued existence of species" in a manner that is consistent with recent court opinions.

4. Provide limited protection for “subspecies” and “distinct populations” only when necessary for the survival of the “species,”

5. Require a critical habitat designation and recovery plan to be determined at the time of the listing and condition the act’s restrictions upon these determinations,

6. Balance the needs of property owners and a growing population with the need to protect endangered species, including enhanced opportunities for property owners and the public to participate in the process,

7. Ensure that the burden of proving a species’ existence on private property is placed on the federal government, and public participation and comment are provided on any survey protocols produced by the Services,

8. Maintain local land use control by removing the threat of ESA liability for states or municipalities issuing permits, approvals or funding for actions that may result in the “take” of an endangered species,

9. Provide adequate federal funding for species protection measures, such as habitat conservation and recovery plans, commensurate with the goals of the Act,

10. Expand the Sec. 10(a) permit program to provide for the issuance of general permits pursuant to approved area-wide habitat conservation plans that would vest development rights in land not located in the designated conservation area,

11. Create explicit authorization for local, state and federal governments to enter into agreements to implement area-wide plans and assign specific responsibility for the long-range maintenance and protection of protected habitats,

12. Authorize, but not require, the use of multi-species plans, and

13. Ensure that the designation of critical habitat:

a. Is as precise as possible using a map-based approach that incorporates sufficient points of reference to locate critical habitat boundaries;

b. Is limited to areas currently occupied by the species;

c. Excludes areas where the costs of designation outweigh the benefits, based on an assessment of the full direct, indirect and cumulative economic and social effects on the areas affected and the nation, not just the incremental effects of the critical habitat designation; and,

d. Excludes areas where adequate protection is already in place, including areas that are already within or will be within a formal habitat conservation plan (HCP) or state law equivalent.

(Environmental Issues Committee)
(Expiration Date: 2030)

2009.1 No. 3 Climate Change Mitigation Strategies

Resolved that NAHB urge Congress, the executive branch and state and local governments to focus efforts on implementing market-driven mechanisms to encourage greater efficiency in the housing industry while preserving housing affordability;

Further resolved that NAHB support reasonable, fairly apportioned and cost-effective climate change mitigation strategies implemented through local, state or regional governmental bodies acting within the scope of their authority;

Further resolved that any federal climate change mitigation strategy must not create requirements or mechanisms that duplicate, conflict with or are inconsistent with measures enacted by other levels of government;

Further resolved that any federal climate change mitigation strategy must avoid disproportionate penalties on new home construction, and adequately reward energy-efficient residential construction and remodeling practices by fully incorporating them into any proposed system of economic incentives;

Further resolved that NAHB urge the Administration to support measures taken to prevent the misuse of existing environmental laws — such as the Endangered Species Act or the Clean Air Act — to regulate GHG emissions in any mitigation strategy;

Further resolved that NAHB support climate change mitigation proposals that allow for voluntary above-code compliance for energy efficiency and that are:

1. Determined by local or state authorities or climate programs;
2. Based on climate zones and current building codes;

3. Delivering credits to the builders of highly-efficient or green-built homes that result in verifiable reductions in GHG emissions; and
4. Based on sound science and research on land development patterns that are proven to reduce GHGs; and

Further resolved that housing affordability must be considered as part of any plan to reduce GHG emissions from new home construction, and that increases in the cost of housing, as a result of the adoption of climate change mitigation strategies, should also be accompanied by meaningful incentives for such increased costs for energy efficiency and green building.

(Environmental Issues Committee, Federal Government Affairs Committee)
(Expiration Date: 2029)

2008.5 No. 6 Stormwater Regulation

Resolved that NAHB urge Congress to recognize and address the unique issues associated with stormwater by replacing Section 402(p) of the Clean Water Act with a flexible program that more appropriately reflects the challenges, uncertainties and geographic differences associated with stormwater discharges across the country;

Further resolved that when and if necessary, stormwater runoff from construction activities be managed at the state or local level utilizing Best Management Practices in lieu of more stringent effluent guidelines or numeric standards; and

Further resolved that NAHB urge the U.S. Environmental Protection Agency and state and local governments to:

1. Adopt streamlined, cost-effective permit processes that reduce duplication and redundancy in permitting at the federal, state and local levels;

2. Ensure that all water programs take into account site-specific conditions and are appropriately tailored to environmental risk;

3. Ensure that any Total Maximum Daily Loads that include stormwater consider the relative contribution of stormwater discharges from construction sites among all contributing sources and ensure that any permit limitations are reasonable and cost-effective;

4. Ensure that federal, state and local water quality programs are focused, flexible, and founded on sound science;

5. Ensure that water quality trading programs for builders are fair, voluntary and appropriately conducted with proper guidance and assistance for successful implementation;

6. Remove impediments and provide construction site operators with the flexibility to utilize voluntary, innovative and cost-effective, practical site design to meet state and local requirements in reducing stormwater discharges; and

7. Provide educational and outreach materials to construction site operators to help increase compliance.

(Environmental Issues Committee)
(Expiration Date: 2028)

2007.6 No. 5 Brownfields Redevelopment

Resolved that the National Association of Home Builders support efforts by Congress and the Administration that:

1. Support existing state Voluntary Cleanup Programs (VCPs) that address all pollutants commonly found at brownfield sites; permit the use of affordable clean-up standards that are proportional to the level of pollution on the site and the end use of the property; recognize a balance between the cost of clean-up and the value of the property; and offer liability protections for innocent landowners or prospective purchasers who did not cause the contamination;
2. Bar comprehensive federal enforcement against eligible developers or builders who are enrolled in and successfully completing a site cleanup plan under the oversight of an existing state VCP; and
3. Foster the development by the Environmental Protection Agency of regulations and policies that clarify how developers and builders can clean up brownfield sites contaminated by pollutants not eligible under the federal brownfields law e.g., properties contaminated with low levels of polychlorinated Biphenyl (PCB); and

Also resolved that NAHB support economic incentives at both the state and federal levels, such as federal tax credits, grants and low interest “revolving loans,” to encourage brownfields redevelopment and defray the costs of environmental remediation.

(Environmental Issues Committee)
(Expiration Date: 2027)

2007.2 No. 6 Nutrient Reductions to Improve Water Quality

Resolved that NAHB support legislative solutions promoting increased funding and incentives for farmers and other landowners to implement Best Management Practices, including those that facilitate nutrient trading and encourage development of innovative technology, thereby reducing nutrient input into the Chesapeake Bay and its rivers as well as other nutrient impaired waters of the United States.

(Environmental Issues Committee, Federal Government Affairs Committee)
(Expiration Date: 2027)

2004.4 No. 6 Stormwater Enforcement

Resolved that the National Association of Home Builders (NAHB) urge the Environmental Protection Agency (EPA) to:

1. Establish national enforcement and compliance policies to create uniformity across the country.
2. Limit its enforcement actions in delegated states to only those instances where there are significant environmental impacts resulting from the alleged violation; at a minimum, identifying what conditions or criteria must exist prior to the agency initiating any enforcement action within a delegated state.
3. Hold the delegated states responsible for any shortcomings in the enforcement of their programs and require the states to correct any perceived program defects instead of circumventing the state and its legally-binding requirements to reach individuals.
4. Establish a reasonable, predictable time frame between the date of inspection and final agency action and commit to train all inspectors and ensure that they complete an exit interview with documentation with the permittee at the conclusion of each inspection, with no penalties assessed if no exit interview is conducted.
5. Consider developing a mechanism to overcome the legal oversight needed to make violation determinations so that violation and penalty assessments can be issued in the field.
6. Tailor its finding of violation and penalty assessment structure to the severity of the environmental impact; limit penalties for paperwork violations; and recognize and give credit during enforcement proceedings to those who are genuinely seeking to comply, and to implement a 14-day right to cure policy to avoid penalties.
7. Expand the applicability of the Expedited Settlement Offer (ESO) by recruiting more EPA regions and states to use the ESO and widen the scope so that it applies to a broader range of enforcement scenarios.
8. Commit to implementing internal practices such as monitoring, self-auditing or developing policy guidance to ensure that like allegations and findings of violations are treated similarly and in proportion to the level of environmental impact.
9. Commit the staff and resources to work with NAHB and the state and local governments to develop compliance materials and conduct outreach activities to improve compliance with the storm water program.

(Environmental Issues Committee)
(Expiration Date: 2028)

2004.4 No. 9 Submetered Water Systems

Resolved that the National Association of Home Builders urge the Environmental Protection Agency (EPA) to reinterpret its definition of public water system/water supplier to maintain its exclusion of multifamily property owners who install water submeters and to exclude private multifamily property owners who utilize RUBS and other billing systems, including those systems that promote water conservation, from the SDWA requirements.

(Multifamily Council Board of Trustees)
(Expiration Date: 2028)

2001.9 No. 4 Water Supply Planning and Infrastructure Policy

Resolved that NAHB support legislative and regulatory initiatives aimed at developing, implementing and improving local, state, and federal water supply infrastructure projects and water management measures, including but not limited to water storage, water conservation, water recycling, water treatment, water conveyance, desalination, conjunctive use of groundwater and surface water, water transfers and repair and improvement to existing water delivery infrastructure.

(Environmental Issues Committee)
(Expiration Date: 2029)

General Government & Economic Policy

2025.11 No. 1 Comprehensive Immigration Reform

Resolved that the National Association of Home Builders (NAHB) strongly support a comprehensive and unified approach to immigration reform that pairs investment in the safety and security of the border with effective efforts to curb illegal immigration, all while ensuring reforms meet the workforce needs of the home building industry and the broader economy;

Further resolved that NAHB urge policymakers to establish legal pathways that allow undocumented individuals to continue working in the construction industry without fear of deportation, provided they meet appropriate requirements and obligations, such as criminal background checks, fines, fees, or tax payments;

Further resolved that NAHB call upon Congress and the Administration to modernize and update immigration systems to reduce the significant backlog and minimize processing delays in order to make the system more efficient, predictable, and responsive;

Further resolved that NAHB support reforms to temporary nonimmigrant work visas, such as raising or eliminating existing visa caps, creating a new visa class or dedicated allocation of existing visas for the home building industry, and modernizing the visa application and renewal process by using the latest technological solutions; and

Further resolved that NAHB further emphasize that investment in domestic workforce training and education must remain a priority of Congress, ensuring that U.S. workers in the home building industry are equipped with the skills necessary to meet industry needs.

(Federal Government Affairs Committee)
(Expiration Date: 2029)

2022.6 No. 1 Rent Control

Resolved that the National Association of Home Builders (NAHB) unequivocally oppose rent control in any form at any level of government.

Further resolved that NAHB actively oppose residential rent control at the national level, in state legislatures, in voter ballot initiatives, and in local communities where it may be introduced, and seek to educate policy makers and all other people of our nation regarding the very harmful effects and negative unintended consequences of rent control.

(Multifamily Council Board of Trustees)
(Expiration Date: 2030)

2019.10 No. 1 Alternative Dispute Resolution

Resolved that NAHB:

1. Support initiatives that promote Alternative Dispute Resolution, including, but not limited to, mandatory, binding, pre-dispute arbitration agreements in residential construction contracts;
2. Defend against legislation, rules, policies or initiatives intended to eliminate or minimize the use of Alternative Dispute Resolution, including, but not limited to, mandatory, binding, pre-dispute arbitration agreements in residential construction contracts;
3. Promote and defend contract language and policies that require that consumer complaints be arbitrated individually (instead of on a multiple-party or class-action basis); and
4. Support efforts to limit judicial, agency, or board invalidation of reasonable arbitration agreements.

(Construction Liability, Risk Management, and Building Materials Committee)
(Expiration Date: 2027)

2017.6 No. 3 Intellectual Property

Resolved that NAHB support efforts before Congress, the Administration, the Courts, and the U.S. Patent and Trademark Office to protect small businesses from low-quality patents and from the legal liability related to the granting of such patents, particularly with respect to the abusive measures taken by non-practicing entities who have purchased patents;

Further resolved that NAHB support similar efforts before Congress, the Administration, the Courts, and the Copyright Office to protect small businesses from copyright holders asserting infringement claims against small businesses with respect to plans that lack originality in design features and elements commonly used or found in residential construction buildings, while at the same time supporting efforts to preserve copyright holders' valid claims of infringement of protectable features and elements of their designs, plans and drawings;

Further resolved that NAHB work with stakeholders, including other construction industry groups, to promote higher quality intellectual property, including improved review procedures during the examination of applications for intellectual property protection; and

Further resolved that NAHB continue to coordinate with the various federal agencies charged with promoting and securing intellectual property rights to help ensure that the requirements for patents, trademarks, and copyrights are properly demonstrated and that intellectual property rights are not secured or claimed for inventions, features and elements in designs or marks that are already in common use in residential construction.

(Design Committee)
(Expiration Date: 2029)

2017.6 No. 4 Forest Management Practices and Sustainable Lumber Supplies

Resolved that NAHB support responsible efforts before Congress, the Administration, the appropriate federal agencies, and in the Courts, to adopt prudent policies that ensure the public lands remain available as a renewable resource in a healthy and sustainable manner;

Further resolved that NAHB urge Congress to enact legislation to repeal the Roadless Area Conservation Rule;

Further resolved that NAHB work with stakeholders to promote forest management best practices and the use of sound science, to ensure that the health of the national forests improves and that the forests continue to be available for use as renewable resources; and

Further resolved that NAHB continue to coordinate with the various federal agencies charged with managing and overseeing the national forests to develop and maintain adequate timber sale volumes to meet domestic housing demands and sustainable yield goals.

(Federal Government Affairs Committee)
(Expiration Date: 2029)

2016.1 No. 1 Emerging Technology in Residential Construction

Resolved that the National Association of Home Builders (NAHB) support efforts before Congress, the Administration, and the Courts to protect small businesses from misguided regulation and potential legal liability related to the deployment of emerging technologies in residential construction;

Further resolved that NAHB oppose laws, regulations or court decisions that impose uncompetitive limits on the usage of emerging technology in residential construction or the business practices of NAHB members;

Further resolved that NAHB work with stakeholders, including other construction groups and product manufacturers, to promote development of new technologies that improve the business operations or construction techniques in the industry.

(Business Management & Information Technology Committee)
(Expiration Date: 2028)

2016.1 No. 4 Require Congressional Review for Rule Adoption

Resolved that the National Association of Home Builders support the "Regulations from the Executive in Need of Scrutiny Act" (REINS Act) and actively solicit Presidential Candidates' public promise to sign it into law if passed by Congress.

(Federal Government Affairs Committee)
(Expiration Date: 2028)

2015.6 No. 4 Fair Housing Act Discrimination

Resolves that the National Association of Home Builders (NAHB) supports legislation and regulation that allows all individuals the opportunity to pursue their American Dream and seek the housing of their choice while allowing its' members to develop and build safe and affordable housing in all areas where it is needed.

Further resolves that NAHB urges Congress to pass legislation that reduces barriers to, and supports the development of, much needed affordable housing and to provide clear exemptions from liability under the Fair Housing Act, where such liability may arise from good faith unintentional acts in pursuit of compliance with the requirements of local, state and federal housing programs.

Further resolves that NAHB work with the Department of Housing and Urban Development and the Department of the Treasury to help them clarify rules for preventing any form of discrimination in accordance with the Fair Housing Act.

