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November 5, 2009

The Honorable Nancy Pelosi  
Speaker of the House of Representatives  
Washington, DC 20515

Dear Madame Speaker:

As you consider HR 3548 and the Senate-passed addition allowing for the extension and expansion of the first-time homebuyer tax credit that was included in the American Recovery and Reinvestment Act of 2009, the National NeighborWorks® Association (NNA) offers its support.

NNA is a national association of over 175 NeighborWorks® organizations (NWOs) that advocate for better neighborhoods and housing for low- and moderate-income individuals and families. Our members' work includes mortgage counseling, pre- and post-purchasing counseling, and financial literacy programs. Our goal is to educate low- and moderate-income homebuyers, many of who are first-time homebuyers, and provide them with the tools to *purchase* a home, but more importantly to *keep* their home. Our members across the nation work tirelessly to educate potential homebuyers – we are in the trenches, counseling and advising homebuyers how to recognize the pitfalls of predatory lending.

The first-time homebuyer tax credit has had a significant impact on the amount of families our members have been able to serve. The Senate-passed extension and expansion is timely and would further our efforts of providing homeownership opportunities to low and moderate income families. Across the country our members continue to see a steady demand for the credit. Our members note that families across the income spectrum are eagerly applying for homeownership and see the credit as a means to achieving homeownership; our members have seen particular demand among lower income families.

We do offer that in addition to extending and expanding the credit that the House of Representatives also provide full funding for the National Housing Trust Fund, enacted in the Housing and Economic Recovery Act of 2008. We feel that the Fund is equally important in stabilizing the needs of American families and balancing the federal investment in programs that help serve low and very-low income families as well as higher income families.

We look forward to working with you to help meet the needs of communities, neighborhoods and families across America.

Sincerely,

Eddie Latimer  
President

David C. Brown  
Executive Director

cc: House Majority Leader Steny Hoyer