WHEREAS, households across the United States have experienced a housing crisis caused by an inadequate supply of homes and rental units at affordable prices;

WHEREAS, Fannie Mae and Freddie Mac (the Enterprises) have an affordable housing mission mandated in the Housing and Economic Recovery Act (HERA) of 2008, which requires:

- a duty to serve very-low-, low-, and moderate-income families in the underserved markets of manufactured housing, affordable housing preservation, and rural markets;
- the Federal Housing Finance Agency (FHFA) to establish, monitor and enforce annual affordable housing goals for single family and multifamily loan purchases that are generally targeted to very-low-income and low-income households and geographic areas; and
- establishment of a Housing Trust Fund, targeted to extremely-low- and very-low-income households, and a Capital Magnet Fund targeted to extremely-low-, very-low- and low-income households;

WHEREAS, on September 5, 2019 U.S. Department of Treasury (Treasury) issued its recommendations for housing finance system reform, as directed in President Trump’s March 27, 2019 Memorandum on Federal Housing Finance Reform, which urged Congress to replace statutory housing goals with a more efficient system, such as a fee on guarantors to provide direct subsidies; and

WHEREAS, expanding Fannie Mae’s and Freddie Mac’s affordable housing mission to include workforce housing needs for moderate-income families earning up to 120 percent of area median income could help more families achieve homeownership or rent a quality apartment,
NOW, THEREFORE, BE IT 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.

Leadership Council Action: Approved
Resolutions Committee Action: Recommends Approval
Housing Finance Committee Action: Recommends Approval
Federal Government Affairs Committee Action: Recommends Approval
Multifamily Council Board of Trustees Action: Recommends Approval
Title: Retroactive Codes and Standards Mandates Harm Housing Affordability  
Sponsor: Multifamily Council  
Submitted by: Andrew Chaban

WHEREAS, there is a severe shortage of housing in the U.S.;

WHEREAS, older housing will not comply with the latest standards and/or building codes;

WHEREAS, many residents of limited means and/or incomes live in older housing;

WHEREAS, local jurisdictions and federal agencies have sought to retroactively impose costly new standards or building codes on older properties;

WHEREAS, recent examples of such retroactive mandates include increasing the window size and type and installing hard-wired smoke detectors in all bedrooms in multifamily properties;

WHEREAS, owners of older single-family homes normally are required to meet current standards and codes only when undertaking significant home improvements;

WHEREAS, multifamily property owners plan and budget to bring older properties up to current codes and standards in the course of substantial rehabilitation;

WHEREAS, it is very expensive to bring properties that were built to older codes and standards up to current codes and standards when no renovation is planned or underway;

WHEREAS, many older residential buildings have significant maintenance and repair needs and limited resources that would be further strained by arbitrary retrofit mandates;
WHEREAS, mandated retrofits can impose an unsustainable financial burden on owners of older single-family homes;

WHEREAS, undertaking mandated retrofits, such as window replacement and resizing, may force multifamily building owners to raise rents to recoup these costs, causing an undue burden on residents;

WHEREAS, multifamily property owners have limited options to recover the cost of retrofits in federally subsidized, rent-restricted and income restricted apartment properties; and

WHEREAS, the National Association of Home Builders (NAHB) supports safe, affordable housing,

NOW, THEREFORE, BE IT 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

BE IT FURTHER RESOLVED that NAHB encourage code officials to exercise their authority to make exceptions for historically significant buildings.

Leadership Council Action: Approved
Resolutions Committee Action: Recommends Approval
Construction, Codes and Standards Committee Action: Recommends Approval
NAHB Remodelers Board of Trustees Action: Recommends Approval
Federal Government Affairs Committee Action: Recommends Approval
Building Codes and Standards Subcommittee of the Construction, Codes & Standards Committee Action: Recommends Approval
Multifamily Council Board of Trustees Action: Recommends Approval
NAHB Recommendation

Title: NAHB Membership Opportunity for HBI Graduates
Sponsor: Area 6
Submitted by: Dale Oxley

WHEREAS, the National Association of Home Builders (NAHB) has made workforce development a priority;

WHEREAS, NAHB’s affiliate, the Home Builders Institute (HBI), provides training, curriculum development and job placement services for the building industry;

WHEREAS, future leaders of the housing industry graduate from HBI each year;

WHEREAS, NAHB should engage with new industry participants early in their careers in order to foster relationships and demonstrate the value of membership in NAHB;

WHEREAS, the NAHB Leadership Council has the authority to make recommendations to the NAHB Board of Directors; and

WHEREAS, the NAHB Board of Directors has authority to implement any recommendation of the Leadership Council and to establish dues,

NOW, THEREFORE, BE IT RECOMMENDED that the National Association of Home Builders (NAHB) Board of Directors consider offering a one year complimentary NAHB membership to Home Builder Institute (HBI) student graduates.

Leadership Council Action: Approved
Recommendation No. 3
Title: NAHB Membership Opportunity for HBI Graduates

Check one of the four boxes below:

[ ] This recommendation requires additional budget appropriations, which will be presented and considered as part of NAHB's normal budget review process. The amount of the new budget request to be presented to the NAHB Budget Committee is _______.

[ ] The above recommendation can be implemented using already approved budget and staff resources, but may require some shifting of priorities in terms of staff time and other resources. The preliminary cost estimates for implementing the above recommendation are (bold one):

-- Less than $20,000.

-- Between $20,000 and $50,000.

-- Between $50,000 and $100,000.

-- More than $100,000.

[ ] Impractical to provide a preliminary cost estimate at this time.

[x] No cost implications. (This recommendation is requesting consideration of this concept.)