(Legal Action Committee, Federal Government Affairs Committee)
(Expiration Date: 2027)

2013.6 No. 7 Disaster Relief and Recovery

Resolved that the National Association of Home Builders (NAHB) call on Congress and the administration to continue to focus on ways to improve the nation's readiness and capacity to respond to catastrophic disasters.

Further resolved that NAHB call on Congress, the administration and state and local governments to take proactive steps to facilitate and hasten community recovery and rebuilding efforts, such as:

- Adopting regulatory and legislative measures such as temporary waivers and/or permit streamlining;
- Streamlining, simplifying, and expediting building permit applications and inspections;
- Building their capacity to address increased demand for multiple victims assistance programs such as financial assistance or loans for repair and replacement of housing, rental assistance and other emergency housing funds for displaced and homeless persons; and the rebuilding of businesses; and
- Temporarily waiving federal wage requirements.

Further resolved that NAHB call on the Federal Emergency Management Agency (FEMA) to improve coordination and cooperation among all federal agencies involved in recovery and rebuilding efforts.

Further resolved that NAHB call on Congress and the administration to ensure that sufficient federal disaster funds are authorized and provided expeditiously to affected areas.

(Federal Government Affairs Committee)
(Expiration Date: 2029)

2012.6 No. 1 Recognition of Benefit of Advocacy for Small Business Interests

Resolves that NAHB be proactive with the administration and the courts to reinforce existing legal requirements on federal agencies to consider the impacts of regulations on small business, as well as the need for Congress to weigh the costs and benefits of new laws; and

Further resolves that NAHB support efforts to reduce administrative burdens and their associated costs on small businesses.

(Federal Government Affairs Committee)
(Expiration Date: 2028)

2011.9 No. 4 Reduce Regulatory Burdens on Small Businesses

Resolved that NAHB support Congressional efforts to address overly burdensome regulations, especially those that impact small businesses in the housing industry;

Further resolved that NAHB support efforts by Congress to ensure greater transparency and accountability in the federal regulatory process.

(Federal Government Affairs Committee)
(Expiration Date: 2027)

2009.10 No. 3 Interior Designer Licensing

Recommends that NAHB support and assist state and local home builders associations in their efforts to oppose legislation that restricts the ability of NAHB members to practice interior design in the normal pursuit of their residential construction and remodeling businesses; and

Further recommends that NAHB support and assist state and local home builders associations in their efforts to oppose legislation that restricts the ability of NAHB members to use the descriptive designation of "Interior Designer" or to advertise "interior design" services in the normal pursuit of their residential construction and remodeling businesses.

(NAHB Remodelers Board of Trustees)
(Expiration Date: 2029)

2008.2 No. 6 Telecommunications Access, Marketing and Billing

Resolved that NAHB support mutually agreed-upon contractual arrangements between owners and video service providers that create value for the owner, the service provider and the occupant.

Further resolved that the federal government should not restrict the ability of builders, developers and owners to enter into "bulk billing" or "exclusive marketing" contracts with video service providers, where they enhance the probability that a provider will expand service or that consumers may be able to be served at lower prices.

Further resolved that federal regulations should not impair incentives that may be necessary to bring service to any unserved residential markets.

Further resolved that NAHB staff is authorized to oppose regulations that would impair the freedom of owners, builders or developers to make video and telecommunications contracts that are necessary to provide desirable services to occupants at affordable prices.

(Multifamily Council Board of Trustees, Federal Government Affairs Committee)
(Expiration Date: 2028)

2007.6 No. 6 Extension of Program Authority in Presidentially-Declared Disaster Areas

Resolved that NAHB urge Congress to authorize the secretaries of the U.S. Department of Housing and Urban Development and the U.S. Department of Agriculture to extend program eligibility requirements in presidentially-declared disaster areas for at least 36 months beyond the existing statutory timeframes.

(Housing Finance Committee)
(Expiration Date: 2027)

2006.9 No. 7 Industry Access to Building Materials

Resolved that NAHB will work with the U. S. government, the governments of other countries and industry to promote additional opportunities for NAHB members to obtain access to high-quality, stable and affordable supplies of lumber and other key building materials.

Further resolved that NAHB will investigate ways in which it can be of assistance in encouraging competition in the U.S. marketplace among building material suppliers and building material industries.

Further resolved that NAHB urge Congress and the Administration to eliminate all artificial economic trade barriers that discourage the use of imported or alternative building materials in the U.S. marketplace.

Further resolved that NAHB will investigate ways in which it can help its members obtain information on, and access to, alternative building materials and new technologies that will provide consumers with more affordable housing through a wider variety of choices in building materials.

(Construction Liability, Risk Management, and Building Materials Committee)
(Expiration Date: 2030)

2005.4 No. 16 Supporting America's Veterans

Resolved that NAHB will work closely with the Department of Veterans Affairs in an effort to assist veterans in obtaining gainful employment and to realize the American dream of homeownership.

(Federal Government Affairs Committee)
(Expiration Date: 2029)

2005.1 No. 7 Making Eco-Terrorism a Crime

Resolved that NAHB support legislative efforts by Congress and the individual states that would give federal and state authorities the necessary tools to investigate and prosecute acts of eco-terrorism (environmental terrorism) directed against home builders and the home building industry; and

Further resolved that if insurers seek to restrict or eliminate coverage for acts of domestic terrorism, that NAHB urge Congress to require insurers to provide coverage for acts of domestic terrorism and back stop against insured losses from such acts.

(State & Local Government Affairs Committee)
(Expiration Date: 2029)

1998.9 No. 1 Reduce the National Debt

Resolved that NAHB encourage Congress to reduce the national debt.

(Federal Government Affairs Committee)
(Expiration Date: 2030)

1994.1 No. 26 Risk Assessment and Cost/Benefit Analyses

Resolved that NAHB support Congressional efforts to require the Environmental Protection Agency (EPA), and any other appropriate government agencies, to include comparative risk assessments and cost/benefit analyses for all regulations relating to public health and safety, energy and/or the environment.

(Federal Government Affairs Committee)
(Expiration Date: 2030)

1989.5 No. 30 Housing Data

Resolved that the federal government maintain and improve the scope and quality of data related to housing and housing finance that it collects and disseminates.

(Housing Finance Committee)
(Expiration Date: 2029)

1989.1 No. 8 Interest Rates and Monetary Policy

Resolved that NAHB urge the Federal Reserve Board to conduct monetary policy that will produce low and stable interest rates.

(Housing Finance Committee)
(Expiration Date: 2029)

1988.5 No. 25 Establishing Housing as a National Priority

Resolved NAHB reaffirm its position that a national housing policy should be a top priority and that the federal government must bear its fair share of funding aimed at the following objectives if we are to meet the housing needs facing the United States in the decade ahead:

1. Maintain and increase homeownership opportunities for both moderate-income and lower-income households;

2. Reduce the costs of housing by eliminating restraints imposed by regulation, excessive growth restrictions and a general failure in recent decades to provide adequate infrastructure to support continued development of affordable housing;

3. Increase the supply of affordable rental housing for low- and moderate-income families;

4. Preserve and enhance the exiting stock of federally assisted rental housing, while honoring previous commitments to private owners of this housing; and

5. Create rental programs targeted to the special needs of the elderly, the handicapped, those in rural areas and the ever increasing number of homeless and near homeless.

Further resolved that NAHB urge both national political parties, convention delegates and Members of Congress to support strong housing planks within the Democratic and Republican Party platforms.

(Federal Government Affairs Committee)
(Expiration Date: 2028)

Home Environment

2023.6 No. 5 Policy on Radon

Resolved that the National Association of Home Builders (NAHB) support:

1. A response that is narrowly tailored to priority areas designated by the Environmental Protection Agency (EPA) that exceed the current indoor action level of 4pCi/l (as measured in living areas) and that passive building techniques be used for new construction in those priority areas; and

2. Radon-resistant construction techniques that are prescriptive in nature, well researched and justified in terms of health risks in the home environment; and are technically and economically feasible and generally affordable; and

3. Flexible EPA mapping guidelines that can be adjusted to reflect local conditions and provide local government entities the opportunity to challenge the EPA's assessment and designation of a radon priority area; as well as giving the EPA the latitude to modify its designation; and

4. Research efforts to find cost-effective site testing techniques that can be correlated with future indoor radon levels that will aid in predicting when specific construction techniques should be employed; and

5. Educational and training programs for builders on proper radon testing procedures and proper design and installation of radon-resistant construction techniques; and

Resolved that NAHB support legislative or regulatory initiatives that would:

1. Establish priority radon areas where the predicted average indoor level exceeds 4pCi/l and only in those areas employing rules that require builders to use passive building techniques for new construction for federally insured or guaranteed housing;

2. Exempt builders from all liability regarding radon if the construction complies or complied at the time of construction with federally mandated or state adopted or recognized requirements;

3. Provide funding for local governments to survey homes in the area to allow more precise mapping of sub-county areas, and to provide educational programs for the public informing them of the actual risks of radon exposure and actions they might take to mitigate these risks;

4. Eliminate the statutory directive to achieve radon levels equivalent to ambient air radon levels; and

5. Advise Federal agencies not to propose or implement additional restrictive actions relative to radon testing and mitigation; and

Resolved that NAHB oppose requirements for the use of privately credentialed radon testing and mitigation professionals to conduct testing and to design and install mitigation systems in one- and two-family dwellings and townhouses, and prohibitions on builders or registered design professionals, such as architects or engineers, from providing such services; and

Resolved that NAHB oppose excessive radon testing requirements beyond those necessary to reasonably identify or minimize the potential for radon exposure; and

Resolved that NAHB maintain a working relationship with the EPA, both on a research and policy level, to assure that any changes in its radon policy and guidance are technically and economically feasible.

(Construction, Codes & Standards Committee)
(Expiration Date: 2027)

2012.2 No. 2 Lead-Based Paint and Lead Hazard Reduction

Resolved that the National Association of Home Builders (NAHB) continue working with HUD, the Centers for Disease Control and Prevention (CDC), and EPA to eliminate the risk of lead poisoning and support their goal of eliminating childhood lead poisoning;

Further resolved that NAHB urge HUD, EPA and the Occupational Safety and Health Administration (OSHA) to reconcile and support efforts to create consistency among the states in their lead regulations to ensure reciprocity in training and certification requirements, training programs and training grants;

Further resolved that NAHB encourage contractor training/certification in lead-safe work practices and promote their use by owners of multifamily properties and remodelers who work in properties containing lead-based paint built prior to 1978;

Further resolved that NAHB urge federal officials to support state and local efforts to create "safe harbors" from the risk of future claims and allegations for contractors, remodelers and multifamily property owners who follow EPA's prescribed lead-safe work practices and are fully compliant with the recordkeeping and reporting requirements;

Further resolved that NAHB urge Congress to: 1. Direct HUD, EPA and CDC to report to Congress and the public annually on the overall progress toward achieving the goal of eliminating childhood lead poisoning and identify specific geographic areas and demographic groups who reside in housing stock (i.e. owner-occupied and rental housing) covered by EPA's RRP rule and report what portion of these children are still at risk from lead hazards; and 2. Oppose adding any requirement for dust clearance testing to the rule through any appropriations or authorization legislation;

Further resolved that NAHB pursue all options to compel EPA to restore the Opt Out provision to the

RRP rule; continue to oppose any future clearance testing requirements;

Further resolved that NAHB work with other non-governmental organizations to urge EPA to increase its efforts to increase consumer awareness as well as coalesce with these non-profits to further inform the general public of the rule's requirements;

Further resolved that NAHB partner with EPA to develop education and outreach programs for home owners and an improved reliable pre-renovation test kit that can be used to determine if lead is present as defined on painted surfaces in pre-1978 structures; and

Further resolved that NAHB engage in the development of regulations for: 1. Public and commercial buildings and work to ensure that any new regulations are based on data concerning exposure pathways to lead-based paint in these structures; and
2. The definition of lead-based paint and lead-dust hazards.

Further resolved that NAHB encourage Congress to require EPA to develop realistic capital and compliance costs and that the details of those cost analysis be made available for public comment.

(NAHB Remodelers Board of Trustees)
(Expiration Date: 2028)

2011.5 No. 8 Bed Bugs

Resolved that the National Association of Home Builders support efforts to expedite testing of existing pesticide products and the development of new pesticides for their safety and efficacy in treating bed bugs.

(Multifamily Council Board of Trustees)
(Expiration Date: 2027)

2007.6 No. 7 Asbestos

Resolved that the National Association of Home Builders (NAHB) oppose any legislation or regulation that fails to differentiate between asbestos and non-asbestiform minerals.

Further, NAHB urge Congress to request the National Academy of Sciences or another qualified scientific group to review the science on asbestos and mixed-dust environments and recommend steps to develop a valid risk protocol to be used by the relevant federal agencies.

(Environmental Issues Committee)
(Expiration Date: 2027)

2002.6 No. 2 Mold

Resolved that the National Association of Home Builders (NAHB):
1) Support efforts to provide members, the public and the media with comprehensive and accurate information about mold.

2) Support research on the potential health effects of mold exposure in indoor environments that will lead to scientifically sound and reliable data.
3) Support additional research into construction practices, building materials, building design and occupant practices to identify factors associated with mold growth in indoor environments.
4) Oppose legislative and/or regulatory action concerning mold that is not based upon scientifically sound and reliable data, that does not include regional flexibility and that imposes requirements that are not cost-effective, technically achievable and attainable.
5) Oppose legislation and/or regulations requiring overly broad mold-related disclosure requirements in the sale of homes and/or the lease of rental units that might confuse consumers or expose sellers and lessors to unpredictable and unreasonable liability.
6) Oppose unreasonable denial of mold coverage by insurance companies.
7) Support laws, regulations and policies that will ensure that adequate insurance coverage for mold claims is available to builders, contractors, remodelers, multifamily owners and managers, and consumers at an affordable cost.

(Construction Liability, Risk Management, and Building Materials Committee)
(Expiration Date: 2030)

Housing Finance

2025.2 No. 1 Housing Finance Reform

Resolved that National Association of Home Builders (NAHB) urge Congress and the Executive Branch to reaffirm support for housing as a national priority in fulfillment of the mandate of the Housing Act of 1949.

Further resolved that NAHB support maintaining a multifaceted housing finance system with both competing and complementary components, including private, federal, state and regional sources of capital liquidity as the best way to achieve the goals of the Housing Act of 1949. The system should support a reasonable menu of sound mortgage products for both single-family and multifamily housing, governed by prudent underwriting standards and adequate oversight and regulation.

Further resolved that NAHB urge Congress, the U.S. Department of the Treasury and the Federal Housing Finance Agency (FHFA) to work together to establish a path to move the housing finance system beyond the conservatorships of Fannie Mae and Freddie Mac (the Enterprises.)

Further resolved that NAHB support legislative and/or regulatory actions impacting the Enterprises and the Enterprises' mortgage-backed securities (MBS) that are thoroughly vetted by market participants and considered to be safe from causing disruption to the primary and secondary mortgage market, which should include a federal government backstop of the Enterprises' MBS obligations.

