

Congress of the United States  
Washington, DC 20515

June 18, 2018

The Honorable Ben Carson  
Secretary  
U.S. Department of Housing and Urban Development  
451 7th Street, S.W.  
Washington, DC 20410

Dear Secretary Carson:

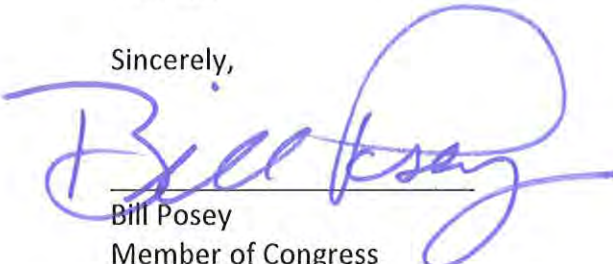
On July 29, 2016, Congress overwhelmingly passed H.R. 3700, which made a number of changes to the Federal Housing Administration's (FHA) rules related to condominiums. In September 2016, the U.S. Department of Housing and Urban Development published its proposed rules to provide guidance implementation on the changes made under H.R. 3700 in order to better serve condominium markets.

Unfortunately, the final rules have yet to be published, and these markets remain stymied from new growth. FHA's current rules place significant restrictions on the purchase and sale of condominiums, even though they are often the most affordable homeownership option for first-time buyers, small families, and urban and older Americans. Condominiums offer residents access to amenities, services, and public transportation that build stronger communities and promote sustainable homeownership.

The changes included in the Proposed Rule, such as "spot loan" approval, reductions to burdensome certification requirements, and changes to the owner-occupancy ratio will ensure that condominium associations become more stable, homeowners will be able to successfully sell their units, and homebuyers will have more opportunities to purchase affordable properties.

We urge you to remove the current barriers to homeownership by finalizing the proposed "Condominium Rule" so that condominiums will remain an affordable option for American families.

Sincerely,

  
Bill Posey  
Member of Congress

  
Emanuel Cleaver, II  
Member of Congress



Rob Woodall  
Member of Congress



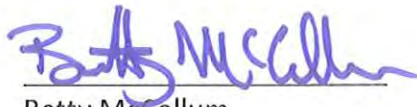
Darin LaHood  
Member of Congress



Blaine Luetkemeyer  
Member of Congress



Leonard Lance  
Member of Congress



Betty McCollum  
Member of Congress



Salud O. Carbajal  
Member of Congress



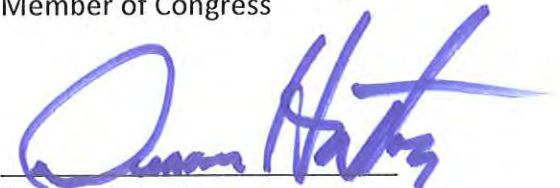
David Rouzer  
Member of Congress



Michael Turner  
Member of Congress



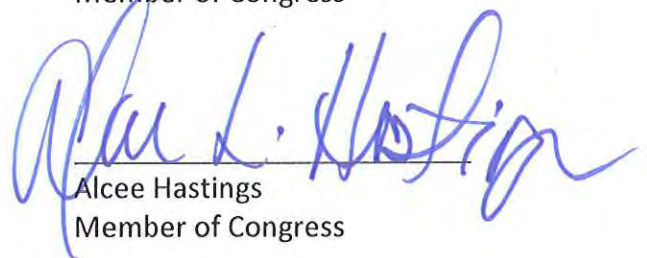
Edward Royce  
Member of Congress



Duncan Hunter  
Member of Congress



Mo Brooks  
Member of Congress



Alcee Hastings  
Member of Congress



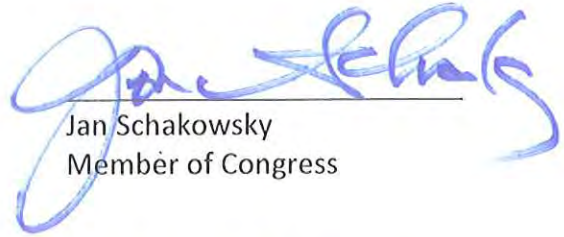
David Scott  
Member of Congress



Randy Hultgren  
Member of Congress



James Comer  
Member of Congress



Jan Schakowsky  
Member of Congress



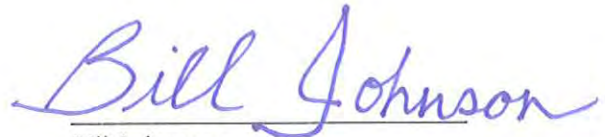
Jimmy Panetta  
Member of Congress



Richard Hudson  
Member of Congress



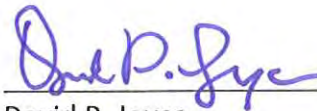
David B. McKinley, P.E.  
Member of Congress



