

April 18, 2016

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The Honorable Susan Collins  
Chairman  
Senate Transportation, Housing, and  
Urban Development Appropriations  
Subcommittee  
413 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Jack Reed  
Ranking Member  
Senate Transportation, Housing, and  
Urban Development Appropriations  
Subcommittee  
728 Hart Senate Office Building  
Washington, DC 20510

Dear Chairman Collins and Ranking Member Reed:

As the Subcommittee begins debate the FY 2017 “Transportation, Housing and Urban Development, and Related Agencies Appropriations Act”, the National Association of REALTORS® urges you to not include language that prevents HUD from incentivizing housing counseling for needy families.

Several years ago, HUD proposed the Homeowners Armed with Knowledge (HAWK) program. HAWK would provide homebuyers a greater understanding of mortgage and homeownership responsibilities while improving affordability. Program participants will benefit from reductions in FHA premiums, as they complete housing counseling and show a record of on-time mortgage payments.

Housing counseling has been shown to promote sustainable homeownership for some families, which helps protect taxpayer dollars and the FHA Mutual Mortgage Insurance Fund. NAR urges you to allow FHA the authority to develop this important program that will promote safe, affordable homeownership for American families and increase access to housing counseling.

Sincerely,



Tom Salomone  
2016 President, National Association of REALTORS®

cc: U.S. Senate Transportation, Housing, and Urban Development Appropriations  
Subcommittee