Further resolved that NAHB support the following comprehensive framework for a reliable, robust, safe and sound housing finance system that includes the following components:

• A construct for the Enterprises and/or other congressionally chartered entities that allows them to have sufficient capital in order to support a liquid mortgage market, securitize mortgage loans and guarantee the timely payment of principal and interest to MBS investors;
• Ending FHFA's conservator supervision of the Enterprises while ensuring FHFA maintains effective regulatory oversight of the Enterprises. Consider a board structure for FHFA, instead of a single director, that is required to have members with extensive experience in and/or knowledge of housing capital market transactions and issues and housing finance needs;
• Continued availability of financing for long-term (at least 30-year) fixed-rate mortgages at reasonable rates and terms as well as mortgage products with well-understood risk characteristics such as certain standard adjustable-rate mortgages and multifamily products;
• Continued roles of the federal government housing agencies: Department of Housing and Urban Development (HUD), Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), the Department of Agriculture (USDA), and the Government National Mortgage Association (Ginnie Mae) and affirms existing NAHB policy that steps be taken to make the operations of these agencies more efficient and effective;

• Enhanced role of state and local housing finance agencies (HFAs) as sources of housing funds;
• Does not negatively impact the Federal Home Loan Banks' (FHLBanks') existing Acquired Member Asset programs, and options are provided for FHLBanks to expand their role in the housing finance system in furtherance of their mission;
• Equitable availability and affordability of mortgage financing for credit-worthy home buyers using prudent underwriting guidelines that are fair, transparent and not overly restrictive;
• A secondary mortgage market system with sound Enterprise MBS structures and full transparency to ensure a robust interest in the Enterprises' MBS by investors;
• Reforms undertaken in a balanced and flexible manner so creditworthy borrowers are not disadvantaged;
• Preserving the important countercyclical role of Fannie Mae and Freddie Mac in providing access to mortgage credit;
• Consideration of direct and indirect long-term consequences before implementation of solutions to mortgage and housing production credit issues.

(Housing Finance Committee)
(Expiration Date: 2029)

2024.6 No. 2 Authority for Government Sponsored Enterprises to Invest Equity to Preserve Post LIHTC or Other Affordable Rental Housing

Resolved that the National Association of Home Builders (NAHB) encourage federal policymakers to authorize Fannie Mae, Freddie Mac and the Federal Home Loan Banks to make equity investments in rental properties that preserve affordability for low-income families and provide traditional economic returns in the form of cash distributions and capital appreciation. Such equity investments should be consistent with the requirements for the GSEs to operate according to safety and soundness requirements.

(Housing Finance Committee)
(Expiration Date: 2028)

2023.6 No. 3 HUD Project Based Section 8 Contract Administration Policy

Resolved that the National Association of Home Builders (NAHB) support legislative and regulatory measures that enable HUD to award Performance-Based Contract Administration (PBCA) contracts that are not subject to procurement laws or regulations;

Resolved that with respect to the Section 8 PBCA Program (or any successor contract administration program), NAHB urge HUD and/or Congress to:
· Provide an opportunity for public comments on the scope of duties, timeframes, and design of the PBCA program;
· Ensure that both HUD and the PBCA have the necessary number of trained staff with the proper skillsets to administer the Section 8 PBRA HAP contracts properly and effectively with timely follow-up to property owners and managers;
· Award at least one PBCA contract per U.S. state or territory;
· Permit incumbent PBCAs that have performed well to compete for new contracts;

· Clarify that having financial interests in a project-based Section 8 property would not, in and of itself, constitute a disqualifying conflict of interest for an incumbent or potential PBCA from serving as a PBCA in the region where the property is located; and
· Provide a 12-month transition between incumbent PBCAs and successor PBCAs; and ensure that in no case should the transition be less than 180 days.

(Housing Finance Committee)
(Expiration Date: 2027)

2022.10 No. 3 Single Family Built for Rent

Resolved that the National Association of Home Builders (NAHB) work with housing stakeholders and federal, state and local policy makers to explore the development of new funding options for all types of single-family built for rent (SFBFR) communities.

Further resolved that NAHB support public policy that balances SFBFR development along with providing opportunity for homeownership through the construction of for-sale housing to meet market demand and unique, local needs at all price points.

Further resolved that NAHB oppose government-imposed limitations on SFBFR, such as rent control, inclusionary zoning regulations or tax penalties, and local zoning regulations that restrict new SFBFR.

(Federal Government Affairs Committee)
(Expiration Date: 2028)

2021.10 No. 2 Housing Choice Vouchers and "Source of Income" Laws

Resolved that NAHB strongly support the Section 8 Housing Choice Voucher Program, which provides essential rental assistance to more than two million low-income households who have few other options for securing affordable housing;

Resolved that NAHB strongly support the Section 8 Housing Choice Voucher (HCV) Program and efforts to reduce regulatory and administrative burdens, increase funding, incent voluntary participation by more housing providers and retain the voluntary participation of property owners who currently rent their units to HCV holders;

Further resolved that NAHB will continue working with Congress and the Administration to improve the HCV Program;

Further resolved that many NAHB members rent their units to HCV families, and NAHB strongly support housing providers' voluntary participation in the HCV Program;

Further resolved that NAHB support the rights of property owners to make decisions, consistent with federal, state and local laws, that are in the best interests of their businesses; and

Further resolved that NAHB strongly oppose any effort to mandate property owners' participation in the HCV program, including "source of income 'discrimination'" laws.

(Housing Finance Committee)
(Expiration Date: 2029)

2021.1 No. 4 Accessory Dwelling Unit Financing

Resolved that the National Association of Home Builders (NAHB) work with housing stakeholders and federal, state and local policy makers to explore the development of new funding options for accessory dwelling units (ADUs) and detached ADUs (DADUs);

Further resolved that NAHB urge financial institutions and their regulators to advance solutions that would enable borrowers to improve the use of projected rental income for underwriting mortgages for properties containing a legal ADU;

Further resolved that NAHB urge federal, state and local policymakers to focus on developing solutions for meeting community housing finance needs.

(Housing Finance Committee)
(Expiration Date: 2029)

2020.1 No. 1 Affordable Housing Mission of Fannie Mae and Freddie Mac

Resolved that NAHB support reform of the affordable housing missions for government-backed secondary market entities, including Fannie Mae and Freddie Mac that:

•Upholds safety and soundness of the entities;
•Preserves the important countercyclical role of Fannie Mae and Freddie Mac in providing access to mortgage credit;
•Includes single-family and multifamily components;
•Advances meaningful initiatives that address housing needs for households with incomes at or below 120 percent of area median income across geographic markets and in various market segments;
•Requires accountability for the effectiveness of programs that receive a federal guarantee / backstop; and
•Has enforceable consequences for failure to meet affordable housing mandates.

(Housing Finance Committee)
(Expiration Date: 2028)

2019.6 No. 1 Housing Affordability

Resolved that the National Association of Home Builders (NAHB) urge Congress and the Executive Branch to place the highest priority on the goals of the 1949 National Housing Act, which states "that the general welfare and security of the nation requires the realization as soon as feasible of the goal of a decent home and suitable living environment for every American family";

Further resolved that NAHB urge Congress and the Executive Branch to adopt a proactive role in achieving the 1949 mandate by increasing federal housing funding, including programs and block grants to state and local governments;

Further resolved that NAHB urge Congress and the Executive Branch to encourage local communities to develop and adopt long-term strategies with sufficient flexibility to meet the specific housing needs of those communities;

Further resolved that where states and local communities consistently fail to proactively reduce the regulatory impediments to the production of housing, NAHB urge Congress and the Executive Branch to reduce existing funding levels under the Community Development Block Grant (CDBG) program, HOME Investment Partnerships Program and like kind federal programs; and

Further resolved that the NAHB federation urge state and local governments to acknowledge the societal responsibility for fostering housing affordability, to create an environment that preserves and produces homes affordable to all residents, to assess financial impacts of their regulation on housing affordability and to provide the funding resources to fill the gap between production costs and housing consumers' ability to pay.

(Housing Finance Committee, Federal Government Affairs Committee)
(Expiration Date: 2027)

2018.7 No. 1 Administrative Reforms to the Housing Finance System

NAHB reaffirms its support for comprehensive housing finance system reform through legislative action and support for an explicit federal government backstop;

NAHB reaffirms support for the existing annual adjustments to the loan limits for Fannie Mae, Freddie Mac and FHA single family mortgage programs;

NAHB urges the Federal Housing Finance Agency (FHFA), the Department of Housing and Urban Development (HUD) and/or the U.S. Department of the Treasury (Treasury) to go through Notice and Comment rulemaking procedure when considering administrative and/or regulatory changes;

NAHB opposes actions that would disrupt liquidity in either the single family or multifamily housing markets, decreasing access to credit for single family homes and multifamily units;

NAHB opposes increases to mortgage fees charged by Fannie Mae and Freddie Mac and HUD that will have an adverse impact on homebuyers and prevent creditworthy homebuyers from obtaining mortgage credit;

NAHB opposes increases to guarantee fees charged by Fannie Mae and Freddie Mac when the fees are used for purposes other than to cover expected credit losses, the required return on capital, and other administrative costs of the Enterprises;

NAHB opposes activities and reforms that will disrupt the countercyclical role of the federal government and GSE housing programs in providing access to mortgage credit;

NAHB supports the FHA full guarantee and oppose any efforts to reduce FHA insurance to a partial guarantee;

NAHB supports the affordable housing mission of Fannie Mae and Freddie Mac while in conservatorship that has flexibility to address a broad range of housing needs and are balanced to ensure safety and soundness of the Enterprises;

NAHB supports FHFA's efforts to encourage private capital to share credit risk undertaken by the Enterprises as long as credit sharing transactions do not increase mortgage costs or otherwise negatively impact access to credit or the safety and soundness of Fannie Mae and Freddie Mac.

(Housing Finance Committee)
(Expiration Date: 2030)

2016.1 No. 3 Support for Ginnie Mae

Resolved that NAHB urge Congress to remove Ginnie Mae's salary and expenses from the federal budget appropriations.

Further resolved that NAHB urge Congress to authorize Ginnie Mae to establish policies with respect to matters involving hiring, compensation, personnel management and procurement that are free from federal government constraints in order to be operated in a manner more consistent with the bank regulatory agencies, such as the Federal Deposit Insurance Corporation.

Further resolved that until such time that Ginnie Mae is removed from the federal budget appropriations process, NAHB urge Congress to ensure that Ginnie Mae has adequate funding to effectively monitor the financial health of its issuers/servicers and thereby continue to serve as an efficient and reliable contributor to mortgage market liquidity.

(Housing Finance Committee)
(Expiration Date: 2028)

2015.6 No. 6 Fannie Mae/Freddie Mac/FHA/VA Maximum Mortgage Amount

Resolves that the National Association of Home Builders (NAHB) supports the statutory formulas mandated in the Housing and Economic Recovery Act of 2008 (HERA) for calculating the annual maximum mortgage amounts for single family loans eligible for purchase by Fannie Mae and Freddie Mac and Federal Housing Administration (FHA) insurance, and linking the Department of Veterans Affairs (VA) maximum guaranty amount to the Freddie Mac loan limit;

Resolves that NAHB opposes any legislative or regulatory efforts to reduce the base loan amount and high-cost area maximum loan limits for Fannie Mae, Freddie Mac, FHA, and VA;

Resolves that NAHB believes only Congress can make changes to the loan limit formula and any such changes should consider the impact on all components of the housing finance system and/or be done through comprehensive housing finance system reform;

Resolves that NAHB urges Congress to reinstate discretionary authority to the Director of the Federal Housing Finance Agency (FHFA) and the Secretary of the U.S. Department of Housing and Urban Development (HUD) to apply higher loan limits to "sub areas" (i.e. areas smaller than a county) as deemed necessary by housing and/or economic conditions; and

Resolves that NAHB urge FHA to revise its process for considering requests for adjustments to area loan limits to make the opportunity available for all areas of the country and to provide a reasonable time period for submission of appeals.

(Housing Finance Committee)
(Expiration Date: 2027)

2013.10 No. 2 EB-5 Immigrant Investor Program

Resolved that the National Association of Home Builders (NAHB) urge Congress, together with coalition partners and allies, to permanently reauthorize the Immigrant Investor Program (known as EB-5) and to improve EB-5 program requirements that allow for a broad spectrum of real estate investment opportunities allowing our NAHB members more opportunity to participate in the EB-5 program as an alternative to traditional AD&C construction and permanent lending; and

Further resolved that NAHB urge Congress to refrain from program revisions that could hinder development projects in the nation's urban and suburban growth centers by limiting targeted employment area designations.

(Federal Government Affairs Committee, Housing Finance Committee)
(Expiration Date: 2029)

2013.6 No. 8 Ensure Availability of Acquisition, Development and Construction Credit

Resolved that the National Association of Home Builders (NAHB) urge Congress and federal banking regulators to provide support for acquisition, development and construction (AD&C) lending at financial institutions by:

• Emphasizing to banking field examiners that the commercial real estate (CRE) lending thresholds are not to be enforced as definitive lending limits to prevent banks from making loans to home builders;
• Prohibiting banking field examiners from compelling lenders to call or curtail residential AD&C loans in good standing;
• Allowing regulatory flexibility to permit appropriate forbearance and workouts on troubled AD&C

loans;
• Ensuring that regulatory capital requirements do not adversely impact AD&C lending by financial institutions, particularly by small community banks; and
• Providing incentives for residential AD&C financing in housing lending investment requirements for financial institutions by allowing credit under the Community Reinvestment Act regulations for AD&C lending.

Further resolved that NAHB urge Congress, regulatory agencies and participants in the housing finance system to facilitate development of nontraditional AD&C capital sources, including a secondary market for housing production loans and potential securitization opportunities.

(Housing Finance Committee)
(Expiration Date: 2029)

2013.6 No. 9 Support of FHA

Resolved that the National Association of Home Builders (NAHB) reaffirm support for the Federal Housing Administration (FHA), its mission to support liquidity, innovation and continuity in the housing finance markets by providing mortgage insurance backed by the full faith and credit of the U.S. government and its counter cyclical role to promote stability in the housing market;

Further resolved that NAHB support prudent FHA underwriting criteria that considers the availability of FHA-insured mortgages and protections for tax payers;

Further resolved that NAHB support the continued funding of FHA through borrower-paid mortgage insurance premiums and the fiscally responsible operation of FHA in a manner that does not require a federal subsidy;

Further resolved that NAHB support the modernization of FHA to allow the agency to operate more efficiently and effectively and urges Congress to:

1) Restructure FHA as an independent government corporation within the U.S. Department of Housing and Urban Development (HUD), separate from the Government National Mortgage Association (Ginnie Mae), that would continue its current mission;

2) Maintain oversight over FHA, but provide authorities enabling FHA to have the flexibility to react promptly to changes in market and other conditions;

3) Direct that FHA be led by a chief executive officer, appointed by the President, who would report to a presidentially appointed board, chaired by the HUD Secretary;

4) Authorize FHA to establish policies with respect to matters involving hiring, compensation, personnel management, and procurement that are free from federal government constraints in order

to be operated in a manner more consistent with the best practices found in the private sector; and,

5) Allow FHA to retain revenues generated in excess of expenses to be used for mission purposes; and

Further resolved that NAHB urge Congress, that in evaluating proposals for further change in FHA programs, the standard protocol for accurately determining the ultimate outcome of any proposed change on FHA's mission, effectiveness and financial condition should be to:

1) Analyze any modifications within the context of other changes that have occurred or may occur both within FHA and in the broader housing finance system, and

2) Assess such modifications in terms of the cumulative impact of all components of housing finance system restructuring, including the interplay among housing finance sectors.