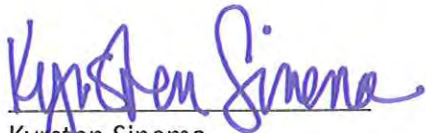
Bill Johnson  
Member of Congress



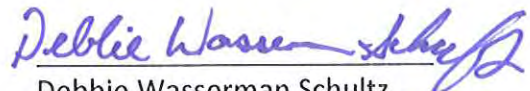
Darrell Issa  
Member of Congress



David P. Joyce  
Member of Congress



Kyrsten Sinema  
Member of Congress



Debbie Wasserman Schultz  
Member of Congress



Mike Simpson  
Member of Congress



Dave Loebsack  
Member of Congress



Vicente Gonzalez  
Member of Congress



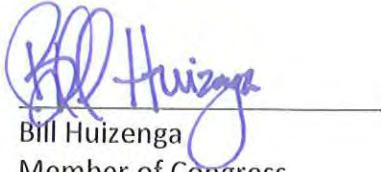
Carlos Curbelo  
Member of Congress



Mike Coffman  
Member of Congress




Ralph Norman  
Member of Congress



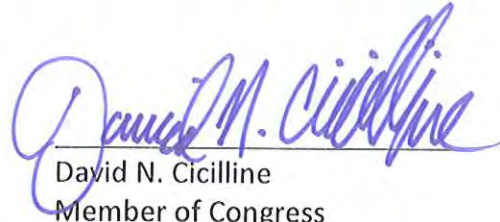
Bill Huizenga  
Member of Congress



Jody Hice  
Member of Congress



Ann Wagner  
Member of Congress



David N. Cicilline  
Member of Congress



Tom O'Halleran  
Member of Congress



Paul Mitchell  
Member of Congress



Rick Nolan  
Member of Congress



Brian Fitzpatrick  
Member of Congress



Diana DeGette  
Member of Congress



Filemon Vela  
Member of Congress

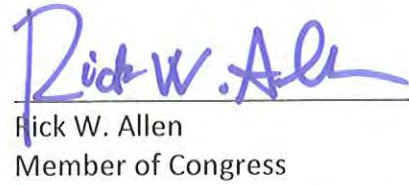



Alex X. Mooney  
Member of Congress




Glenn Grothman  
Member of Congress

  
Barry Loudermilk  
Member of Congress

  
Rick W. Allen  
Member of Congress


  
Walter B. Jones  
Member of Congress

  
David Young  
Member of Congress

  
Charlie Crist  
Member of Congress


  
Andy Barr  
Member of Congress

  
Dave Trott  
Member of Congress

  
John H. Rutherford  
Member of Congress

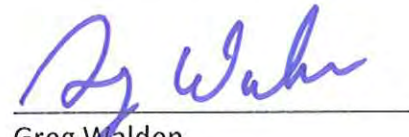
  
Daniel W. Lipinski  
Member of Congress

  
Elise M. Stefanik  
Member of Congress

  
A. Drew Ferguson IV, D.M.D.  
Member of Congress

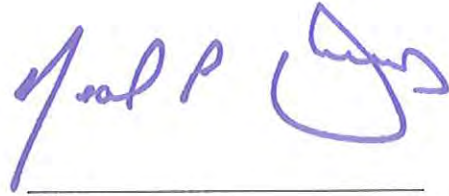
  
Katherine Clark  
Member of Congress

  
Lisa Blunt Rochester  
Member of Congress

  
Greg Walden  
Member of Congress



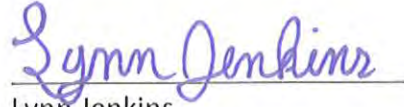
Evan Jenkins  
Member of Congress



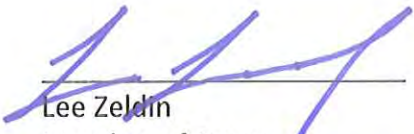
Neal Dunn, M.D.  
Member of Congress



Vicky Hartzler  
Member of Congress




Lynn Jenkins  
Member of Congress



Lee Zeldin  
Member of Congress



John Curtis  
Member of Congress



Chellie Pingree  
Member of Congress



John K. Delaney  
Member of Congress



Mimi Walters  
Member of Congress



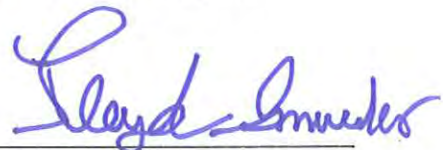
Madeleine Z. Bordallo  
Member of Congress



