

# Mortgage Financing: Financial Health of FHAs Home Mortgage Insurance Program Has Improved: Rced-95-20

By -

Bibliogov. Paperback. Book Condition: New. This item is printed on demand. Paperback. 44 pages. Dimensions: 9.7in. x 7.4in. x 0.1in.Pursuant to a congressional request, GAO reviewed the actuarial soundness of the Federal Housing Administrations (FHA) Mutual Mortgage Insurance Fund, focusing on the: (1) funds economic net worth as of the end of fiscal years 1992 and 1993; and (2) econometric and cash flow modeling approach used to estimate the funds net worth. GAO found that: (1) the funds economic value has improved in recent years and the fund is accumulating sufficient capital reserves to be actuarially sound under the law; (2) at the end of fiscal year (FY) 1993, the fund had an estimated economic net worth of 4.9 billion and a capital ratio of 1.83 percent under the baseline GAO scenario; (3) at the end of fiscal year 1992, the funds estimated net worth was 600 million and its capital ratio was 0. 21 percent; (4) although legislative and other changes to the FHA single-family mortgage insurance program helped restore the funds financial health, favorable economic conditions in 1993 were primarily responsible for the improvement; (5) the fund fell below the mandated capital ratio of 1. 25...



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