(Housing Finance Committee)
(Expiration Date: 2029)

2013.1 No. 3 Tax Treatment of Securitized AD&C Loans

Resolved that the National Association of Home Builders urge Congress to amend the Internal Revenue Code to provide pass-through treatment for AD&C securities similar to that which exists for real estate mortgage investment conduits (REMICs).

(Housing Finance Committee, Federal Government Affairs Committee)
(Expiration Date: 2029)

2012.2 No. 4 Improving the Accuracy of New Construction Appraisals

Resolved that NAHB urge the following actions to raise awareness and address the problems of appraisals, which are essential to achieving a sound housing finance system and a sustained recovery in the housing industry and America's economy.

Strengthen Education, Training and Experience Requirements for Appraisers of New Home Construction, including:
• The development of improved education requirements and qualifications for those who are assigned appraisals of new construction that ensure minimum educational and experience criteria for appraisers of new construction to ensure that lot values and building costs, including those for energy efficient, green building and other evolving new construction techniques and mortgage products, are fully considered in valuation of new home construction.
• The incorporation of the qualifications for appraisers of new construction into appraisal regulations as required by the bank regulatory agencies, Fannie Mae, Freddie Mac, the Department of Housing and Urban Development, the Department of Veterans Affairs Loan Guaranty Service Home Loan Program and the United States Department of Agriculture, Rural Development.
• The prompt implementation of federal legislation directing the federal financial regulators to

establish minimum state requirements for the regulation and licensing of appraisal management companies.

Improve the Quantity and Quality of Data for New Construction through:
• Establishment of an appraisal data base system for new construction.
• Standardization of loan level valuation data by Fannie Mae, Freddie Mac, the Federal Housing Administration (FHA), the Department of Veterans Administration (VA) and the United States Department of Agriculture, Rural Development in their Uniform Appraisal Dataset (UAD).
• Expansion of the UAD to include new construction, energy efficient and green building data standards.

Develop New Appraisal Standards and Best Practices for Conducting Appraisals in Distressed Markets by:
• Modifying current appraisal practices and procedures to consider all three approaches to value: cost, income and sales comparison in appraisals of residential properties.
• Giving greater weight in distressed markets to alternative means of valuation, such as the cost-based approach to value.
• Revising banking agency guidelines to require the appraisal entities used by financial institutions avoid the use of distressed sales as comparables for new construction sales, and if distressed sales are the only comparables available appropriate adjustments must be made to accurately reflect possible condition and stigma issues associated with the distressed property.

Develop Process for Expedited Appeals of Inaccurate or Faulty Appraisals through:
• Federal agency adoption of an appeals structure similar in design to that of the Department of Veterans Affairs Loan Guaranty Service Home Loan Program.
• The establishment of more efficient, timely and effective processes for State and local appraisal oversight.
• The establishment of a timely value dispute resolution process that is fair, balanced and appropriate to allow borrowers (mortgage and builder) to appeal appraisal values if bank appraisal assumptions are incorrect.

Strengthen Oversight of Appraisal Activities through:
• Full implementation of appraisal mandates in recent federal legislation:
  o Appraisal independence
  o Customary and reasonable fees
  o Mandatory reporting of USPAP violations
  o Strengthening of state appraisal oversight and enforcement of regulations.
  o Dispute resolution
  o Valuations other than appraisals
• Establishment of best practices for effective and consistent appraisal practices, policies and procedures.
• Creation of an effective state and federal regulatory system for appraisal oversight.

(Housing Finance Committee)
(Expiration Date: 2028)

2012.2 No. 6 Foreclosures

Resolved that NAHB urge bank regulators to reduce the number of homeowners going into foreclosure by:
- Improving loan modification programs, such as Home Affordable Modification Program (HAMP), to require principal reductions when net present value tests support this option. Principal reduction should be paired with shared appreciation or other conditions to avoid the risks of moral hazard,
- Implementing further adjustments to refinancing programs, such as Home Affordable Refinance Program (HARP) and FHA Short Refinance, to allow for greater participation,
- Requiring second mortgages be incorporated into the protocol for handling non-performing loans and eligibility criteria for loan modifications.

Further resolved that NAHB support efforts to establish national servicing standards that include clear procedures for handling non-performing loans.

Further resolved that NAHB encourage states to develop best practices for handling non-performing loans so that servicers, investors and borrowers understand the rules. Establishing this protocol will ensure that all parties can take the appropriate steps in a prompt manner without fear of litigation.

Further resolved that NAHB support efforts to persuade America's financial institutions to take more effective loan modification actions and institute reforms in mortgage servicing to help home owners who are in financial need that have behaved responsibly in handling their mortgage and other financial obligations avoid foreclosure.

Further resolved that NAHB urge banks to engage in transparent and effective forms of communication with borrowers to avoid unnecessary financial distress.

Further resolved that NAHB support alternatives to foreclosures, such as short sales and deeds-in-lieu of foreclosure, and encourages states to make these processes more efficient, and urge financial institutions and their regulators to implement more effective asset sale procedures and more diligent property maintenance practices.

Further resolved that NAHB seek program and policy changes to reduce the inventory of Real Estate Owned (REO) properties, such as:
-Permitting for-profit companies to fully participate in all aspects of the disposition of the REO properties, including the purchase, management, leasing, and rehabilitation of the properties,
- FHFA and FHA establishing financing options for builders and investors to purchase REO properties and increase the caps on the number of GSE loans an investor can have,
- Modifying existing federal housing programs, such as the FHA Section 203(k) program, to allow investor participation in disposing of REO properties,

- Facilitating the creation of investor lease-to-own programs that can be operated at scale,
- Fannie Mae, Freddie Mac and FHA revising their condo policies to provide needed liquidity to reduce the excessive inventory, such as flexibility with regard to owner-occupancy ratios, investor ownership ratios, pre-sale requirements and delinquent HOA assessments.
- State housing finance agencies (HFAs) should be granted additional authority to assist troubled mortgage borrowers and speed the absorption of foreclosed homes.

(Housing Finance Committee)
(Expiration Date: 2028)

2011.1 No. 3 Importance of Large Institutions as Members of the FHLBank System

Resolved that the National Association of Home Builders urge the Federal Housing Finance Agency (FHFA) and Congress to maintain access to FHLBank advances for all member financial institutions regardless of size.

(Housing Finance Committee)
(Expiration Date: 2027)

2011.1 No. 4 Promoting Mixed-Use Developments

Resolved that the National Association of Home Builders (NAHB) urge Fannie Mae, Freddie Mac, and the Federal Housing Administration to implement more flexible rules regarding the allowable percentage of nonresidential space and income for projects with up to 45% nonresidential space and income permitted in loans they purchase or insure, subject to prudent underwriting that does not adversely affect the safety and soundness of the programs, to help promote the development of mixed-use properties and to help communities meet their housing and economic development goals.

(Housing Finance Committee)
(Expiration Date: 2027)

2010.9 No. 16 Community Reinvestment Act

Resolved that the National Association of Home Builders urge the Congress and the federal banking regulators to amend the Community Reinvestment Act (CRA) regulations, guidance and processes as follows:

1. Develop a list of “safe harbor” federal, state and local financing programs for affordable housing to provide more clarity on which activities constitute affordable housing.
2. Provide more and better training for examiners, financial institutions and stakeholders (developers, syndicators, community leaders) on the CRA guidance as it relates to the definition of community development and what constitutes affordable housing.
3. Modernize the process for establishing assessment areas to ensure that the broadest range of communities benefit from CRA.
4. Increase the rigor of the CRA exam criteria, reduce subjective elements and increase penalties for noncompliance.
5. Work with stakeholders to develop a meaningful set of incentives that would encourage financial

institutions to strive for an Outstanding rating.
6. Adopt a process that would allow a financial institution to receive CRA credit for investments outside their assessment areas, but within the state or region, if they can demonstrate a lack of opportunity or need in one or more of their local assessment areas.

Further resolved that the National Association of Home Builders reaffirm the following current policy that NAHB should:

1. Oppose administrative or Congressional efforts to weaken CRA by exempting institutions from CRA requirements or further reducing CRA reporting requirements;
2. Work with state and local home builders associations to monitor the housing lending performance of banks and thrifts in the associations' areas;
3. Support Community Reinvestment Act challenges when evidence exists that the institution purchasing another institution has not served the housing credit needs of the community or is likely to significantly disrupt outstanding or future credit for housing in the area following the acquisition.

(Housing Finance Committee)
(Expiration Date: 2030)

2010.9 No. 17 Property Assessed Clean Energy (PACE) Programs

Resolved that the National Association of Home Builders (NAHB) work with Congress, financial regulatory agencies, including the Federal Housing Finance Agency, and state and local governments, and participants in the housing and mortgage lending industries to resolve impediments to the effective use of Property Assessed Clean Energy (PACE) Programs as a means to finance energy retrofits in a manner that does not impair the functioning of the housing finance system.

(Housing Finance Committee)
(Expiration Date: 2030)

2010.9 No. 19 Mortgage Revenue Bond Home Improvement Loan Limits

Resolved that the National Association of Home Builders (NAHB) urge Congress to increase the Mortgage Revenue Bond (MRB) home improvement loan limit in Section 143(k)(4) of the Internal Revenue Code and index it for inflation;

Further resolved that NAHB urge Congress to eliminate the Section 143(k)(5) MRB rehabilitation loan program to pay to offset any budget impact.

(Housing Finance Committee)
(Expiration Date: 2030)

2010.4 No. 1 Future of the Federal Home Loan Bank System

Resolved that the National Association of Home Builders urge policy makers not to undertake any changes to the housing finance system in a manner that will diminish the favorable cost of funds for the Federal Home Loan Banks or impair their role in providing liquidity to construction and mortgage lending institutions providing mortgage and housing production credit, support for community and economic development, and resources to address affordable housing needs.

Further resolved that the regulation of the mission and safety and soundness of the Federal Home Loan Bank System should reflect the uniqueness of the System's mission, cooperative operating structure, charter type and other characteristics.

(Housing Finance Committee)
(Expiration Date: 2030)

2008.5 No. 10 Improving Mission Efforts by Fannie Mae and Freddie Mac

Resolved that NAHB urge Fannie Mae and Freddie Mac to reconsider recent changes in their underwriting and fees in light of their government charter and mission to provide liquidity and to improve the affordability of housing for home buyers and renters; and

Further resolved that NAHB urge Fannie Mae and Freddie Mac to find means to raise capital and manage risk that do not reduce homeownership and rental housing opportunities.

(Federal Government Affairs Committee, Housing Finance Committee)
(Expiration Date: 2028)

2006.5 No. 4 Use of Mortgage Revenue Bonds for Workforce Housing

Resolved that NAHB urge Congress to repeal the first-time home buyer requirement for home purchase loans being funded through the sale of Mortgage Revenue Bonds (MRBs) in order to facilitate the use of MRB-funded loans for workforce housing.

(Housing Finance Committee)
(Expiration Date: 2030)

2006.1 No. 2 Mortgage Revenue Bond Reform

Resolved that NAHB urge Congress to repeal the Ten-Year Rule.

Further resolved that NAHB urge Congress to increase the allowable difference between the interest rate charged to a borrower and the interest rate of the underlying mortgage revenue bond to approximately 2%.

Further resolved that NAHB urge Congress to enact a program that would enable state Housing Finance Agencies to issue qualified veterans bonds to fund loan programs or, in the alternative, to expand the use of their MRB programs by providing exceptions to the first-time home buyer purchase, price and income requirements of the MRB program to serve all past, present and future military veterans.

(Housing Finance Committee)
(Expiration Date: 2030)

2004.10 No. 2 Treating Grants and Subordinated Mortgages as Equity for FHA-Insured Home Mortgages

Resolved that NAHB urge the Department of Housing and Urban Development to recognize homeownership grants and subordinated loans as a home buyer's equity for the Federal Housing Administration-insured loans, and to make commensurate adjustments in the mortgage insurance premiums and/or underwriting requirements for such loans.

(Housing Finance Committee)
(Expiration Date: 2028)

2003.1 No. 4 VA Appraisals

Resolved that NAHB urge Congress to repeal the requirement that appraisers for loans guaranteed by the Department of Veterans Affairs (VA) be assigned from the VA appraiser roster on a rotating basis. Also, urges Congress to direct the VA to reinstate reciprocity by accepting appraisals originally performed for loans insured by the Federal Housing Administration.

(Housing Finance Committee)
(Expiration Date: 2027)

1997.1 No. 12 Preserving a System of Locally Based Depository Institutions

Resolved that NAHB urge Congress to preserve a system of locally-based insured depository institutions to meet consumer (including mortgage) and small business (including housing production and community development) financing needs,

Further resolved that NAHB urge Congress to maintain a unit with housing finance expertise and data collection responsibilities within any streamlined bank regulatory structure,

Further resolved that NAHB urge Congress to revise the Federal Home Loan Bank System's eligibility requirements for System membership and borrowing to improve the System's capacity to provide liquidity support for smaller, locally-based member institutions, and

Further resolved that NAHB oppose legislation on the expansion of non-traditional bank powers unless such legislation provides for the preservation of a system of locally based depository institutions.

(Housing Finance Committee)
(Expiration Date: 2029)

1996.9 No. 4 FHA Financing of Rental Housing of Less Than Five Units

Resolved that NAHB urge Congress to authorize the Federal Housing Administration to insure loans secured by non-owner occupied one- to four-family structures under its single family mortgage insurance program.

(Housing Finance Committee)
(Expiration Date: 2028)

1995.6 No. 9 Maintenance and Enhancement of Fannie Mae and Freddie Mac Multifamily Mortgage Purchase Programs

Resolved that NAHB urge Fannie Mae and Freddie Mac to broaden the scope and increase the size and efficiency of their multifamily mortgage insurance programs.

(Housing Finance Committee)
(Expiration Date: 2027)

1992.9 No. 6 Improving HUD's Construction/Permanent Program

Resolved that NAHB urge the Congress to provide the Federal Housing Administration with legislative authority to insure construction loans to qualified borrowers as part of its Construction/Permanent Program.

(Housing Finance Committee)
(Expiration Date: 2028)

1992.1 No. 33 Housing Finance Agency Programs

Resolved that NAHB urge states and housing finance agencies to initiate, develop, and/or implement affordable housing programs to provide:

1. Production financing for land acquisition, development and construction of new, for-sale housing;

2. Permanent mortgages for new, for-sale housing from sources of capital other than mortgage revenue bonds; and

3. Debt financing, equity and housing subsidies for multifamily rental housing.

(Housing Finance Committee)
(Expiration Date: 2028)

1990.5 No. 3 Support the Development of Funding Mechanisms for Seniors Housing

Recommended that NAHB support efforts to encourage the development of the financial programs through commercial banks, savings and loan institutions, institutional investors, brokerage firms, tax-exempt bonds and government programs that will facilitate the financing of seniors housing and are consistent with existing NAHB policy.

