



Architects Are Professionals and Oppose Federal Loan Limits

The Challenge

In 2025, the One Big Beautiful Bill Act created two advanced degree categories and ties federal student loan funding limits to recognized degree programs under those categories.

The Ask

Support H.R. 6718 to designate architects (M.Arch. and D.Arch. holders) as professionals for purposes of the OBBBA loan limits, recognizing that accredited architecture programs are terminal, licensed, regulated professions similar to law, medicine, and veterinary medicine.

Support H.R. 6677 to reverse the overall borrowing caps to restore flexibility for students to borrow up to the full cost of attendance for graduate and professional programs.

More Information

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BACKGROUND

The One Big Beautiful Bill Act (OBBBA), enacted by Congress, fundamentally restructured federal student lending for graduate and professional education by establishing fixed annual and aggregate borrowing limits effective July 1, 2026. In place of the prior policy permitting borrowing up to the full cost of attendance, OBBBA directed the Department of Education to differentiate between “graduate” and “professional” programs, each subject to distinct loan caps.

Pursuant to this authority, the Department of Education undertook negotiated rulemaking and issued draft regulations identifying a finite list of degrees eligible for designation as “professional,” thereby qualifying for higher annual and lifetime borrowing limits. Degrees not explicitly designated are classified as “graduate” programs and subject to substantially lower caps. This approach places significant weight on the Department’s classification decisions in determining student access to federal aid.

EFFECT ON ARCHITECTS

The Department’s draft rule excludes architects from its list of recognized professional designations, classifying Master and Doctor of Architecture degrees as “graduate” rather than “professional” programs. This designation is inconsistent with the nature of the architecture profession. Accredited M.Arch. and D.Arch. degrees constitute terminal professional credentials. Architects are licensed by state authorities and are subject to mandatory regulatory, ethical, and professional standards comparable to those governing law, medicine, and other federally recognized professions.

This misclassification has direct financial consequences. Approximately 40 percent of architecture students pursue M.Arch. or D.Arch. degrees, many of which exceed the lower graduate borrowing caps. Students—particularly from middle- and lower-income backgrounds—will be unable to fully finance their education through federal loans, increasing reliance on private lending or other nonfederal sources and threatening access and the future architecture workforce pipeline.

CONGRESSIONAL ASK

Support H.R. 6718, the Professional Student Degree Act

Recognize architecture as a licensed, regulated profession for purposes of federal student loan limits. H.R. 6718 would designate M.Arch. and D.Arch. degree holders as professionals, aligning accredited architecture programs with other terminal professional degrees such as law, medicine, and veterinary medicine, and preventing misclassification under federal aid policy.

Support H.R. 6677, the Professional Degree Access Restoration Act

Restore federal student loan flexibility for graduate and professional students by reversing the borrowing caps enacted under OBBBA. H.R. 6677 would reinstate the prior policy allowing students to borrow up to the full cost of attendance, ensuring access to federally protected loans for high-cost, accredited graduate and professional programs.



Design Freedom for Federal Architecture

The Challenge

Requiring classical and traditional architecture as the preferred federal style limits innovation and sidelines the voices of local communities. Similarly, moving forward with major changes to historic landmarks without a transparent public process undermines accountability and responsible preservation.

The Ask

Support the Democracy in Design Act (H.R. 1584/S. 2891) and oppose any efforts to remove local control, hinder design freedom.

Support the People's White House Historic Preservation Act (H.R. 6761) and restore public input.

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BACKGROUND

The American Institute of Architects (AIA) is deeply concerned by recent developments involving federal architecture design mandates, the ongoing demolition of the White House East Wing, and the possibility of further destruction and design of federal buildings outside of the longstanding processes that protect historic buildings, encourage innovation and cultural preservation, and provide public oversight.

The Trump administration issued an Executive Order in August 2025, “Making Federal Architecture Beautiful Again,” which establishes classical and traditional architecture as the preferred design for federal public buildings. Simultaneously, the White House began the full demolition of the East Wing in October 2025 to make way for a new 90,000-square-foot ballroom — a project projected to cost in excess of \$250–300 million and funded privately.

In response, AIA issued a formal condemnation of the executive order, the demolition of a historic public landmark, the absence of transparent process, and the lack of public engagement.

WHAT IS DESIGN FREEDOM?

AIA supports the General Services Administration’s (GSA) Guiding Principles and the fundamental importance of design freedom. Our members believe federal buildings must respond to the needs of the people and communities they serve and reflect the nation’s cultural, regional, and historical character. Mandating specific architectural styles undermines this goal by stifling innovation and limiting local input. The GSA’s Design Excellence Program—grounded in the Guiding Principles—successfully delivers high-quality, community-focused federal buildings and should be protected.

AIA is also deeply concerned about federal actions that bypass transparent public review, including the demolition or alteration of significant public landmarks without proper oversight. Such actions erode public trust and weaken responsible stewardship of our shared civic heritage.

AIA strongly opposes any policy that removes local control, imposes official federal design preferences, or limits accountability in the treatment of historic public buildings.

CONGRESSIONAL ASK

AIA supports legislative efforts to codify the Guiding Principles through the Democracy in Design Act (H.R. 1584/S. 2891), which protects local control, design freedom, and community heritage.

Additionally, AIA supports the People's White House Historic Preservation Act (H.R. 6761), which removes the White House’s statutory exemption from the National Historic Preservation Act, requiring a public review process for all White House renovations.

