



Realtor® Advocacy

NEWSLETTER

January 2026

SBAOR is the leading authority for all real estate matters in the South Bay. This newsletter seeks to inform YOU about government and local events.

Do you experience issues in a city or know of a helpful resource? e-mail Gina@SouthBayAOR.com

Virtual Office Hours

Come Chat With Gina!

Have any questions about legislation, navigating City Hall or accessing city services? Want to share an experience or challenge you've had with a city? Or simply want to say hello to your Government Affairs Director?

Join via Zoom on Monday January 5th, 2026 1:00PM-2:00PM

[JOIN HERE](#)

Happy New Year!

Government Affairs Committee (GAC)

The SBAOR's [Government Affairs Committee](#) (GAC) advocates for our REALTORS®, communities, and industry, as well as homeownership and property rights. GAC fosters relationships with elected officials, government staff, and coalitions, in order to effectively advocate for realtor priorities.

SBAOR Members interested in learning more about the role of government in organized real estate and the vital importance of advocacy are welcome to attend monthly meetings held on the third Thursday of each month at 9am. E-mail Gina@SouthBayAOR.com for more details.

State Legislative Updates

Winter Recess

The California State Legislature is currently in its winter recess after adjourning in mid-September, and is scheduled to reconvene on the first Monday in January for the second year of the 2025 – 26 session.

California's new statutes take effect on January 1, and the Legislature reconvenes on January 5th. The Governor must submit the new proposed state budget by January 10th. January is dominated by house-of-origin deadlines for two-year bills: policy committees must move fiscal bills to fiscal committees by January 16, all committees must send remaining bills to the Floor by January 23 (which is also the last day to submit bill drafting requests), and each house must pass its own carryover bills by January 31 or those measures die. Moving into February, Presidents' Day is observed on February 16, and February 20 is the final day to introduce new bills – marking the close of bill introduction for the 2025 – 26 session cycle.

Federal Legislative Updates

Housing Challenges & Legislation

The Housing and Urban Development's (HUD) Federal Housing Administration (FHA) is raising the maximum claim amount for its Single-Family Forward and Home Equity Conversion Mortgage (HECM) mortgage insurance programs to \$1,249,125 in 2026, up from \$1,209,750 this year.

The law also caps the loan limit in high-cost areas at 150% of the national conforming loan limit, which is set by the Federal Housing Finance Agency for Fannie Mae and Freddie Mac. The new limit is a 3.3 percent increase of \$39,375, marking the 10th straight year of increases. Loan limits for most of the country will increase due to the continued appreciation of home prices over the past year. Read more about it [here](#).

House Financial Services Committee Unveils Bipartisan "Housing for the 21st Century Act" to Tackle Supply and Affordability Challenges

The House Committee on Financial Services has released the Housing for the 21st Century Act, a bipartisan legislative package designed to modernize federal housing policy, remove regulatory roadblocks, and boost home production and affordability nationwide.

At its core, the legislation would streamline federal requirements, modernize local development, and expand opportunities in manufactured and affordable housing finance. Key provisions also include updated standards for environmental reviews, expanded loan limits for multifamily construction, and targeted reforms to major HUD programs to better reflect current market conditions. In addition, the bill directs federal agencies to study workforce housing gaps and explore uniform building codes, while strengthening oversight of housing providers. This bipartisan package marks a significant step toward addressing long-standing challenges in housing supply and access. Read the committee [Press Release Here](#).

South Bay Cities Update



Carson, CA

Economic Development Survey

[Read More >](#)



El Segundo, CA

Community Police Academy

[Read More >](#)



Gardena, CA

Take the Gardena Community Priorities Survey below

[Read More >](#)



Hawthorne, CA

"Hawthorne City View" December 2025 Issue is out now

[Read More >](#)



Hermosa Beach, CA

City Council appoint Permanent City Manager

[Read More >](#)



Lawndale, CA

"Lawndalian Winter 2026 Newsletter" Issue is out now

[Read More >](#)



Lomita, CA

Wellness & Vacation Check Program

[Read More >](#)



Manhattan Beach, CA

Agenda from 12/25 City Council Meeting

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Redondo Beach, CA

New Website Ahead of Global Events

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Torrance, CA

New Online Permit Portal

[Read More >](#)



San Pedro, CA

News from City of Los Angeles, Councilmember, Tim McOsker

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Los Angeles County

Emergency Rent Relief Program - Read more or apply!

[Read More >](#)

Your Dollars At Work



None of this work is possible without you or your contributions to the REALTOR® Action Fund (RAF)! It is an extremely important **advocacy** tool that promotes the values of organized real estate in government. **Your real estate business is constantly under attack.** Every dollar is used to advance realtor interest.

The RAF empowers us to be the singular force behind defending private property rights in the South Bay. We need the help of all REALTORS to protect our livelihood through advocacy.

[CONTRIBUTE TODAY](#)

If you have any questions, please contact Gina Hoskins at Gina@SouthBayAOR.com



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