



**Bruce Dorpalen**  
**National Housing Resource Center**  
846 North Broad Street, 2<sup>nd</sup> Floor  
Philadelphia, PA 19130-2234  
[Bdorpalen@hsgcenter.org](mailto:Bdorpalen@hsgcenter.org), 215 765-0048

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The Honorable Marcia L. Fudge  
Secretary  
U.S. Department of Housing and Urban Development  
451 Seventh Street, SW  
Washington, D.C. 20410

Dear Secretary Fudge,

The United States housing market is facing rising mortgage interest rates and the risk of increased unemployment. FHA will play a key role in making mortgage money available to homebuyers and keeping FHA insured homeowners in their homes.

At this critical time, we urge you to act on two urgent measures:

**Lower the FHA Mortgage Insurance Premium by 25 to 35 basis points.** This will increase the affordability of FHA insured mortgages. As you know, FHA is the most common mortgage for people of color in the United States and increasing the band of affordability will keep the door of homeownership for more people.

**End the life of loan requirement on the FHA Mortgage Insurance Premiums.** This will end a wealth draining burden for lower downpayment homeowners. This will also reduce the homeowner's monthly payment, which will help them weather any potential economic downturn. One lesson we clearly learned from the foreclosure crisis is that lower monthly house payments prevent foreclosures. And this will have a positive impact on homeowners of color and help them build wealth.

We appreciate all the important work HUD has been doing to address homeownership opportunity and stability, especially with the lens on equity. We look forward to working with you and your team to continue to support America's housing consumers.

### National Organizations

Americans for Financial Reform Education Fund	Washington	DC
CCCSDM	Columbia	MD
Center for Community Progress	Washington	DC
Center for Responsible Lending	Washington	DC
Community Home Lenders of America		

Consumer Action	national	CA
Consumer Credit and Budget Counseling, Inc d/b/a National Foundation for Debt Management	Marmora	NJ
eHome America	Lexington	KY
Fair Lending Diversity, Inc.	McHenry	IL
Greater Phoenix Urban League	Phoenix	AZ
HomeFree-USA	Landover	MD
Homeownership Council of America	Washington	DC
Manufactured Housing Institute	Arlington	VA
NAHREP	San Diego	CA
National Association of Housing Cooperatives	Washington	DC
National Association of Local Housing Finance Agencies	Washington	DC
National CAPACD- National Coalition for Asian Pacific American Community Development	Washington	DC
National Consumer Law Center (on behalf of its low-income clients)	Boston	MA
National Housing Conference	Washington	DC
National Housing Law Project	San Francisco	CA
National Housing Resource Center	Philadelphia	PA
National NeighborWorks Association	Washington	DC
National Urban League	New York	NY
Nueva Esperanza, Inc.	Holyoke	MA
Prosperity Now	Washington	DC
Sum Clarity	Winter Park	FL
Unidos US	Washington	DC
Up for Growth Action	Washington	DC

### **Local and Regional Organizations**

Affordable Housing Centers of Pennsylvania	Philadelphia	PA
Affordable Housing Partnership of the Capital Region	Albany	NY
Association for Neighborhood and Housing Development (ANHD)	New York	NY
AVENUE	Houston	TX

BCL of Texas	Dallas	TX
Belmont Housing Resources for WNY, Inc.	Buffalo	NY
Beyond Housing	St. Louis	MO
Bridgeport Neighborhood Trust D/B/A Buidling Neighborhoods Together	Bridgeport	CT
CARECEN DC	WASHINGTON	DC
Catholic Charities Housing Services	Yakima	WA
CCCS of Greater Greensboro	Greensboro	NC
CDCU	Salt Lake City	UT
Center for NYC Neighborhoods, Inc.	New York	NY
Central American Resource Center	Washington	DC
Centro Campesino Farmworker Center, Inc. (CCFC)	Florida City	FL
Centro de Apoyo Familiar	Riverdale	MD
Chicago Urban League	Chicago	IL
Clarifi	Philadelphia	PA
Cleveland County Community Development Corporation	Shelby	NC
Clinch-Powell RCD	Rutledge	TN
Coastal Enterprises, Inc.	Brunswick	ME
Community Development Corporation of Long Island(CDCLI)	Centereach	NY
Community Housing Development Corporation of North Richmond	Richmond	CA
Community Partners for Affordable Housing	Libertyville	IL
Community Resources Technicians,Inc	Little Rock	AR
Connecticut Fair Housing Center	Hartford	CT
Consumer Credit Counseling Service of Buffalo, Inc.	Buffalo	NY

