

## POLICY PRIORITIES

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### Consistent Business Regulations



The Association supports regional government reform through the streamlining of service provision throughout the St. Louis Metropolitan region, and the development of more consistent business regulations. We support a local government structure that delivers services throughout the region in an equitable fashion and that will support business and commerce by removing artificial barriers and constraints.

- Through the Safer + Simpler Missouri coalition, we will advocate for greater consistency in building codes and inspections.
- Through the Regional Permitting Collaborative, St. Louis REALTORS® supports working towards a one-stop shop for permitting and plan review.

### Affordable Housing and Housing Supply

St. Louis REALTORS® supports the availability of quality, safe and affordable housing for everyone. Affordable housing and housing supply are directly linked. Everyone should enjoy quality, safe housing.

- With the Land Bank Coalition, St. Louis REALTORS® and Missouri REALTORS® advocate for the passage of state legislation that would allow St. Louis County to create a land bank to address problem vacant properties, strengthen private property rights, bring more inventory to the market, and encourage homeownership.
- Through the Vacancy Collaborative, St. Louis REALTORS® will support efforts to reduce the number of vacant properties in the City of St. Louis. We will work to bring many of those properties back onto the market to strengthen neighborhoods and provide additional housing.
- The Association supports substantial and sustainable funding for the St. Louis City and St. Louis County Affordable Housing Trust Funds from appropriate sources.
- St. Louis REALTORS® supports policies that incentivize owners to develop or redevelop housing that meets the needs of the community.
- We support local policy that allows for flexibility in creating Accessory Dwelling Units (ADUs).

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## POLICY POSITIONS

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### Accessory Dwelling Units (ADUs)

Accessory dwelling units are increasingly being recognized as an effective means of addressing the nationwide shortage of affordable rental housing.

- The association supports well-crafted local laws and ordinances that accommodate both the rights of property owners who wish to add an ADU and the concerns of their neighbors, which are critical to the success of ADUs in the affordable housing market.

### Development/Redevelopment

St. Louis REALTORS® supports public policy and public-private partnerships focused on real estate development/redevelopment projects that create vibrant, inclusive, and interconnected communities without unduly displacing existing residents.

- The Association supports the limited and thoughtful use of real estate incentives to support development/redevelopment projects throughout the St. Louis Region.
- The Association supports regional collaboration in development projects to minimize the occurrence of municipal-line hopping and the occurrence of brownfield zones.
- The Association supports an increased focus on small-scale developments with an effort toward the incremental economic advancement of underserved areas of the St. Louis region.

### Development in the City of St. Louis

St. Louis REALTORS® supports real estate development policies that reduce barriers to entry, enhance transparency, and streamline processes to make the City of St. Louis a more attractive and competitive market. We advocate for centralized, consistent guidelines for developers, including clear documentation of approvals, incentives, and project timelines. Coordinating City planning with institutional partners and aligning development goals with recent citywide initiatives will help spur meaningful, long-term investment. These steps will reinforce that St. Louis is open for business and committed to growth, including the development of affordable housing options that support owner-occupant, mixed-use developments, and long-term neighborhood stability.

### Economic Development

A healthy economy is the foundation for a vibrant real estate market. The goal of economic development is to attract, retain, and grow businesses. More jobs in the region mean more wealth, and more people, which leads to more residential and commercial transactions.


- The Association supports working with stakeholders and partners to improve the regional economic climate, which can include policy such as infrastructure, land use, and workforce development.

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## POLICY POSITIONS

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### Energy Efficiency

 The Association supports optional, incentive-based approaches to assist property owners in making energy efficiency improvements, and generally opposes mandates that would incur financial burden to property owners.


- The Association is opposed to mandates requiring energy audits or energy retrofiting.
- We support property owners taking steps to make their property energy efficient. We support municipal efforts to incentivize its residents to make their property more energy efficient.
- We support utility company programs that modernize infrastructure or incentivize homeowners to make energy-efficiency upgrades to their properties.

### Fair Housing

The Association supports Fair Housing as defined in the Federal Fair Housing Act and the Missouri Human Rights Act.

- St. Louis REALTORS® and Missouri REALTORS® support the passage of the Missouri Non-Discrimination Act (MONA) at the state level.
- The Association supports adding sexual orientation and gender identity to protected classes regarding housing at the local level.

### Infrastructure

 St. Louis REALTORS® supports efforts to develop a long-term, dedicated source of revenue to maintain and fund surface transportation projects; rebuild and modernize other infrastructure needs such as transit, ports, communication, utilities, and water management systems. Convenient and efficient transportation infrastructure enhances the quality of communities, supports property values, and mitigates traffic congestion effects that accompany growth. REALTORS® support improving mobility in communities so that all citizens have access to transportation means best suited to their needs.

- The Association advocates for a strong mass transit system in the region by supporting and working with Citizens for Modern Transit (CMT).
- St. Louis REALTORS® supports a national, state, and/or local plan to ensure all of our communities have affordable access to a world-class communications infrastructure that includes high-speed internet.

### Internet Sales Tax Fairness


St. Louis REALTORS® supports the continued passage of use taxes by local governments to level the sales tax playing field for all retailers - online and brick and mortar.