(Housing Finance Committee)
(Expiration Date: 2027)

1987.1 No. 28 GNMA Loan Guarantee and Commitment Ceiling

Resolved that the NAHB urge the Administration and Congress to maintain the Government National Mortgage Association guarantee fee at the current level, and that any future proposals to alter the guaranty fee be promulgated in accordance with accepted administrative rulemaking procedures,

Further resolved that NAHB urge Congress to eliminate the credit ceiling for the GNMA guarantee commitment program, and

Further resolved that GNMA review its policy of providing guarantees on securities for mobile home loans in light of recent losses.

(Housing Finance Committee)
(Expiration Date: 2027)

Housing Programs

2018.7 No. 2 Federal Anti-Poverty and Economic Mobility Initiatives

NAHB encourages the federal government to seek strategic partnerships that offer meaningful opportunities for tenants who are receiving federal rental subsidies, and are able to work, to receive job-training, social skill building or employment case management from qualified providers of such services; and

NAHB opposes policies that impose work requirements as a condition of rental assistance, place time limits on rental assistance, or other similar "welfare-reform" policies that:

• Unduly burden assisted residents;
• Subject rental housing owners and managers to adverse unintended consequences, unfunded financial mandates and/or increased administrative burdens; or
• Place responsibility for creating, implementing or enforcing such policies on rental housing owners and/or managers.

(Multifamily Council Board of Trustees, Housing Finance Committee)
(Expiration Date: 2030)

2012.6 No. 4 Federal Agency Housing Research and Development Activities

Resolved that NAHB urge Congress and all relevant federal agencies to make housing a higher priority by participating in a research, development and testing process which brings together housing producers, federal agencies, product manufacturers and public, private and university researchers; and

Further resolved that NAHB urge Congress to require that future housing related research be developed and funded through nationally recognized housing research organizations and in close coordination with the housing industry.

(Construction, Codes & Standards Committee)
(Expiration Date: 2028)

2011.5 No. 14 U.S. Department of Agriculture Housing Programs

Resolved that the National Association of Home Builders oppose efforts to transfer the USDA housing programs to the U.S. Department of Housing and Urban Development (HUD) or other federal agencies or to consolidate the USDA housing programs into other existing federal housing programs, unless such transfer or consolidation is part of a government-wide consolidation of all federal housing programs;

Further resolved that the National Association of Home Builders confirms its support for adequate funding and other resources to ensure effective operation of federal housing programs whose focus is on providing affordable housing for low and moderate income households in rural areas.

(Housing Finance Committee)
(Expiration Date: 2027)

2010.4 No. 2 Sound and Effective Downpayment Assistance Programs

Resolved that the National Association of Home Builders work with the housing and lending industries, housing agencies and Congress to develop sound credit underwriting requirements and accurate property valuation standards that will allow the establishment of additional downpayment assistance programs that will operate in a safe and sound manner.

(Housing Finance Committee)
(Expiration Date: 2030)

2007.6 No. 1 Sustaining Long-Term Feasibility of Affordable Housing Projects

Resolved that NAHB urge Congress and the federal agencies to set key parameters for affordable rental housing programs that are consistent with the long-term financial feasibility of the developments.

Further resolved that such parameters should include, but not be limited to, the rents that can be charged, the incomes of tenants who can be served and allowances for utility and insurance expenses and other operating costs.

Further resolved that program parameters should support the long-term financial viability of existing properties and enable new projects to be underwritten and built to preserve the primary goal of the programs, which is to provide affordable rental housing for low-income households.

(Federal Government Affairs Committee, Housing Finance Committee)
(Expiration Date: 2027)

2005.4 No. 4 Federal Housing Choice Voucher Program Reform

Resolved that NAHB urge the Department of Housing and Urban Development (HUD) and the Congress to improve and streamline the Section 8 Housing Choice Voucher program through the following key steps and principles:

1) Stabilize the Appropriations Process—Annual funding for the Section 8 Housing Choice Voucher program must be reliable and should not be subject to wide swings or to changes in policy that drastically alter how funds are allocated. Tenants should not lose their vouchers due to insufficient funds, and property owners should be able to adjust rents annually to cover reasonable and customary increases in operating costs.

2) Maintain Federal Administration of the Program—Administration of the Section 8 Housing Choice Voucher program should remain with HUD, the federal agency charged with responsibility for implementing the nation's affordable housing policies. It is important to maintain the national policy

framework, coordination and oversight to ensure broad-based implementation of best practices and that national policies are carried out and enforced fairly and uniformly.

3) Serve Households Most in Need—Changes to the initial income eligibility requirements should be limited to increasing the maximum allowable income for households with special needs and/or households with disabilities from 50 percent to 80 percent of area median income. Given the limited resources available, expansion of program eligibility should be limited to households with the greatest need.

4) Protect Households on Fixed Incomes from Losing Assistance—Elderly and disabled households and those with special needs who are living on fixed incomes from sources such as, but not limited to, Social Security, should not be subject to time limits or other restrictions that could cause them to lose their rental assistance. If rental assistance must be limited to a specific time period for other households, the time period should be a reasonable one that does not unduly jeopardize program participants.

5) Study Rent Simplification—Subsidies under the voucher program are generally based on tenant's adjusted household income, or gross income less any exclusions and deductions. It has been determined that the complexity of HUD's rules for calculating income exclusions and deductions results in significant errors in calculating rent subsidies, costing the federal government billions of dollars. HUD should conduct a formal study on the potential for program savings through rent simplification and on the impact of such changes on tenants before any policy changes are implemented.

6) Streamline the Unit Inspection Process—The unit inspection process could be streamlined while maintaining the commitment to ensure that tenants live in decent, safe and quality housing. For properties that use subsidies from more than one program, only one qualified agency should be responsible for unit inspections. Agencies should inspect only a sample of units annually, and tenants should be permitted to move in prior to unit inspections. Newly constructed units should not require inspections for two years.

7) Improve the Fair Market Rent System—The Fair Market Rent (FMR) system for establishing rents should be improved. Changes to the FMRs should serve two purposes: first, to improve the usefulness of the FMRs in implementing the voucher program, as well as other housing programs, by making the rents a better reflection of the cost of housing for qualified families in need; and second, to minimize programmatic instability that might be caused by unexpected, unpredictable or significant changes from one period to the next.

8) Facilitate the Use of Vouchers in Assisted Living Facilities (ALFs)—Due to the difficulty of using vouchers in ALFs, HUD should revise its program rules to facilitate using Section 8 vouchers in ALFs. HUD should set a separate FMR or payment standards for ALFs, or allow an upward adjustment for ALFs. HUD should also consider allowing elderly persons living in ALFs to pay a higher percentage of

their income for rent, because they do not have to pay utilities, meals are included in the non-housing portion of the monthly fee and they do not have other typical family expenses such as transportation, car insurance and daycare. HUD should also consider increasing the income cap from 50 percent to 80 percent of area median income (AMI) for elderly households living in ALFs.

Further resolved that NAHB urges HUD to bring together housing industry stakeholders, including Public Housing Authorities (PHAs), to work with HUD to identify specific regulations that can be streamlined, simplified or eliminated; identify areas where PHAs could be provided more flexibility to meet local needs; and assist PHAs in developing plans to streamline their operations.

(Housing Finance Committee)
(Expiration Date: 2029)

2004.10 No. 7 Improve Leverage Requirements in HUD Grant Programs

Resolved that NAHB urge the Department of Housing and Urban Development to encourage housing project sponsors who use HOME and Community Development Block Grant funds to achieve maximum leveraging of public dollars.

Further resolved that NAHB urge Congress to eliminate or substantially reduce the amount of funding allocated as set-asides for special purposes under the Community Development Fund and increase the amount of funding allocated to formula grants.

(Federal Government Affairs Committee, Housing Finance Committee)
(Expiration Date: 2028)

2004.4 No. 1 Age Restrictions for Rental Properties Insured by the Federal Housing Administration

Resolved that NAHB urge the Department of Housing and Urban Development (HUD) to provide the Federal Housing Administration mortgage insurance pursuant to the Sections 221(d)(3), 221(d)(4) and 223(f) programs for age-restricted housing intended solely for older persons in conformance with the spirit and intent of the Fair Housing Amendments Act of 1988 and the Housing Older Persons Act (HOPA). In the event that HUD fails to do this on its own, NAHB will urge Congress to pass legislation requiring such action.

(Multifamily Council Board of Trustees)
(Expiration Date: 2028)

2003.9 No. 4 Federal Versus State Administration of Rental Housing Assistance

Resolved that NAHB urge Congress to maintain the Section 8 Housing Choice Voucher program as a federally administered program under the Department of Housing and Urban Development (HUD) and to avoid converting it to a block grant administered by the states or other entities within the states as proposed in the Housing Assistance for Needy Families Act of 2003.

Further resolved that NAHB continue to urge Congress to provide adequate funding for the program including funding for incremental vouchers.

Further resolved that NAHB urge HUD to work with the housing industry to identify and implement potential improvements for the Section 8 program.

(Housing Finance Committee)
(Expiration Date: 2027)

2003.1 No. 6 The Use of HOME Investment Partnerships Program Funding for the Refinancing of Mortgages for Existing Low-Income Housing Projects

Resolved that NAHB oppose legislation permitting the use of HOME Investment Partnerships program funds to refinance the mortgages of existing low-income housing projects.

(Housing Finance Committee)
(Expiration Date: 2027)

2002.6 No. 7 Local Public Housing Authority Calculation of Utility

Resolved that NAHB urge the Department of Housing and Urban Development to encourage local public housing authorities to establish two separate utility allowance calculations, one for newly constructed and another for rehabilitated multifamily housing.

(Multifamily Council Board of Trustees)
(Expiration Date: 2030)

2002.2 No. 1 Changes to the Rural Housing Service (RHS) Multifamily Production Programs

Resolved that NAHB supports legislative provisions that would:
Allow owners to prepay their Section 515 mortgages to:
1) Convert the Section 521 Rental Assistance Program to Section 8 project-based rental assistance.
2) Provide federal budget funding to support increased production to meet the market demand for affordable multifamily housing in rural areas.

(Housing Finance Committee, Federal Government Affairs Committee)
(Expiration Date: 2030)

2000.5 No. 2 Housing as a National Priority

Resolved that NAHB work with the Department of Housing and Urban Development (HUD) to develop new federal housing production programs and make modifications to existing HUD programs to effectively serve households requiring assistance in obtaining affordable housing.

Further resolved that NAHB urge Congress to authorize and direct the implementation of such programs in cooperation with private housing industry partners, without preferences for nonprofit providers.

(Federal Government Affairs Committee)
(Expiration Date: 2028)

1999.1 No. 5 Market Rate Appraisals

Resolved that NAHB urge:

1. The Department of Housing and Urban Development (HUD) to use the statutory authority it already has to allow rents on expiring Section 8 contracts to be marked up to market,

2. HUD to make available the necessary funds on a contract's renewal date and not delay that availability, and

3. HUD to rely on the judgment of the independent appraiser as to the projects chosen for rent comparisons, and respect these and other conclusions reached by the independent appraiser.

(Multifamily Council Board of Trustees)
(Expiration Date: 2027)

1996.1 No. 4 Rural Housing Programs

Resolved that NAHB support the research, development and implementation of alternative cost-effective and more self-sufficient housing financing programs, including programs serving rural and under-served markets.

(Housing Finance Committee, Federal Government Affairs Committee)
(Expiration Date: 2028)

1995.1 No. 20 Level Playing Field for Non-Profit and For-Profit Sponsors of Affordable Housing Programs

Resolved that NAHB urge the Congress to remove the specific set-aside of funding for non-profits and the funding preference for non-profits.

(Housing Finance Committee)
(Expiration Date: 2027)

1994.9 No. 16 Quality Standards for Section 8 Housing

Resolved that NAHB urge all relevant agencies, including the Department of Housing and Urban Development, to stringently enforce codes necessary to ensure that all Section 8 rental units meet Section 8 Housing Quality Standards.

(Multifamily Council Board of Trustees, Housing Finance Committee)
(Expiration Date: 2030)

1993.5 No. 12 Flexibility in the Use of HUD Community Development Block Grant Funds

Resolved that NAHB urge Congress to amend the Department of Housing and Urban Development's (HUD) Community Development Block Grant program to permit the use of program funds for any housing activity that will benefit low- and moderate-income persons, aid in preventing slums and blight, or meet community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community.

(Housing Finance Committee)
(Expiration Date: 2029)

1992.5 No. 46 Tenant Participation

Resolved that NAHB oppose mandatory tenant participation in the operation, management, refinance, prepayment and other related ownership decisions in all HUD insured projects.

(Multifamily Council Board of Trustees)
(Expiration Date: 2028)

Insurance

2023.6 No. 11 Insurance Options for Rent-Restricted Affordable Housing

Resolved that the National Association of Home Builders (NAHB) urge policy makers at all levels of government to seek solutions that cover the costs of real property, casualty, and general liability insurance in order to maintain and add to the availability of rent-restricted affordable rental housing.

(Multifamily Council Board of Trustees)
(Expiration Date: 2027)

2023.2 No. 1 Facilitating New Affordable Homeowners' Insurance Options

Resolved that the National Association of Home Builders (NAHB) urge Congress to explore the creation of a new "All Perils" reinsurance fund to serve as a backstop for private insurance companies in the event of catastrophic disasters (those where total loss is over $1 billion in claims in a 12-month period).

Resolved that NAHB petition the National Association of Insurance Commissioners to recognize the challenges associated with the lack of available and affordable homeowners' insurance and multifamily property insurance and its impact on homeownership and affordability of rents, and urge them to take the necessary steps to address this problem.

It is recommended that NAHB create a Working Group to explore the possibility of partnering with an insurer or facilitating the formation of an insurance program that would be unique to NAHB members' homeowner customers whose homes are built to current building codes or above and provides preferred coverage and preferred premium rates. This Working Group will be made up of a National Area Chair, a State Representative, a Senior Officer, a member of the Budget & Finance Committee, a member of the Construction, Codes & Standards Committee, and general members familiar with property and casualty insurance.

It is recommended that NAHB regularly report on the progress of the actions directed herein to the membership.

(Federal Government Affairs Committee)
(Expiration Date: 2027)

2021.10 No. 4 FEMA Risk Rating 2.0

Resolved that the National Association of Home Builders (NAHB) urge the Federal Emergency Management Agency (FEMA) to defer implementation of Risk Rating 2.0 until the rating factors and premium calculation methodology, mitigation credits and other relevant information is fully disclosed to Congress and shared with the public; and

Further resolved that NAHB oppose any long-term extension of the National Flood Insurance Program (NFIP) until FEMA releases the above information.

(Federal Government Affairs Committee)
(Expiration Date: 2029)

2017.6 No. 7 FEMA's 50 Percent Rule for Substantial ImprovementDamage Repair

Resolved that National Association of Home Builders (NAHB) urge Congress and FEMA, in implementing the 50% Rule, to limit the calculation of project cost to only those structural elements necessary to the structural integrity of the building;

Further resolved that NAHB urge FEMA to:
1. Allow local floodplain managers and others tasked with administering FEMA's 50% Rule to exclude interior finish and utility service equipment costs in calculations supporting implementation of the 50% Rule; and
2. Discourage local jurisdictions from counting multiple projects to trigger the 50% threshold.

