

# Fact: FHA Needs Reforms



The economic downturn placed increased challenges on the Federal Housing Administration (FHA). To ensure the continued financial viability and availability of FHA to qualified homebuyers, the following reforms need to be enacted:

- ➔ Increase program flexibility to react to forces that affect the housing market.
- ➔ Increase risk management to protect taxpayers.
- ➔ Prioritize resources to improve operations and management.

The one million members of the National Association of REALTORS® urge Congress to support these measures, and believe that any additional changes to FHA should not 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 so that FHA maintains its vital role for America's homeowners.



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