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May 18, 2016

The Honorable Robert Menendez  
United States Senate  
528 Hart Senate Office Building  
Washington, D.C. 20510

Dear Senator Menendez:

The over 1.1 million members of the National Association of REALTORS® thank you for introducing Amendment #3988 to S. 2844, the “Transportation, Housing and Urban Development, and Related Agencies Appropriations Act, 2017”. This amendment will restore HUD’s authority to offer the Homeowners Armed with Knowledge (HAWK) program. The amendment will promote affordable and sustainable homeownership for American families and increase access to housing counseling.

HAWK will allow homebuyers to gain a greater understanding of mortgage and homeownership responsibilities while improving affordability. Program participants will benefit from reductions in FHA premiums once they complete housing counseling and show a record of on-time mortgage payments.

Thank you for this amendment. NAR looks forward to working with you on its passage.

Sincerely,



Tom Salomone  
2016 President, National Association of REALTORS®