(Construction, Codes & Standards Committee, Federal Government Affairs Committee)
(Expiration Date: 2029)

2016.8 No. 3 National Flood Insurance Program

Further resolved that the National Association of Home Builders (NAHB) support congressional efforts to maintain the availability, predictability, affordability, and solvency of the National Flood Insurance Program (NFIP) and urge reauthorization of the program for a minimum of five years prior to its expiration.

Further resolved that NAHB urge Congress, in the reauthorization, to:
• Ensure that flood insurance is available and affordable to all properties in participating communities.
• Maintain the 100-year floodplain as the foundation for the NFIP's programmatic requirements, such as the current mandatory purchase requirement.
• Limit coverage to flood damage only, and thereby refrain from expanding coverage for wind-related or other damage;
• Continue to limit the NFIP's residential design, construction and modification requirements to only those structures located within the 100-year (1 percent annual chance) floodplain, regardless of any revision to the Special Flood Hazard Area, the area or standard for mandatory flood insurance purchase or any other additionally mapped area or standard added via Executive Order or guidance document.
• Refrain from making changes to the numbers, location or types of structures required to be covered by flood insurance (including those sited behind flood protection structures), unless and until it is empirically demonstrated with appropriate documentation that the risks and hazards justify the costs incurred to insure such buildings. Such documentation should include the regulatory, financial and economic impact of any such changes on FEMA, local communities and local land use, and should consider in particular:

1. The liability on lenders to comply with any new regulations;

2. The burden on building officials and floodplain managers to implement regulations in any new or expanded area;
3. The impact on FEMA to process appeals, such as Letters of Map Change LOMC), Letters of Map Amendment (LOMA), and Letters of Map Revision LOMR);
4. The burden to existing policy holders of floodplain properties;
5. The increased cost for home construction;
6. The impact on housing affordability; and
7. The impact of reduced land availability.

• Recognize the varied opportunities and mitigation strategies available for reducing flood exposures and ensure needed regional and geographical flexibility by continuing to provide appropriate exemptions for floodproofed residential basements and other regionally appropriate building techniques designed to minimize structural flood damage.
• Maintain the threshold for "substantial improvement" as those that equal or exceed 50% of the value of the structure before the start of construction of the improvement using estimates that are reflective of local costs and conditions.
• Include a rate structure that is predictable, consistent, and tied to a set of factors readily understandable by all stakeholders.
• Specifically exclude damage and costs resulting from the failure of federally-controlled flood control structures from the calculations of flood damage, claims payments, and the determination of actuarial risks and flood insurance rates;
• Support a private insurance market if it:

1. Does not adversely impact general program administration (e.g., mapping, fees, etc.), product offerings, insurance ratings or pricing, or the overall solvency of the NFIP;
2. Offers products that are recognized by the GSEs and banking industry as acceptable forms of insurance;
3. Offers products that, if purchased, meet the NFIP mandatory purchase requirements;
4. Offers competitive products that are sufficiently available across the country; and
5. Does not adversely impact community participation in the NFIP.

• Continue to be vigilant in working with FEMA to ensure the mapping process is timely, predictable and reliable, the maps are scientifically based and reflect true risks, and all parties have access to the most up to date and accurate data feasible.
• Clarify that FEMA's responsibilities do not allow it to interfere with local land use authorities to protect endangered species and their habitat, or other purposes unrelated to floodplain management.
• Ensure the routine drafting, public review, and publication of:

1. An Independent Study prior to any change to the rate structures or tables that reviews the NFIP's enrollment and payout data, actuarial models and proposed actuarial rates, and assesses the impacts any proposed changes will impose on homeowners, home buyers, and businesses; and
2. An annual report of overall program statistics and data to provide greater transparency and understanding of the impact of the NFIP on and among stakeholders.

Further resolved that NAHB urge FEMA, in updating and maintaining the FIRMs to:
• Allow sufficient time between the publishing of the new maps and their adoption by local

jurisdictions so that the new elevations, their justifications, and all data regarding how private and public flood control structures have been addressed may be fully studied by and vetted through independent experts; and
• Continue its practice of notifying owners whose properties have been remapped or newly-mapped; and
• Ensure that the participation in the NFIP of affected jurisdictions will not be adversely affected during the interim between the maps' publication and effective date; and
• Revise the map appeals processes, including LOMC, LOMA, and LOMR to make them more transparent, timely, and predictable and ensure that they afford owners and jurisdictions ample opportunity to engage with the agency during the review.

(Federal Government Affairs Committee)
(Expiration Date: 2028)

2002.6 No. 3 Insurance

Resolved that NAHB:
1) Assist its affiliates in supporting state legislation to increase the availability of general liability insurance and lower premiums for builders and trade contractors, including but not limited to measures that:
a) Require consumers and renters to notify builders of alleged construction defects and actual damages and provide builders the opportunity to inspect and cure said defects prior to the initiation of litigation.
b) Shorten the timeframe in which plaintiffs may bring construction defect litigation under the statute of repose.
c) Fairly apportion liability to responsible parties in construction defect litigation.
2) Urge Congress to pass legislation that would provide secondary insurance coverage for acts of terrorism.
3) Educate insurance companies about the resources available to NAHB members, including certification, education, manuals and quality assurance programs, in order to encourage insurers to write affordable general liability insurance policies.
4) Encourage insurance companies to more fully utilize and support the resources of the Consortium of Housing Research/Resource Centers.
5) Meet with state insurance commissioners, GSEs, Federal Home Loan Banks and other relevant federal and state regulatory agencies to make them aware of the insurance problems confronting the housing industry.
Further resolved that NAHB:
1) Encourage the use of alternative dispute resolution techniques, such as arbitration and mediation, in order to avoid costly litigation.
2) Provide NAHB members with information that will assist them in obtaining necessary insurance coverage at reasonable rates.
3) Educate NAHB members on fundamentals of risk management and insurance, including:
a) Avoiding risks,

b) Minimizing risks,
c) Transferring risks, and
d) Handling claims.
4) Encourage the use of express limited warranties as a means of limiting liability exposure for builders.
5) Study the feasibility of a consumer-purchased extended warranty for construction defects to minimize builder liability.
6) Educate consumers and renters relative to home maintenance responsibilities.

(Federal Government Affairs Committee, State & Local Government Affairs Committee)
(Expiration Date: 2030)

Labor

2023.6 No. 6 Protection of Rights of Independent Contractors

Resolved that the National Association of Home Builders (NAHB), in recognition of the unique characteristics of the home building business and the need for flexibility to allow building industry workers to function in a changing economy, urge Congress to enact legislation that would facilitate qualification of workers in the home building and remodeling industries as independent contractors, and

Resolved that NAHB oppose any effort to enact legislation that would restrict the ability of specialty subcontractors complying with current law to qualify as independent contractors, and

Resolved that NAHB urge Congress and the Administration to harmonize the assorted tests for classification of independent contractors in a manner that preserves, protects, and promotes the historic and present use of independent contractors in residential construction.

(Federal Government Affairs Committee)
(Expiration Date: 2027)

2018.7 No. 8 Substance Abuse in the Workplace

NAHB supports efforts to combat substance abuse issues in the workplace.

NAHB will develop coalitions and partnerships with entities who share similar interests in addressing the substance abuse issues at the federal and state level.

NAHB urges Congress to continue its support for efforts to reduce dependence on drugs and alcohol.

NAHB treats opioids, marijuana, alcohol, and other drug use in the workplace as primarily a workplace safety issue.

(Construction Liability, Risk Management, and Building Materials Committee, Construction Safety and Health Committee)
(Expiration Date: 2030)

2014.6 No. 4 Workforce Development Policy

Resolved that the National Association of Home Builders support the following workforce development policy:

1. Positive working relationships should be developed between local and state home builder associations and existing career and technical education institutions to promote and advance careers in the home building industry.

2. HBI’s career building programs, initiatives, Residential Construction Academy (RCA) resources and

curricula are used by the industry and its employers to prepare individuals for careers in the industry.

3. NAHB supports the allocation/appropriation of local, state and federal funds for the implementation of industry-sponsored and validated programs.

4. In order to attract more people to construction employment and careers in the home building industry, NAHB supports HBI programs including Job Corps, Pre-Apprenticeship Certificate Training (PACT) and Residential Construction Superintendent Certification.

5. NAHB supports the Job Corps and PACT Programs as cost effective means of providing training and employment opportunities to individuals who are unable to compete in the labor market and of supplying the construction industry with a source of well-trained and motivated workers.

6. The policy of recruitment, selection employment and training shall be conducted without discrimination because of race, color, religion, national origin or sex.

(Federal Government Affairs Committee)
(Expiration Date: 2030)

2013.10 No. 9 US Dept of Labor Persuader Regulation

Resolved that the National Association of Home Builders (NAHB) strongly oppose the U.S. Department of Labor's regulations interpreting Section 203 of the Labor-Management Reporting and Disclosure Act and the elimination of the advice exemption.

Further resolved that NAHB urge Congress to strongly oppose any legislation or regulations that limit an employer's ability to communicate with his or her employees regarding labor relations.

(Federal Government Affairs Committee)
(Expiration Date: 2029)

2013.6 No. 4 Employment Verification

Resolved that the National Association of Home Builders (NAHB) urge Congress to focus on the direct employer-employee relationship, requiring U.S. employers to remain accountable only for the identity and work authorization status of their direct employees, and oppose any effort to make employers responsible for the verification of other businesses' workers.

Further resolved that NAHB urge Congress to preserve the "knowing" liability standard which all U.S. employers are currently held to, and oppose efforts to lower the liability standard.

Further resolved that NAHB urge Congress to include, in any electronic verification system considered, a strong pre-emption clause, employer safe harbor, and other necessary provisions that will make a mandated program workable for employers, including small businesses.

(Federal Government Affairs Committee)
(Expiration Date: 2029)

2013.6 No. 6 Family Medical Leave

Resolved that the National Association of Home Builders (NAHB) urge Congress to preserve the Family and Medical Leave Act's (FMLA) meaningful 50 employee/small business exemption, and

Further resolved that NAHB urge Congress, the administration, state and local governments to oppose future legislative attempts to make provisions for mandated paid leave and/or expand employee coverage under the FMLA or relevant state or local workplace and employment laws.

(Federal Government Affairs Committee, State & Local Government Affairs Committee)
(Expiration Date: 2029)

2012.6 No. 5 Fall Protection

Resolved that NAHB urge OSHA to review and rework its fall protection standard to:

1) Make it more effective and less burdensome while providing protection to workers;
2) Be easily understood, implemented, and enforced and minimize any paperwork needed to demonstrate compliance;
3) Be tailored to address the individual risks posed by each of the various residential construction and remodeling activities, the temporary nature of many of these activities, and the business operations of the small businesses that make up a majority of the residential construction industry; and
4) Recognize that there are specific residential construction tasks/trades where it creates a greater hazard to use conventional fall protection and that using alternative fall protection methods in these situations is a viable option.

Further resolved that the NAHB remain committed to providing training to and educating its members on how to reduce the risk of fall-related work injuries and how to comply with OSHA's fall protection regulation.

(Construction Safety and Health Committee)
(Expiration Date: 2028)

2012.2 No. 1 Comprehensive OSHA Reform

Resolved that NAHB take immediate and continued steps to work with OSHA and members of the U.S. House of Representatives and U.S. Senate to cause OSHA to revise its procedures and/or pass legislation to fundamentally change the way OSHA approaches and implements its programs and enforces regulations, issues citations, and assesses fines and penalties and transform OSHA into an agency that works with the nation's single family and multifamily builders to improve the safety of their operations. The fundamental transformation should start with, and be sustained by, the utilization of a "consultative approach" that promotes a mutually-beneficial relationship between OSHA and the nation's single family and multifamily builders that will bring about significant improvements in the development, implementation and use of safety practices; remove the "fear factor" associated with working with OSHA; benefit employees and their employers for the near and long-term future; and follow NAHB's current Occupational Safety and Health Program Reform policy.

(Construction Safety and Health Committee, Federal Government Affairs Committee)
(Expiration Date: 2028)

2011.5 No. 3 OSHA Program Reform

Resolved that the National Association of Home Builders pursue all options to compel the Occupational Safety and Health Administration to:

1. Ensure that occupational safety and health regulations are based on, and take into account, the distinct differences between residential construction and heavy commercial construction;

2. Use a risk based approach to evaluate sound science, information, engineering principles, data and analysis to ensure there is a compelling rationale for each regulation; demonstrate that each regulation will improve the safety and health protection of workers; and adopt and promulgate regulations that are technologically attainable, flexible, practical, feasible and cost-effective, and minimize paperwork;

3. Clarify responsibilities on multi-employer worksites so that an employer may not be cited for a violation by OSHA if the employer:

   a. Has not created the condition that caused the violation;

   b. Has no employees exposed to the violation; or

   c. Has not assumed responsibility for ensuring compliance by other employers on the work site;

4. Review its existing occupational safety and health regulations and guidance to reduce unnecessary burdens, promote economic growth and job creation, and minimize the impacts of government actions on small businesses;

5. Reestablish its focus and efforts on compliance assistance and revise its inspection, enforcement, and penalty policies and practices to ensure they are applied fairly and consistently by:

   a. Making fine notification less intimidating and more practical by adopting a system that allows warnings in lieu of citations;

   b. Providing penalty relief for small businesses that make good faith efforts to comply;

   c. Employing and allowing only those compliance officers who have direct experience in residential construction and are familiar with the industry to perform residential site inspections; and

d. Reducing the amount of time that OSHA has to issue citations for violations at residential construction sites from six months to a more reasonable amount of time, with a goal of not more than 15 days from the date of the site inspection.

6. Inform and educate all employers affected by OSHA standards or regulations of their responsibilities and help them operate safe job sites, improve compliance and reduce occupational injuries and illnesses; all training shall emphasize employee's responsibilities and duties to abide by all standards set by OSHA; in addition to individual company policies

(Construction Safety and Health Committee)
(Expiration Date: 2027)

2008.9 No. 2 Fair Labor Standards Act and Overtime Pay

Resolved that NAHB provide information to the U.S. Department of Labor (DOL) to assist in determining whether home building employees are exempt under the overtime rules promulgated under the Fair Labor Standards Act.

Further resolved that NAHB urge DOL to issue a formal opinion that those individuals employed by home building companies to supervise and coordinate on-site construction –often referred to as "construction superintendents," "project superintendents" or "field managers" – are exempt under the overtime rules promulgated under the Fair Labor Standards Act.

(Federal Government Affairs Committee)
(Expiration Date: 2028)

2008.5 No. 3 Union Secret Ballot Elections

Resolved that NAHB urge Congress and the Administration to oppose any effort to replace the current secret ballot process with a less private unionization vote or "card check" system.

(Federal Government Affairs Committee)
(Expiration Date: 2028)

2007.9 No. 2 Federal Davis-Bacon Wage Requirements

Resolved that NAHB urge Congress and the Administration to oppose the mandatory use of Davis-Bacon prevailing wage rates and requirements.

(Federal Government Affairs Committee)
(Expiration Date: 2027)

2004.10 No. 13 Skilled Trades Outreach

Resolved that NAHB support the establishment of positive working relationships with agencies impacting construction education and training policy, including those where appropriate funding can be identified to further address the need for skilled workers in the construction industry.

Further resolved that NAHB will also work with Congress and the Administration to promote and enhance workforce education and training policies, and to identify funding opportunities to help the building industry recruit, train and retain its workers.

