## FHA Facts



As Congress begins its review of the Federal Housing Administration (FHA) there are important facts to keep in mind:

Fact The economic downturn slowed private lending for housing, and FHA stepped in with safe and affordable access to mortgage credit.

**Fact** Since 2008, FHA has assisted 4 million homeowners:

- Without providing risky mortgage products.
- Without using exotic underwriting.
- Without using predatory lending practices.

FHA provided access to credit for millions of Americans who could then responsibly purchase a home - exactly the way Congress designed it to operate 80 years ago.

The one million members of the National Association of REALTORS® oppose any changes to FHA that will cause a disruption to the housing sector and undermine fragile local real estate markets.

Let's strengthen housing markets and our national economy by working together to ensure that FHA maintains its vital role for American homeowners.



To learn more, log on to www.realtor.org