



Economic Development: Impact of FHA Loan Policy Changes on Its Cash Position: T-RCED-90-70

U.S. Government
Accountability Office (GAO)



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By -

BiblioGov. Paperback. Book Condition: New. This item is printed on demand. Paperback. 30 pages. Dimensions: 9.7in. x 7.4in. x 0.1in. GAO discussed the impact of proposed policy changes on the cash position of the Federal Housing Administrations (FHA) Mutual Mortgage Insurance (MMI) Fund, focusing on the effects of: (1) increasing FHA mortgage ceiling limits; (2) reducing down payment requirements; and (3) allowing FHA to insure adjustable rate mortgages (ARM) with higher interest rate caps. GAO noted that the MMI fund: (1) was the largest FHA fund, with 271 billion of insurance-in-force as of September 30, 1989; (2) had a 1.4 billion loss in fiscal year 1988; and (3) provided basic single-family mortgage insurance and was intended to be self-sustaining by charging buyers a 3.8-percent mortgage premium. GAO also noted that: (1) if favorable economic conditions exist, house prices will increase about 7 to 9 percent annually; (2) the funds cash balance could grow from 6.2 billion at the beginning of 1989 to an estimated 8.8 billion in 1998; (3) increasing the mortgage ceiling to 95 percent of a states median house price would have the greatest effect on the funds balance and would also assist in generating...



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