(Federal Government Affairs Committee)
(Expiration Date: 2028)

2004.10 No. 6 Davis Bacon Wage Requirements for HUD Housing Programs

Resolved that NAHB urge Congress, the Department of Housing and Urban Development and the Department of Labor to undertake the following changes to the Davis-Bacon requirements for federal housing programs:
1) Bring into conformance the Davis Bacon statutory and regulatory requirements for all federal housing programs.
2) Exempt small projects (50 or fewer units) from Davis Bacon.
3) Revise the Department of Labor construction classification system to classify all multifamily rental buildings as “residential” construction.
4) Require the Department of Labor to transmit prevailing wage rate surveys to NAHB-affiliated local home builders associations and subsequently accept survey input from NAHB members in computing local DOL prevailing wage rates.

(Housing Finance Committee, Federal Government Affairs Committee)
(Expiration Date: 2028)

2004.4 No. 5 Hearing Conservation in Construction

Resolved that NAHB urge the Occupational Safety and Health Administration (OSHA) to rely on the existing construction industry noise standard to minimize hearing loss in workers instead of creating new requirements. However, in the event that a new standard is developed, NAHB urges that in this process, OSHA recognizes the differences between residential and general construction so that the regulation:
1) Only includes those specific residential construction activities that have been proven to pose a high risk of injuring hearing.
2) Allows the use of actual, historical or objective (i.e. industry-derived) noise exposure monitoring data to identify high noise level risks and tasks.
3) Minimizes paperwork and recordkeeping requirements.
4) Eliminates the need to conduct site-specific noise monitoring and individual hearing tests.
5) Effectively prevents construction-related hearing loss while being as cost-effective and reasonable as possible for employers.

(Construction Safety and Health Committee)
(Expiration Date: 2028)

2001.6 No. 1 Support for Job Training Tax Credits

Resolved that NAHB support passage of legislation that would provide a federal tax credit to small business employers to offset costs associated with qualified skilled trades training programs, including those operated by nonprofit trade training organizations.

(Federal Government Affairs Committee)
(Expiration Date: 2029)

2000.5 No. 13 Apprenticeship Program Modernization

Resolved that NAHB support legislation that modernizes and expands the National Apprenticeship Act of 1937 to expedite the approval process for apprenticeship programs in order to increase job training opportunities.

(Federal Government Affairs Committee)
(Expiration Date: 2028)

1994.5 No. 38 Antitrust Laws

Resolved that NAHB favor the application for Federal antitrust laws to unions and the removal of legal immunities of unions from other Federal laws. It urges that unions be made subject to the same obligations now required of business firms as to engaging in political and other activities.

(Federal Government Affairs Committee)
(Expiration Date: 2030)

1994.1 No. 8A Health Care Reform

Resolved that NAHB urge the Administration and Congress to create an environment which will encourage, support and provide incentives to our free enterprise system through a market-based approach to health care reform that will:

1. Provide universal access to health insurance for legal residents, rather than guaranteed/mandated coverage,

2. Improve access to health care at the individual level by providing a refundable tax credit for health expenses for low- and moderate income Americans, permanently increase the tax deduction for health insurance costs of the self-employed from 25 percent to 100 percent; and promote tax-deferred individual medical savings Individual Retirement Accounts ("Medisave" accounts).

3. Enact meaningful medical malpractice reforms,

4. Promote cost containment,

5. Preserve existing association-sponsored health programs as viable mechanisms for pooling risks and increasing the market leverage of small employers, and

Further resolved that NAHB reaffirm is strong opposition to:

1. Any attempt to reclassify independent contractors as employees for the purpose of mandating health care coverage,

2. Any attempt to change the treatment of Subchapter S and partnership income to increase taxes to pay for health care,

3. Broad employer mandate as the vehicle to provide health insurance/universal coverage to all employees,

4. Federal control of the state-based workers' compensation system.

(Federal Government Affairs Committee)
(Expiration Date: 2030)

Land Development

2024.2 No. 1 Cluster Box Unit Mail Delivery

Resolved that the National Association of Home Builders (NAHB) urge the United States Postal Service (USPS) to maintain the option of curbside or sidewalk delivery in new residential developments;

Resolved that NAHB actively oppose any effort by the USPS to mandate cluster mailbox delivery as the “preferred” method of delivery in new residential developments;

Resolved that NAHB encourage the USPS to recognize that the various modes of delivery contained in the current Postal Operations Manual are valid for use by developers, builders, and third-party vendors;

Resolved if a Builder or Developer chooses to install cluster mailboxes, that the USPS allow private companies to install cluster boxes, collect fees and maintain the boxes in new subdivisions;

Resolved that NAHB urge the Postal Regulatory Commission to ensure through its oversight that the USPS abandon any policy that may disproportionately affect rural, lower income, elderly, disabled, and predominately minority communities across the country;

Resolved that NAHB urge the USPS to provide for the maintenance of cluster mailbox units and hold harmless and indemnify builders or developers that choose to install cluster boxes if a builder or developer installs cluster mailbox units in accordance with the National Delivery Planning Standards: A Guide for Builders and Developers;

Resolved that NAHB urge Congress to consider ways to encourage local conversations to examine the potential benefits and problems associated with widespread adoption of centralized delivery;

Resolved that if cluster mailbox delivery is the chosen method, NAHB urge improved communication of this preference to local homebuilders and developers;

Resolved that NAHB supports the effort to allow state and local government to decide whether cluster boxes must be installed in new developments.

(Land Development Committee)
(Expiration Date: 2028)

2022.2 No. 2 NAHB Smart Growth Policy Statement: Building Better Places to Live, Work and Play

Resolved that the National Association of Home Builders (NAHB) endorse the concept of Smart Growth as outlined in this statement, including the key elements of Smart Growth which include:

1. Anticipating and planning for economic development and population growth in a timely, orderly and predictable manner.
2. Establishing a long-term comprehensive plan in each local jurisdiction that makes available an ample supply of land for residential, commercial, recreational and industrial uses and sets aside meaningful open space. These plans should also protect environmentally sensitive areas and maintain a balance between the environment and growth. Jurisdictions should plan for population change by adequately planning for enough housing, at various price points and of varying size and design, to meet the needs of a growing and diverse population.
3. Developments that comply with the policies and regulations established by the community should be allowed to proceed without unreasonable oversight from relevant agencies.
4. Removing and avoiding the creation of policy barriers and avoiding creating new barriers that impede innovative land-use planning techniques to be used.
5. Ensuring that the actions of all levels of government address the affordability of all housing.
6. Ensuring that policies enhance rather than limit consumer choice and that these policies provide solutions that meet the needs of consumers and the concerns of neighborhoods.
7. Planning and constructing new schools, roads, transit systems, water and sewer treatment facilities and other public infrastructure in a timely manner to anticipate and keep pace with the demand for jobs and housing and finding fair and broad-based ways to underwrite the costs of infrastructure investment that benefit the entire community.
8. Ensuring that the process for reviewing site-specific land development applications is reasonable, predictable and fair for applicants.
9. Ensuring that policies enacted to achieve sound growth and environmental principles are supported by sound science, including field-tested, empirical and peer-reviewed data.

Further resolved when used appropriately and in concert with market forces, Smart Growth can serve as a blueprint for planning and building an even better America in the years ahead. To assist local communities in developing Smart Growth plans, NAHB support and encourage the implementation of the four Smart Growth Principles. [See Appendix]

APPENDIX

Smart Growth Principles

Principal 1 - Meet the Nation's Housing Needs by Utilizing a Responsible and Comprehensive Process for Planning for Growth: As a fundamental part of any "Smart Growth" plan, a community must plan for and accommodate its anticipated growth in economic activity, population and housing demand as well as ongoing changes in demographics and lifestyles. The Harvard Joint Center for Housing Studies reports that nearly 18 million U.S. households spend more than half of their incomes on housing, and that one in ten households in the bottom income quartile live in housing that is physically inadequate. Statistics such as these demonstrate a substantial need for new housing that is both of good quality and affordable. Meeting this demand for shelter and increasing homeownership opportunities are compelling national goals that must be addressed in every community's comprehensive growth plan. It is the responsibility of every community to plan for and embrace the growth that is naturally triggered by economic prosperity.

NAHB supports comprehensive land-use planning that clearly identifies land to be made available for residential, commercial, recreational and industrial uses as well as land to be set aside as meaningful open space. This planning should also respect environmentally sensitive areas and consider a regional transportation system that implements appropriate modes of transportation including roads that are based on current and proposed land use patterns. Such plans should consider a community's projected economic growth rate, job location, demand for new housing and expanded infrastructure required to serve a growing population. Builders, land developers and other industry members should be encouraged to lend their expertise and participate in the design and periodic review of a community's comprehensive planning process. It is important to note that there is no one-size-fits-all approach to public policy and NAHB shall continue to stress the appropriate role of the federal government in supporting local government in advancing land use planning decisions.

Principal 2 – Provide a Wide Range of Housing Choices and Sufficient Supply of Housing: NAHB recognizes the basic right of every American to have a free choice in deciding where and in what kind of home to live. NAHB surveys consistently show that two-thirds of prospective home buyers prefer single-family detached housing over other structure types and in a variety of settings. The surveys show that the majority of buyers are split roughly evenly in their preferences among a close-in suburb, an outlying suburb, and a rural location rather than a central city. Communities should recognize these basic preferences as part of any comprehensive planning process. Policy makers should understand that market preferences are fluid over time, and that their policies and regulations should be flexible enough to respond adequately to this fluidity.

NAHB supports planning for growth that allows for a wide range of housing types to suit the needs and income levels of a community's diverse population, while recognizing "smart ways" to manage growth by permitting higher densities, preserving open space and protecting environmentally sensitive areas where appropriate. Finding decent, affordable housing is an ongoing struggle for millions of American families any Smart Growth planning process should provide for housing affordability at all income levels.

Included in a wide range of housing types in housing that falls into the category now referred to as "missing middle housing". Missing middle housing includes duplexes, triplexes, cottage-courts, townhouses and other housing types that fall between single-family detached housing and large multifamily buildings. As land costs rise and so much land dedicated to single-family detached homes only, these housing types can add discreet density and affordability.

When used properly as a planning tool, Smart Growth can help expand homeownership opportunities and allow Americans to live in the homes and communities of their dreams. When not used properly, Smart Growth can be used as a tool to stop or slow growth; such a move would penalize and put at greatest risk those living at the edge of housing affordability—the young, minorities, immigrants and moderate-income families.

Principle 3 - Plan and Fund Infrastructure Improvements Fairly: Ensuring that the construction of schools, roads and other infrastructure keeps pace with the anticipated growth in population and economic activity is essential to any “Smart Growth” plan. Appropriate bodies of government should adopt capital improvement plans that fund and provide the infrastructure necessary to support new development. Planning major infrastructure improvements—particularly transportation—requires cooperation across governmental boundaries to resolve issues.

Ensuring that infrastructure is funded equitably and that the cost is shared equitably among all segments of the community–current residents as well as newcomers—is an even greater challenge. NAHB encourages local communities to rely on an array of balanced, reliable, and equitable tools to finance and pay for the construction and expansion of roads, schools, water and sewer facilities and other infrastructure required to serve a vibrant community.

Infrastructure investment carries with it long term benefits to a community and it is vital to long-term economic competitiveness. Because of this, it is important that local government prioritizes where and how this investment happens in its area. The public and private sectors should create partnerships with each other to plan and select the modes of transportation that work best for that region.

Principle 4 - Use Land More Efficiently: The housing market is characterized by a diversity of interests, including a strong consumer preference for single family homes on individual lots in a variety of densities and settings. Planning therefore should serve the public interest and its many diverse aspirations.

NAHB supports innovative land-use policies to encourage more sustainable, compact, mixed-use, and pedestrian-friendly developments with access to open space and various transportation options. NAHB also recognizes that revitalizing older suburban and inner city markets and encouraging infill development is universally accepted as good public policy in terms of using land more efficiently. However, even under the best of conditions, urban and infill development will satisfy only a small percentage of a community’s demand for new housing.

A great percentage of zoned residential land in the United States allows single-family detached housing only. Increasing density through missing middle housing is one way to use limited land more efficiently to produce more units. Local zoning codes must first allow such housing types in residential areas and decrease the exclusionary affect of single-family housing only. Similar zoning ordinances, such as minimum lot sizes, certain prescriptive design standards can also artificially raise housing costs and should be critically examined if housing affordability and production is a goal.

Generating greater public support for these types of more efficient development will require local governments to remove regulatory barriers to such development and educate citizen groups who are opposed to change in their communities and to any new growth. The federal government and the nation's cities will have to work closely with the housing industry to overcome other major impediments, such as aging infrastructure, high land costs, lending complexities that make redevelopment costly and difficult, and federal liability laws that increase risks for builders involved in the redevelopment of "brownfield" sites. Making cities safe from crime, improving the quality of schools and creating employment opportunities are prerequisites for rebuilding the nation's inner cities and for encouraging people to return to them.

A federal mandate which dictates the location, place and form of development does not respect local circumstances and is not appropriate. Policies that work in one region may have serious unintended consequences in another. The United States is far too diverse demographically, historically, geographically, and economically to successfully implement a "one-size-fits-all" program. The federal government's role should be to encourage and coordinate with, and not prescribe to, local communities to adopt long-term comprehensive plans that will meet the demand for new housing, economic development, and public infrastructure. The federal government should work to eliminate redundant and contradictory regulations that impede economic development and prevent the housing industry from meeting the demand for new housing.

(Land Development Committee)
(Expiration Date: 2030)

2021.10 No. 1 NAHB Land Use Policy Statement

Resolved that the National Association of Home Builders (NAHB) urge the ongoing monitoring of all land use and environmental laws, regulations, rules, ordinances, policies, and review and approval procedures policies at all levels of government to ensure:

1. That a clear and compelling need for the regulation exists,
2. That land use regulations serve a reasonable need and complement national housing goals,
3. That standards are technologically feasible, cost effective and attainable,
4. That the benefit of the standards outweighs the cost,
5. That environmental rulings and regulations are predicated on the best scientific facts after peer review,
6. That the property owner's inherent property rights and reasonable use of the land are protected, and

Further resolved that to attain these goals, NAHB urge federal, state, and local governments to take affirmative steps, both now and in the future, to reduce the cost of housing through reform of regulations that directly or indirectly affect land use;

Further resolved that in the case of land owned by the federal government, NAHB should encourage federal, state, and local governments to work collaboratively with federal public land stakeholders to identify land that could be placed into private ownership through a "Federal Lands Bill" process, that protects both public lands and disposes of public lands, where it makes sense;

Resolved that NAHB urge state and local governments to do the following:

1. Review existing development regulations to determine their relevance to questions of health and safety, and amend or eliminate requirements that do not represent a legitimate public purpose in order to reduce land development costs and, ultimately, costs to the consumer,
2. Update land use plans regularly and ensure that implementing regulations also are updated and capital improvement programs developed that clearly link to those plans,
3. Recognize that certainty, stability, and predictability in the development approval process benefits both the public and the private sectors,
4. Show a commitment to implementing adopted plans and regulations and approve developments that comply with those, rather than relying on time-consuming and costly case-by-case reviews and citizen negotiations,
5. Allow for more minor amendments to applications to be handled administratively, and allow for extensions to development approvals and reduced fees based on fluctuating market conditions;
6. Establish streamlined and expedited permitting procedures, including "one stop" permit systems or ombudsmen, time limits on permit reviews and decisions; permit tracking systems that are accessible to applicants, and expedited land use appeals processes,
7. Allow, encourage, and incentivize more innovative developments such as cluster, infill, mixed use, higher density, and transit oriented development by offering procedural and financial incentives such as uses by right, expedited permitting, waived or reduced fees, tax credits, land aggregation, density bonuses, and alternate development standards.