John J. Faso  
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David Price  
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Lloyd Smucker  
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Frederica S. Wilson  
M.C.  
Member of Congress

Pete Sessions

Pete Sessions  
Member of Congress

Carolyn B. Maloney

Carolyn Maloney  
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H. Morgan Griffith

H. Morgan Griffith  
Member of Congress

Brad R. Wenstrup

Brad Wenstrup  
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Tom Marino

Tom Marino  
Member of Congress

Patrick J. McHenry

Patrick McHenry  
Member of Congress

Lucille Roybal-Allard

Lucille Roybal-Allard  
Member of Congress

Jim Costa

Jim Costa  
Member of Congress

Donald Norcross

Donald Norcross  
Member of Congress

Peter Welch

Peter Welch  
Member of Congress

Brad Sherman

Brad Sherman  
Member of Congress

Lois Frankel

Lois Frankel  
Member of Congress

John Garamendi

John Garamendi  
Member of Congress

Bennie J. Thompson

Bennie Thompson  
Member of Congress



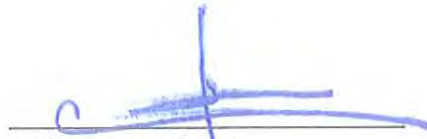
Anna G. Eshoo  
Member of Congress



Mark DeSaulnier  
Member of Congress



William R. Keating  
Member of Congress



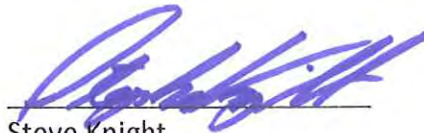
Colleen Hanabusa  
Member of Congress



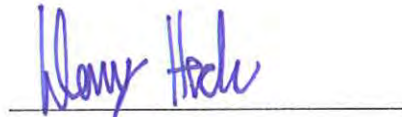
Ruben J. Kihuen  
Member of Congress



Vern Buchanan  
Member of Congress



Steve Knight  
Member of Congress



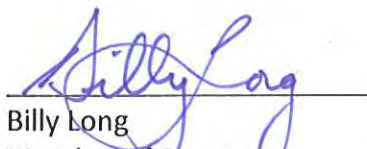
Denny Heck  
Member of Congress



Steve Stivers  
Member of Congress



Robert Aderholt  
Member of Congress



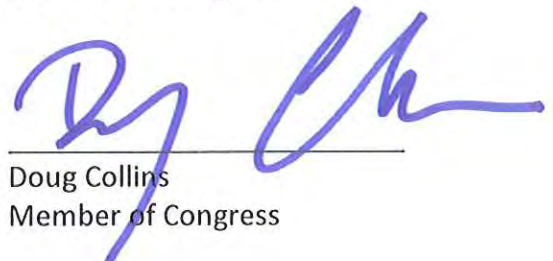
Billy Long  
Member of Congress



Trey Hollingsworth  
Member of Congress



Brett Guthrie  
Member of Congress



Doug Collins  
Member of Congress





Dina Titus  
Member of Congress



Steve Pearce  
Member of Congress



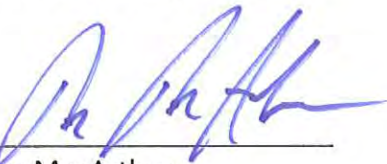
Ralph Abraham, M.D.  
Member of Congress