Corporación Desarrollo Económico, Vivienda y Salud (CODEVYS) Inc.	Arecibo	P.R.
<a href="http://Debthelper.com">Debthelper.com</a>	West Palm Beach	FL
DreamKey Partners, Inc.	Charlotte	NC
El Centro de la Raza	Seattle	WA
Empire Justice Center	ROCHESTER	NY
ESOP	Cleveland	OH
Family Resource Network of the Panhandle	Martinsburg	WV
Financial Pathways of the Piedmont	Winston Salem	NC
Florida Alliance for Community Solutions, Inc.	Jacksonville	FL
Goldenrule Housing & Community Developme	SANFORD	FL
Hispanic Unity of Florida	Hollywood	FL
Homes on the Hill, CDC	Columbus	OH
HomesFund	Durango	CO
Housing Action Illinois	Chicago	IL
Housing America Corporation	Somerton	AZ
Housing and Education Alliance inc.	Tampa	FL
Housing Channel	Fort Worth	TX
Housing Foundation of America	Pembroke Pines	FL
Housing Options & Planning Enterprises, Inc	Oxon Hill	MD
Houston Area Urban League	Houston	TX
Illinois People's Action	Bloomington	IL
JLM Consulting	Fort Wirth	TX
LA CASA DE DON PEDRO	Newark	NJ

Law Office of Keelin S. Barry, LLC	Philadelphia	PA
LINC Up Nonprofit Housing Corporation	Grand Rapids	MI
Margert Community Corporation	Far Rockaway	NY
Massachusetts Affordable Housing Alliance	Dorchester	MA
Massachusetts Fair Housing Center, Inc.	Holyoke	MA
Miami Valley Community Action Partnership	Dayton	OH
Miami Valley Fair Housing Center, Inc.	Dayton	OH
Minnesota Homeownership Center	Saint Paul	MN
Monroe Union County CDC	Monroe	NC
Mountain State Justice, Inc.	Charleston	WV
Multi-Cultural Development Center	Bossier City	LA
Neighborhood Housing Services of Chicago	Chicago	IL
Neighborworks of Southern Colorado	Pueblo	CO
NeighborWorks Pocatello	Pocatello	ID
NeighborWorks Southern Colorado	Pueblo	CO
NEWSSED CDC	Denver	CO
NHS Brooklyn CDC, INC.	Brooklyn	NY
Northern Homes CDC	Boyer City	MI
Northern Kentucky Community Action Commission	Covington	KY
Northwest Indiana Reinvestment Alliance	Hammond	IN
Olive Hill Community Economic Development Corporation, Inc	Morganton	NC
One Stop Career Center	San Juan	P.R.
OnTrack WNC Financial Education & Counseling	Asheville	NC

Our Casas Resident Council Inc.	San Antonio Texas	TX
Parkview Services	Shoreline	WA
People's Opportunity Fund	San Luis Obispo	CA
Philadelphia Association of Community Development Corporations	Philadelphia	PA
Philadelphia Chinatown Development Corporation (PCDC)	Philadelphia	PA
Portland Housing Center	Portland	OR
PRG, Inc.	Minneapolis	MN
Puerto Rican Association for Human Development	Perth Amboy	NJ
Rockaway Development & Revitalization Corporation	Far Rockaway	NY
Sandhills Community Action Program	Southern Pines	NC
Selective Realty Group llc	Orlando	FL
Self-Help Enterprises	Visalia	CA
Spanish American Committee	Cleveland	OH
Springboard Nonprofit d/b/a Credit.org	Riverside	CA
The Up Center	Norfolk	VA
Trellis	Phoenix	AZ
Urban League of Greater Atlanta	Atlanta	GA
Ventura County Community Development Corporation	Oxnard	CA
Western Arizona Council of Governments - WACOG	Yuma	AZ