(Land Development Committee, Federal Government Affairs Committee)
(Expiration Date: 2029)

2014.6 No 6 Support for Voluntary Private Transfer Fees

Resolved that the National Association of Home Builders support the use of voluntarily established private transfer fees for properties already subject to them, or where the voluntarily established private transfer fee is clearly disclosed, and where such fees are used to benefit (1) a property owners association that manages the subdivision; (2) a nonprofit that meets Internal Revenue Code requirements; or (3) a government entity.

(Land Development Committee)
(Expiration Date: 2030)

2010.4 No. 4 Inclusionary Zoning

Resolved that the National Association of Home Builders:

1. Oppose the use of inclusionary zoning laws or ordinances that are not voluntary or do not include measures such as density bonuses, subsidy grants, or others that do not fully compensate for costs associated therewith,
2. Oppose existing inclusionary zoning laws or ordinances that are not voluntary or do not include measures such as density bonuses, subsidy grants, or others that do not fully compensate for costs

associated therewith,
3. Support addressing housing affordability through the use of a competitive housing market that encourages and accommodates housing options for all income levels,
4. Support the provision of affordable housing through a broad and comprehensive strategy to address housing affordability at the state and local level that closely examines the causes of that problem and relies on a variety of targeted approaches to address those causes, including direct income and housing subsidies, removal of zoning and regulatory barriers to provide for a sufficient number of housing units to meet projected growth, rather than relying primarily on mandatory inclusionary zoning,
5. Support the production of a broad spectrum of housing by the home building industry that guarantees appropriate development incentives and subsidies,
6. Guarantee that the cost is not borne disproportionately by the new home buying public,
7. Continue monitoring research on the actual effectiveness of inclusionary zoning and actively communicate results to date.

(Land Development Committee)
(Expiration Date: 2030)

2006.9 No. 3 Urban Growth Boundaries

Resolved that NAHB firmly oppose urban growth boundaries, which restrict the amount of developable land and contribute to increased housing prices and leapfrog development patterns.

(Land Development Committee)
(Expiration Date: 2030)

2005.9 No. 6 Preserving Private Property Rights

Resolved that NAHB support legislation to prevent federal, state and local governments from abusing the power of eminent domain provided by the Fifth Amendment to the U.S. Constitution.

Further resolved that NAHB support the use of eminent domain, with just compensation, when a governmental entity will maintain ownership or control over the property (1) if the development or redevelopment of the property will be used by members of the general public, or (2) if the project addresses infrastructure necessities, like public utilities or roads.

Further resolved that, NAHB support the use of eminent domain, with just compensation, when a private party will maintain ownership or control over the property when the development or redevelopment plan meets the requirements of state slum, blight, contaminated site, nuisance, or however designated.

Further resolved that NAHB seek and support federal legislation that allows property owners expeditious access to federal district court review of property takings cases.

Further resolved that NAHB seek and support federal legislation and regulation that will justly compensate land owners in an expeditious and fair manner for the value or their property, which is taken or deemed unusable temporarily or permanently by federal, state, county, regional, or local government.

(Federal Government Affairs Committee)
(Expiration Date: 2029)

Tax

2023.6 No. 1 Tax Incentives to Convert Commercial Real Estate to Residential Use

Resolved that the National Association of Home Builders (NAHB) urge Congress to enact a federal tax incentive to encourage the repurposing of unused and underutilized commercial real estate to residential housing;

Resolved that any federal tax incentive should allow for the conversion of a broad range of commercial building types to residential housing, including office buildings, schools, hospitals, hotels, warehouses, and other suitable building types;

Resolved that any federal tax incentive should be able to be used in conjunction with other relevant tax incentives, such as the Low-Income Housing Tax Credit and the Rehabilitation Credit (i.e. historic tax credit), and it should cover a wide range of potential development costs, including partial demolition of existing structures.

(Federal Government Affairs Committee)
(Expiration Date: 2027)

2021.1 No. 1 Federal Funding for Infrastructure

Resolved that the National Association of Home Builders (NAHB) support efforts in Congress to fully and adequately fund the federal Highway Trust Fund, using funding mechanisms that fairly spread the burden amongst all users and vehicle types, and oppose efforts that would target or shift the financial burden onto residential developments;

Further resolved that NAHB call on Congress to:
1. Shift away from the gas tax to a new revenue source only if the gas tax is eliminated;
2. Separate public transportation funding from the Highway Trust Fund to ensure the HTF prioritizes roads and bridges; and
3. Tax vehicles that do not consume motor fuel to ensure all vehicles contribute to the HTF, if the gas tax remains the primary revenue source.

(Federal Government Affairs Committee)
(Expiration Date: 2029)

2019.6 No. 2 Preservation of Tax-Exempt Status for Trade Associations

Resolved that the National Association of Home Builders (NAHB) oppose tax changes that expand the taxation of unrelated business income and support efforts to reverse the Tax Cuts and Jobs Act changes affecting fringe benefits as well as co-mingling; and

Further resolved that NAHB support efforts to defend the tax-exempt status protections for trade associations and their ability to engage in political advocacy.

(Federal Government Affairs Committee)
(Expiration Date: 2027)

2018.1 No. 1 Retention of Tax Incentives for Housing

Resolved that the National Association of Home Builders (NAHB) reaffirm that the tax code should include incentives to make the American dream of homeownership a reality for a substantially greater group of Americans across the entire income spectrum and also promote affordable apartment homes, including most critically:

1. A homeownership tax incentive that reflects the costs of homeownership, such as mortgage interest and local property taxes;
2. Tax incentives for remodeling, including energy efficiency tax credits;
3. The tax exemption for interest on mortgage revenue bonds for owner-occupied housing and exempt facility bonds for low-income renter-occupied housing;
4. The exclusion of capital gains on the sale of a principal residence;
5. The low-income housing tax credit, along with additional resources to meet the affordability crisis;
6. Appropriate cost-recovery periods for rental housing;
7. The completed contract rules.

Further resolved that NAHB strongly urge Congress to oppose any tax revisions that do not take into account the special importance of housing to the economy and the stability of neighborhoods and communities.

(Federal Government Affairs Committee)
(Expiration Date: 2030)

2010.9 No. 22 Estate Tax

Resolved that the National Association of Home Builders remains opposed to the estate tax and thereby urges Congress to reduce or eliminate the effect of the estate tax by increasing the exemption amount, reducing the tax rate, and preserving the step-up-in-basis rules, or otherwise opposing the estate tax entirely if unsuccessful in those efforts.

(Federal Government Affairs Committee)
(Expiration Date: 2030)

2010.1 No. 1 Support for Multifamily Housing Tax Policy

Resolved that the National Association of Home Builders urge Congress to extend the LIHTC Tax Credit Exchange Program and expand it to include disaster credits;

Further resolved that the National Association of Home Builders urge Congress to oppose modifying the present law tax treatment of carried interest thereby increasing the tax burden on real estate investments.

(Federal Government Affairs Committee, Multifamily Council Board of Trustees)
(Expiration Date: 2030)

2009.5 No. 11 Expanding Investor Market for Low Income Housing Tax Credits

Resolved that NAHB urge Congress to amend the passive loss rules contained in Section 469 of the Internal Revenue Code in order to expand the Low Income Housing Tax Credit investor base to individual investors – including owners of S corporations, LLC's, partnerships and closely-held C corporations.

Further resolved that resolved that NAHB urge Congress to amend the Internal Revenue Code in order to stabilize the corporate investment market, ensure their ability to use housing credits and expand the pool of corporate investors overall.

(Multifamily Council Board of Trustees)
(Expiration Date: 2029)

2009.5 No. 12 Providing Affordable Housing for Rural Americans

Resolved that NAHB urge Congress to amend Section 142 of the Internal Revenue Code to establish an income limit calculation for two-earner families based on the higher of the local or national minimum wage rate that will allow them access to housing-credit and tax-exempt bond financed units.

(Multifamily Council Board of Trustees)
(Expiration Date: 2029)

2009.1 No. 4 Exempt Loan Restructuring From Income Taxation

Resolved that NAHB urge Congress to amend Section 108 of the Internal Revenue Code to exempt loan restructuring between lenders and businesses from phantom income taxation.

(Federal Government Affairs Committee)
(Expiration Date: 2029)

2007.2 No. 3 Repeal of LIHTC 10-Year Rule for Existing Properties

Resolved that NAHB urge Congress to repeal the Internal Revenue Code Section 42(d) 10-year rule requirement for existing properties.

(Multifamily Council Board of Trustees)
(Expiration Date: 2027)

2006.5 No. 3 Exceptions to Section 42 of the Internal Revenue Code to Develop Rental Housing for Disaster-Displaced Households

Resolved that NAHB urge Congress to implement the following statutory changes as exceptions to Section 42 of the Internal Revenue Code for Low Income Housing Tax Credit (LIHTC) projects located in the federally declared disaster areas:
1) Grant state housing finance agencies (or appropriate allocating agencies) the authority to set a higher tax credit percentage for each project, up to a maximum of 12 percent.
2) Waive the eligibility restriction on LIHTC properties in place less than 10 years so that those that were substantially damaged by the storms can obtain additional tax credits to make them habitable again.

3) Allow a special disaster tax credit allocation (such as provided for the Gulf Opportunity Zone in H.R. 4440) to be carried over for up to five years, based on the amount of additional authority being allocated.
4) Allow the use of federal assistance with tax credits without reducing the eligible basis of the project.

(Federal Government Affairs Committee, Multifamily Council Board of Trustees)
(Expiration Date: 2030)

2006.1 No. 3 Converting Unused Private Activity Bond Cap Into Low-Income Housing Tax Credits

Resolved that NAHB urge Congress to amend the Internal Revenue Code to allow states to convert unused private activity bond cap into Low Income Housing Tax Credits.

(Multifamily Council Board of Trustees, Federal Government Affairs Committee)
(Expiration Date: 2030)

2005.4 No. 8 Modify Income Limits in the LIHTC and Tax-Exempt Bond Programs

Resolved that NAHB urge the Congress to amend Sections 42 and 142 of the Internal Revenue Code to specify that income limits shall be calculated as the greatest of area median, statewide non-metropolitan median or statewide median gross income.

(Multifamily Council Board of Trustees)
(Expiration Date: 2029)

2005.1 No. 8 Exit Tax Relief

Resolved that NAHB support the enactment of legislation that provides a proportional tax benefit (for example, a tax credit) to help alleviate the exit tax liabilities that cannot be paid by cash generated from the sale of affordable housing properties, or the tax liabilities on the return of the original capital investment reduced by previous cash distributions.

(Multifamily Council Board of Trustees)
(Expiration Date: 2029)

2004.10 No. 10 Application and Allocation Fees in LIHTC Eligible Basis

Resolved that NAHB urge the Internal Revenue Service (IRS) to allow low-income housing tax credit application and allocation fees to be included in eligible basis in order to accurately reflect the capital expenditures in calculating the tax credit amount for the property.

Further resolved that should the IRS not allow this, NAHB urge Congress to enact legislation that will make the necessary revision.

(Multifamily Council Board of Trustees)
(Expiration Date: 2028)

2004.1 No. 2 Improving the Low-Income Housing Tax Credit Program for the Production of New Affordable Housing

Resolved that NAHB urge Congress to make the following program improvements to the Low-Income Housing Tax Credit (LIHTC) statute in order to eliminate obsolete and burdensome requirements and financial risk while improving the program's ability to meet the nation's affordable housing needs:
1) Fix tax credit percentages at 4% and 9% instead of the current floating percentages pegged to interest rates.
2) Make the 10% carry-forward requirement incontestable once a building has been placed in service.
3) Allow separate ownership of housing credit units and market-rate units in mixed-income properties.
4) For projects financed with tax-exempt bonds, conform the next-available unit rule to the LIHTC rules instead of the tax-exempt bond rules.

(Multifamily Council Board of Trustees)
(Expiration Date: 2028)

2003.5 No. 4 Federal Tax Deductibility of Mortgage Insurance Premiums and Guaranty Fees for Home Loans

Resolved that NAHB urge Congress to enact legislation that would allow mortgage insurance premiums and guaranty fees paid for home loans to be tax-deductible.

(Federal Government Affairs Committee)
(Expiration Date: 2027)

2003.1 No. 16 Alternative Minimum Tax

Resolved that NAHB support repeal of the personal and corporate Alternative Minimum Tax.

(Federal Government Affairs Committee)
(Expiration Date: 2027)

2002.9 No. 7 Low Income Housing Tax Credit Eligibility for Enlisted Military Personnel

Resolved that NAHB urge Congress to revise the statute for the Low Income Housing Tax Credit program to provide eligibility for enlisted military personnel, regardless of income.

(Multifamily Council Board of Trustees)
(Expiration Date: 2030)

2000.1 No. 5 Tax Credit for Affordable Homeownership

Resolved that NAHB urge Congress to provide tax credits for investors who make eligible housing investments covering the acquisition and substantial rehabilitation of existing housing and the construction of new housing to expand homeownership opportunities in targeted areas without diluting existing tax credit programs, and

Further resolved that any allocation agency must not give scoring or allocation preference to any entity based on its tax status, that the resulting reservation of funds allow for at least a 24-month construction cycle and that the allocating agency may not charge a fee in excess of the current allowed as eligible basis.

(Federal Government Affairs Committee)
(Expiration Date: 2028)

1997.5 No. 3 Like Kind Exchange -- Section 1031 of Internal Revenue Code

Resolved that the current rules and definitions with regard to like-kind exchanges and Section 1031 of the Internal Revenue Code should be maintained.

(Federal Government Affairs Committee)
(Expiration Date: 2029)

1996.9 No. 1 Legislation to Allow the Deductibility of Contributions to Loss Reserves by New Home Builders

Resolved that NAHB urge Congress to pass legislation to allow builders to deduct reserves established for future warranty losses.

(Federal Government Affairs Committee)
(Expiration Date: 2028)

1995.9 No. 6 Installment Sales of Unimproved Lots

Resolved that NAHB urge Congress to amend the Internal Revenue Code to conform to Congressional intent that the definition of the term "common infrastructure" includes the construction of such facilities as a common gateway or entrance, a golf course and club house or any recreational facility intended for general public use with respect to the development.

(Federal Government Affairs Committee)
(Expiration Date: 2027)

1987.9 No. 7 Contributions in Aid of Construction

Resolved that NAHB support legislation that would restore the income tax exclusion for contributions in aid of construction to publicly regulated utility companies that was in effect prior to enactment of the Tax Reform Act of 1986.

(Federal Government Affairs Committee)
(Expiration Date: 2027)

1987.1 No. 7 Installment Sales

Resolved that NAHB support legislation to restore tax treatment for non-dealer installment sales in effect prior to enactment of the Tax Reform Act of 1986.

(Federal Government Affairs Committee)
(Expiration Date: 2027)