George Holding  
Member of Congress



Kathy Castor  
Member of Congress



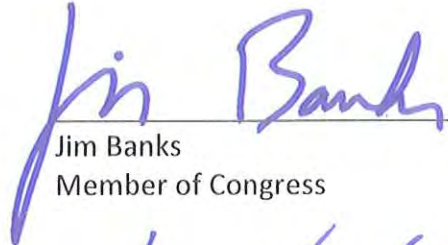
Tom MacArthur  
Member of Congress



Frank Lucas  
Member of Congress



Tom Emmer  
Member of Congress



Jim Banks  
Member of Congress



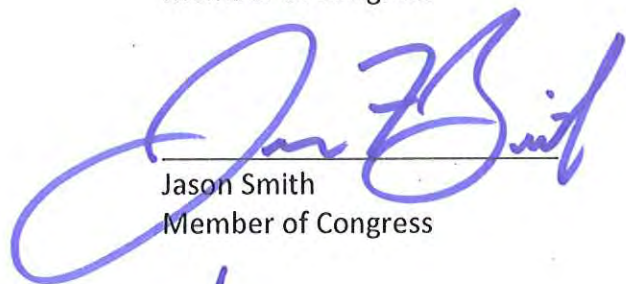
Luis V. Gutiérrez  
Member of Congress



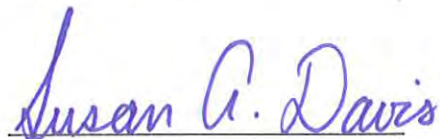
Dana Rohrabacher  
Member of Congress



Dennis A. Ross  
Member of Congress



Jason Smith  
Member of Congress



Susan A. Davis  
Member of Congress



Albio Sires  
Member of Congress



Sean Duffy  
Member of Congress



Ted Deutch  
Member of Congress



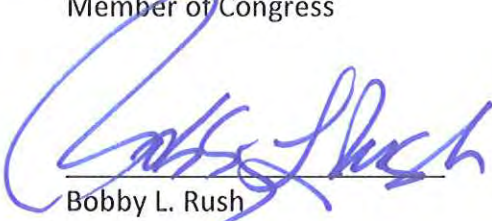
Martha Roby  
Member of Congress



Brian Mast  
Member of Congress



Bradley S. Schneider  
Member of Congress



Bobby L. Rush  
Member of Congress



Josh Gottheimer  
Member of Congress

# United States Senate

WASHINGTON, DC 20510

June 12, 2018

The Honorable Benjamin S. Carson, Sr., M.D.  
Secretary  
U.S. Department of Housing and Urban Development  
451 7th Street, S.W.  
Washington, DC 20410

Dear Secretary Carson:

As you know, the Housing Opportunity Through Modernization Act was signed into law on July 29, 2016. Section 301 of the statute makes a number of changes to the Federal Housing Administration's (FHA) condominium rules that would streamline and simplify requirements for condominium buildings to qualify for FHA approval. On September 28, 2016, the Department of Housing and Urban Development published a proposed rule to implement those changes to better serve condominium markets. Unfortunately, nearly two years later, the final rule has yet to be issued. At a time when homeownership remains out of reach for far too many families, the FHA should expand affordable and sustainable access to home mortgage credit by issuing a final condominium rule.

FHA's current condominium rules place significant restrictions on the purchase and sale of condominiums, even though they are often the most affordable homeownership option for first-time buyers, small families, urban and older Americans. Importantly, condominiums also offer residents access to the amenities, services, and public transportation that build stronger communities and promote sustainable homeownership.

The changes included in the Department's proposed rule will help stabilize condominium associations, ensure that homeowners will be able to sell their units more easily, and provide homebuyers more opportunities to buy affordable properties. Specifically, these changes include spot loan approval, streamlining of certification requirements, and changes to the owner-occupancy ratio as suggested in the statute. When finalized, the rule will make it easier to finance condominium loans, while continuing to protect borrowers and maintain necessary safeguards to the FHA Mutual Mortgage Insurance Fund.

As such, we urge you to promptly issue a final rule, and continue FHA's work to remove barriers to homeownership and ensure condominiums remain an affordable option for American families.

Sincerely,



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Tim Scott  
United States Senator



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Robert Menendez  
United States Senator