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## POLICY POSITIONS


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### Landlord/Tenant Issues

 The Association supports the ability of a property owner to receive a fair return on the owner's investment and to be assured of recovering the owner's property after the term of a rental agreement or lease, or in the event a tenant defaults on their obligation. These are key elements in a strong real estate investment market. Accordingly, the Association supports legislation that assists owners in their efforts to recover access to their property and opposes legislation that forces additional duties on property owners without additional protection for their investment, while also ensuring that tenants' rights are observed.

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### Licensing

 The Association opposes legislation that would require additional licensing of real estate agents or brokers by a political subdivision in order to practice real estate within a political subdivision. The Association also opposes licensing of landlords or property managers in order to rent property, for long- or short-term rentals, within a political subdivision unless the landlord or property manager has a physical office within the political subdivision.

### Missing Middle Housing

St. Louis REALTORS® support a functioning housing ladder that transitions renters to homeowners by championing policy that promotes a diverse array of housing options. We support plans that allow for missing middle housing types by building new and rehabbing properties, especially in areas with vacant housing, demolished housing units, and for infill housing. Mixed-use housing options increase the housing supply and provide more affordable or attainable housing.


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### Municipal Ordinance Enforcement

The Association supports reasonable efforts to ensure that local jurisdictions focus efforts on property code enforcement by education and cooperation rather than a system that relies on fines and other punishments.

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### Property Taxes


 The Association shall undertake efforts to cooperate with the Assessors' offices in St. Louis City and County to ensure that assessed property values do not exceed current market data.

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## POLICY POSITIONS

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### Quality of Life

 St. Louis REALTORS® supports a strong quality of life for all residents by working with stakeholders to decrease crime and improve the safety and environmental health of our region, which are critical for a vibrant real estate market.

We know there is an actual crime problem in addition to a public perception issue around crime levels in our region. Key to economic growth and our ability to substantively address regional issues is the accurate ranking of the St. Louis metropolitan area on national statistic reports highlighting safety, health, and wealth.

- The Real Estate Advisory Board of the St. Louis County Prosecuting Attorney's Office provides St. Louis REALTORS® a direct line of communication to share ideas and express concerns regarding crime in St. Louis County.
- The Association believes safe and clean water, land, and air are key to our region's economic and housing market stability. To this end, we support public policy that increases public disclosure, monitoring, and speedy environmental contamination and pollution cleanup.

### Registration of Vacant Property and/or Rental Property

The Association shall work with political subdivisions to address issues involving vacant properties and rental properties in a constructive manner, and opposes legislation that requires registration and/or imposition of fees. This shall include fees assessed to the REALTOR®. In jurisdictions where vacant property registration is already required, the Association supports legislation that would exclude from the registration requirements those properties which are on the market or are being actively rehabilitated.

### Sewer Lateral Insurance

The Association values and supports strong sewer lateral programs. We believe that sewer lateral programs should be available for homeowners at all points in their time owning their homes, including at the time of sale.

- Support the expansion of the sewer lateral insurance program for residential home repair in the City of St. Louis.
- Support consolidation, coordination, or cooperation in the more than 70 sewer lateral programs that exist across St. Louis City and St. Louis County.

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## POLICY POSITIONS

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### Short-Term Rentals

The Association supports legislation to protect the rights of owners to offer short-term rentals without undue regulation or interference by local government.

- Short-term rentals should be classified as residential property, just as long-term rentals are.

### Sign Ordinances

REALTORS® have the right to advertise properties and use For Sale signs, and the Association opposes efforts to restrict such activity.

#### KEY



Priority for Residential Agents



Priority for Commercial Agents



Recommendations:

# REIMAGINING ST. LOUIS STUDY

Updated Nov. 2025

## Strategic Interventions for Promoting Equity and Homeownership in St. Louis

### Boost Housing Supply Through Collaborative Development and Local Financing Initiatives

**PUBLIC POLICY:**

Incentivize middle housing, streamline permitting, and leverage state and federal funds for infrastructure. Advocate for zoning and development reform.

### Increase Access to Down Payment Assistance Programs

**PUBLIC POLICY:**

Work with local government, housing agencies, and financial institutions to increase funding for down payment assistance programs and ensure they are widely promoted in the targeted areas.

### Enhancing Credit Scoring Models to Reflect Rental and Utility Payments

**PUBLIC POLICY:**

Advocate for incentives for housing providers and utility companies to report payment histories. Support legislative efforts that mandate or incentivize the inclusion of rent and utility payments in mainstream credit models. Push for broader acceptance of alternative credit data in mortgage underwriting.

### Support Home Repairs and Property Improvements

**PUBLIC POLICY:**

Advocate for additional local, state, and national funding.

### Combat Housing Discrimination and Promote Fair Housing Practices

**PUBLIC POLICY:**

Advocate for NAR's call for increased federal funding for fair housing enforcement.

### Increase Housing Supply and Preserve Affordability Through Middle-Housing, ADUs, and Office-to-Residential Conversions

**PUBLIC POLICY:**

Advocate for zoning reform to facilitate middle-housing and ADU construction across residential zones. Advocate for local, state, and federal legislation to facilitate office-to-residential conversions. Establish financial incentives, such as tax abatements and grants, to encourage adaptive reuse and ADU development. Implement monitoring programs to track development outcomes and ensure affordability targets are met.

These recommendations are pulled from the 'Reimagining St. Louis: Increasing Black Ownership' plan. View these pages (61-66) by scanning the QR Code.

