

FHA INFO #19-57
November 14, 2019



**TO: All FHA-Approved Mortgagees;
All Other Interested Stakeholders in FHA Transactions**

NEWS AND UPDATES

Fiscal Year 2019 FHA Annual Report to Congress Released Today

Today, the Department of Housing and Urban Development (HUD) released its [Federal Housing Administration \(FHA\) Annual Report to Congress](#) on the financial status of FHA's Mutual Mortgage Insurance Fund (MMIF) for fiscal year (FY) 2019. As detailed in the report:

- The MMIF Capital Ratio for FY 2019 was 4.84 percent, the highest level since FY 2007.
- FHA had insurance-in-force on single family mortgages valued at almost \$1.3 trillion at the end of this past fiscal year.
- The performance of the forward book of business posted a stand-alone capital ratio of 5.44 percent.
- The Home Equity Conversion Mortgage (HECM) reverse mortgage portfolio continues to show a negative stand-alone capital ratio, but improved substantially from a negative (-) 18.83 percent capital ratio in FY 2018, to negative (-) 9.22 percent in FY 2019.

Read today's [Press Release](#).

Quick Links

- Read today's Press Release at: <https://www.hud.gov/press>
- Review the complete report at: <https://www.hud.gov/fhammif rpt>

Resources

Contact the FHA Resource Center:

- Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at: <https://www.hud.gov/answers>
- E-mail the FHA Resource Center at: answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
- Call 1-800-CALL-FHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

FHA INFO Archives: Visit the [FHA INFO Archives](#) to access FHA INFO messages issued from 2012 to the present.

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Resource Links:	FHA Archived Webinars Career Opportunities Contracting Opportunities Events & Training FHA Forms FHA Homeownership Centers FHA Mortgagee Letters	Foreclosure Assistance Grant Opportunities HUD Homes - Property Listings HUD.gov Making Home Affordable Presidentially-Declared Major Disaster Areas Visit our Single Family Home Page



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