

## LEGISLATIVE UPDATE



"No man's life, liberty, or property are safe while the legislature is in session." Mark Twain



### Dive in and Engage for Investors

There are signs of life in Congress and housing policy is likely to see some action this year. Last week, the United States House of Representatives passed [HR 6644](#) the Housing for the 21st Century Act. The bill cobbles together several bills authored by members over the years that address the need to build new housing, expand financing options, modernize existing housing programs, and enhance program oversight and coordination. The bipartisan legislation passed the House overwhelmingly. The Senate has its own version, called the [Renewing Opportunity in the American Dream to Housing Act \(ROAD Act\)](#) which differs slightly.

The House bill:

- *Expands financing for affordable housing by increasing the maximum loan for mortgage insurance programs and provided grants for planning and community development.*
- *Raises the maximum eligible income for HUD's HOME Investment Partnership programs.*
- *Exempts some construction, improvement, and rehab of residential bldgs from environmental review process.*
- *Excludes veterans disability benefits from being considered as income when determining eligibility for the Veterans Affairs Supportive Housing program.*
- *Eliminates the requirement that manufactured homes be constructed with a permanent chassis.*

As the two chambers work to iron out differences in the bill, NREIA members have a call to action on two issues.

First, we are urging REIA members **to contact their House and ask them to co-sponsor HR 6511**. Rep. Andy Barr (R-KY) has once again introduced [HR 6511](#), the Affordable Homeowner Access Act. This bill provides another access point to home buying by providing relief to individuals and small businesses so that they can sell their homes directly to a buyer without the fees associated with being a mortgage originator. Seller finance is a useful tool for investors whether they are buying or selling properties. Seller financing is also a powerful tool to transition renters to into homeowners. [The Seller Finance Coalition](#), which National REIA is a member of, has actively lobbied for this bill on Capitol Hill for several years. Pumping up the list of co-sponsors will increase the likelihood that this bill sees final action, either with a floor vote or as an amendment into the larger housing bill.

Second, in the coming days, we will be **urging REIA members to contact their members of Congress and ask them to not include a ban on large investors at this time in order to avoid the unintended consequence of pushing independent investors out of the business**. The Trump administration is pushing Congress to include in any housing bill a ban of large institutional ownership of single family property. "Large institutional investor" has not been defined by the administration, but some sources say it could be defined to mean owning 100 or more units. This would affect many "mom and pop" landlords.

**To take action on both these items visit [nationalreia.org/action-center](https://nationalreia.org/action-center)**

We will talk about these and other issues on March 10 during the REIA Now Monthly Call. This call will serve as a Virtual Fly-In Day at the Capitol, and we will be joined by a special guest. It's a great opportunity to be briefed on the issues impacting investors, learn more about how you can help advance them, and to interact with a policy maker directly involved with them. Sign up for the March call on the event page of [NationalREIA.org](https://NationalREIA.org).

## *nationalreia* NOW



## Your Local REIA is a Powerful Accelerator for Your Success!

Your **local REIA** stands as one of the most powerful accelerators for turning your real estate investment goals into reality. In a market full of challenges and opportunities, it's not just another group—it's your dedicated support system designed to help you plan smarter, execute with confidence, and accelerate your path to building lasting wealth.

At the heart of what makes our REIA so valuable is **ongoing education** tailored to real-world success. Whether you're refining your wholesaling strategy, mastering creative financing, navigating current market shifts, or learning about local regulations, our monthly meetings, workshops, and guest speakers deliver practical, up-to-date knowledge. No more guessing or expensive trial-and-error—members gain insights that shave years off the learning curve and help avoid costly mistakes.

Then there's the **networking** that opens doors you didn't even know existed. Our events bring together investors at every level, along with contractors, lenders, agents, wholesalers, property managers, and private money sources. These connections lead to off-market deals, joint ventures, reliable teams, and partnerships that multiply your opportunities. Many members trace their biggest wins—whether a profitable flip, a cash-flowing rental, or a funded deal—directly back to relationships formed right here in our group.

For those moments when motivation dips or obstacles feel overwhelming, our **accountability groups** and **masterminds** provide the structure and encouragement you need to stay consistent. Share your goals, track progress, and get honest feedback in a supportive environment where big ambitions are normalized, not questioned. Surrounded by people who are actively building wealth, it's easier to push through doubt and maintain momentum.

Perhaps most impactful is talking with those who've already walked the path you're on. They've faced the same hurdles—tight cash flow, tough negotiations, tenant issues, or market downturns—and they're generous with their hard-earned wisdom. Tapping into their experience through one-on-one conversations or panel discussions can fast-track your decisions and boost your confidence.

Our community also celebrates **real wins**, no matter the size. From closing your first deal to scaling to a multi-property portfolio, we recognize progress and keep the energy high. When you show up consistently—to meetings, events, deal-sharing sessions, or casual meetups—everything realigns quickly. Fresh ideas flow, partnerships form, and that sense of isolation fades.

In short, your local REIA equips you with the tools, people, and mindset to succeed faster and with less friction. Stay plugged in: attend regularly, engage actively, and leverage every resource available. When your mind is aligned and you've got a strong network behind you, building wealth through real estate shifts from "possible" to truly exciting—and achievable.

Now go make it happen—your next big step might be just one meeting away!



Rebecca McLean  
NREIA Executive Director

# BENEFITS UPDATE



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