Mike Crapo  
United States Senator



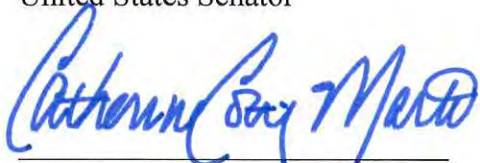
Sherrod Brown  
United States Senator



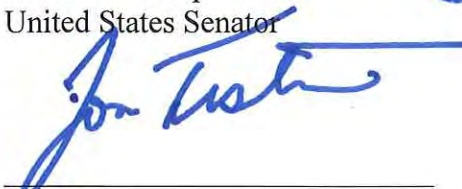
Thom Tillis  
United States Senator



Heidi Heitkamp  
United States Senator




Catherine Cortez Masto  
United States Senator



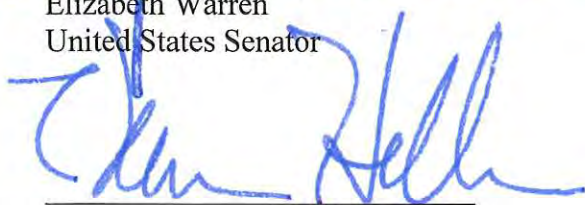
Jon Tester  
United States Senator



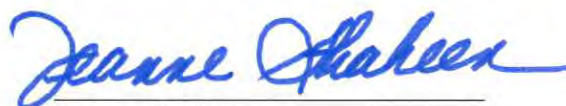
Elizabeth Warren  
United States Senator



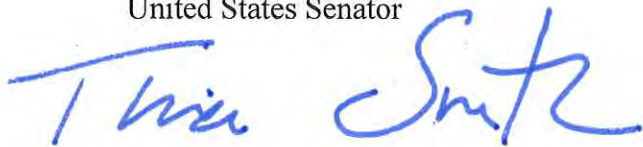
Amy Klobuchar  
United States Senator



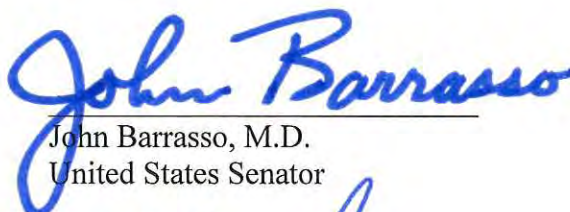
Dean Heller  
United States Senator



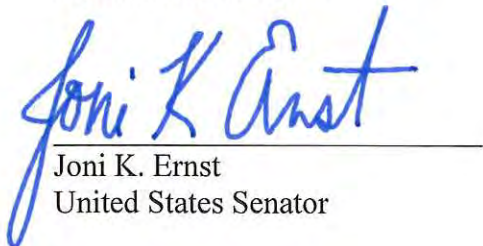
Jeanne Shaheen  
United States Senator



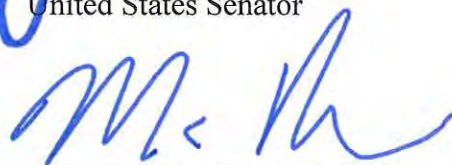
Tina Smith  
United States Senator



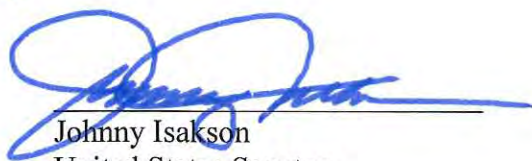
John Barrasso, M.D.  
United States Senator



Joni K. Ernst  
United States Senator



Marco Rubio  
United States Senator



Johnny Isakson  
United States Senator



Margaret Wood Hassan  
United States Senator



Todd Young  
United States Senator



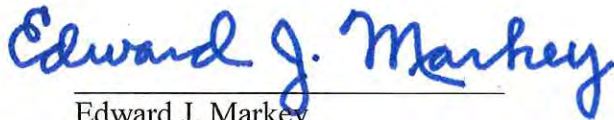
M. Michael Rounds  
United States Senator



Steve Daines  
United States Senator



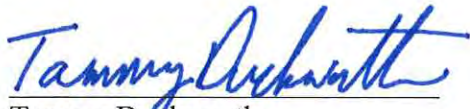
Mazie K. Hirono  
United States Senator



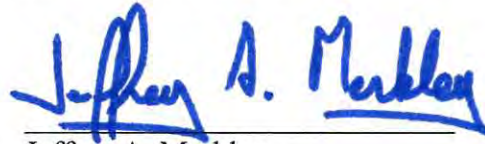
Edward J. Markey  
United States Senator