AIA is strongly opposed to legislation that seeks to remove control from local communities; mandate official federal design preferences, or otherwise hinder design freedom; and add bureaucratic hurdles for approval of federal building designs.



179D High Performance Building Innovation Credit

The Challenge

The One Big Beautiful Bill Act of 2025 established a June 30, 2026, beginning-of-construction deadline for eligibility under Section 179D. This deadline was not the result of identified policy deficiencies, program misuse, or effectiveness concerns. Section 179D has operated as intended and continues to reflect long-standing bipartisan support for incentivizing energy-efficient building design.

The Ask

Retain Sec. 179D in the tax code beyond its June 30th beginning of construction deadline, support American energy dominance incentives, and enable America to accelerate to the forefront of technological development.

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BACKGROUND

Since 2005, Internal Revenue Code Sec. 179D—the Energy Efficient Commercial Buildings Deduction—has driven investment in high-performance buildings and improved the experience of building users nationwide.

Sec. 179D provides an enhanced tax deduction for owners or lessees of commercial and certain multifamily buildings that install qualifying energy-efficient envelope, HVAC, or lighting systems. Similar to accelerated cost recovery, the deduction supports investment in proven technologies that reduce energy use and ease demand on the grid.

The provision has long enjoyed strong bipartisan backing as an effective tool for advancing innovative, energy-efficient buildings while supporting economic and job growth. First enacted in the Energy Policy Act of 2005, it was extended repeatedly, made permanent in 2021, and expanded in 2022 to include retrofits, nonprofits, and REITs.

WHY EXTEND 179D?

Sec. 179D drives job creation and economic growth by encouraging investments in energy-efficient building upgrades. These projects support work across architecture, engineering, construction, and manufacturing, generating a strong multiplier effect in local communities and strengthening America's competitiveness.

For businesses, Sec. 179D is a practical, proven tool. Unlike incentives designed for emerging technologies, it helps building owners offset the cost of deploying established high-performance systems that reduce energy use and lower operating expenses. By freeing up capital both upfront and over time, the deduction allows employers and entrepreneurs to reinvest in their operations and workforce.

As the nation faces rapidly growing energy demands driven by technological and AI expansion, Sec. 179D remains vital. Meeting future needs requires both increased supply and reduced demand on the grid. For nearly two decades, Sec. 179D has delivered measurable energy savings, reducing building load and easing pressure on baseload capacity—contributions that will become even more important as energy resilience challenges intensify.

Allowing Sec. 179D to ramp down would produce only marginal budgetary savings while disrupting a highly effective ecosystem of innovation, efficiency, and job growth. Now more than ever, preserving and strengthening Sec. 179D is essential to supporting U.S. economic competitiveness and meeting the nation's evolving energy demands.

CONGRESSIONAL ASK

Congress should retain and strengthen Sec. 179D in the tax code, building on its strong two decades of bipartisan history and allowing building owners and the building sector to foster American energy dominance and high-performance building innovation into the future.



Architects Support Housing Crisis Solutions

The Challenge

Many factors, including outdated policies, rising construction costs, and inefficient administrative processes have aligned to slow housing production and limit consumer choices. Outdated federal programs, in particular, delay multifamily housing development and waste scarce public resources.

The Ask

Advance bipartisan legislation that addresses BABA roadblocks, reforms federal HOME and CDBG housing programs to meet today's challenges, and streamlines federal permitting.

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The United States faces a growing housing crisis. Americans need safe, affordable, and resilient housing that encourages community stability. However, numerous state, local and national issues, including federal housing programs that are not designed to meet today's challenges, continue to slow production and limit choices. Architects see these problems firsthand. Lengthy federal environmental reviews and onerous administrative requirements delay much needed multifamily development and divert limited federal resources.

ARCHITECTS DELIVER HOUSING

Architects design housing solutions that support healthy communities and vibrant local economies. By applying emerging technologies, modern materials, and performance-based design principles, they deliver safe, affordable, and resilient housing over its full lifecycle.

When federal housing programs operate effectively and architects are engaged early in policy development, projects advance predictably, costs are controlled, and housing investments achieve maximum impact. However, implementation of Build America Buy America (BABA) requirements has, in the short term, constrained material availability, increased costs, and delayed project delivery—particularly for affordable housing. Targeted reforms to federal housing programs, including greater flexibility in BABA implementation, would allow architects to focus on delivering the safe, affordable, and resilient housing that communities across the country urgently need.

CONGRESSIONAL ASK

Advance Bipartisan Housing Legislation

Pass a bipartisan housing bill incorporating key provisions of H.R. 6644, *Housing for the 21st Century Act* and S. 2651, *ROAD to Housing Act* to stimulate housing production, modernize federal housing policy, reduce administrative burdens, streamline environmental reviews, and formally engage architects in housing policy development.

Exempt HUD Housing from BABA

Create a categorical exemption from BABA requirements for HUD-funded housing as exists for FEMA and DoD. Current BABA compliance adds months of delay, substantial cost, and financing risk to affordable housing projects. A statutory exemption is essential to keep these projects feasible and on schedule.

Streamline Federal Housing Program Administration

Direct HUD and other agencies to simplify funding requirements, accelerate environmental reviews, and ensure that qualified affordable housing projects can move forward without unnecessary administrative delays.

Strengthen Core Housing Programs

Fully fund and staff the HOME Investment Partnerships Program and Community Development Block Grants. Strong federal support, paired with flexibility and innovative, community-based solutions, will ensure that cities and states can effectively leverage public and private investment to address their housing needs.