Michael B. Enzi  
United States Senator



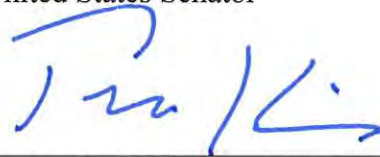
Tammy Duckworth  
United States Senator



Jeffrey A. Merkley  
United States Senator



Rob Portman  
United States Senator



Tim Kaine  
United States Senator



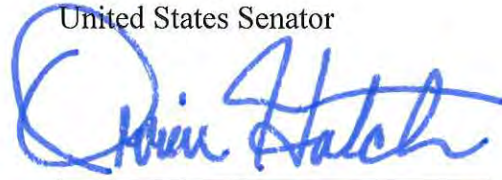
Gary C. Peters  
United States Senator




Michael F. Bennet  
United States Senator



Richard J. Durbin  
United States Senator




Orrin G. Hatch  
United States Senator



Tammy Baldwin  
United States Senator



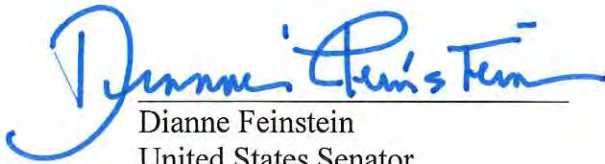
Debbie Stabenow  
United States Senator



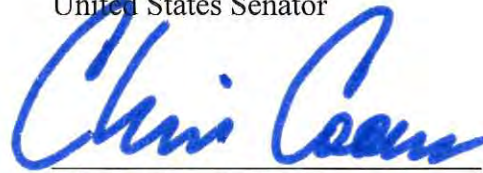
Doug Jones  
United States Senator



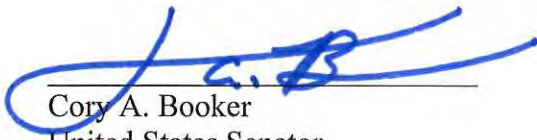
Claire McCaskill  
United States Senator



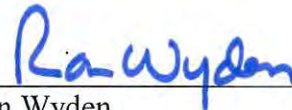
Dianne Feinstein  
United States Senator



Christopher A. Coons.  
United States Senator



Cory A. Booker  
United States Senator



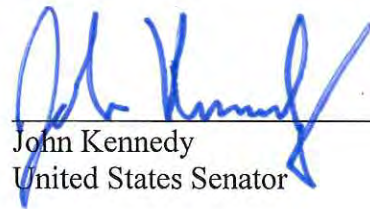
Ron Wyden  
United States Senator



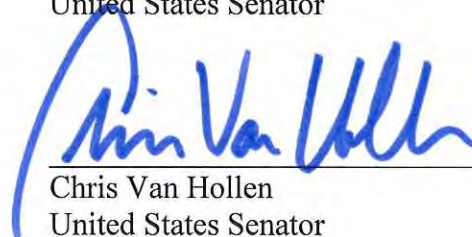
Bill Nelson  
United States Senator



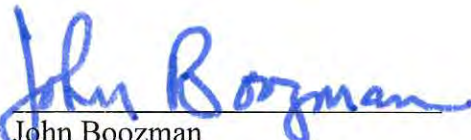
Lindsey O. Graham  
United States Senator



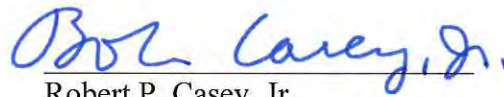
John Kennedy  
United States Senator



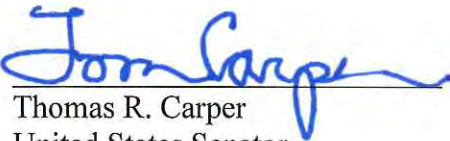
Chris Van Hollen  
United States Senator



John Boozman  
United States Senator



Robert P. Casey, Jr.  
United States Senator



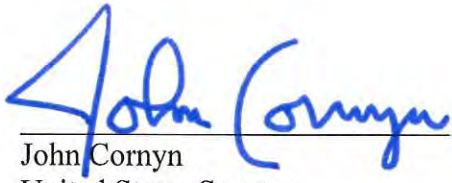
Thomas R. Carper  
United States Senator



Maria Cantwell  
United States Senator



Jerry Moran  
United States Senator



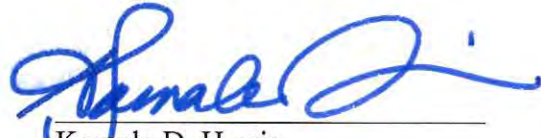
John Cornyn  
United States Senator



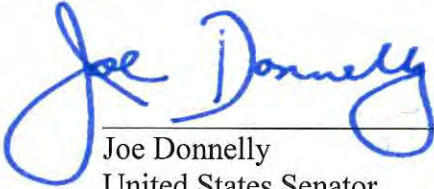
Kirsten Gillibrand  
United States Senator



Ted Cruz  
United States Senator



Kamala D. Harris  
United States Senator



Joe Donnelly  
United States Senator