

FHA INFO #20-84
November 13, 2020



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

NEWS AND UPDATES

Fiscal Year 2020 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 (MMI) Fund for fiscal year (FY) 2020. Read the [Press Release](#).

As detailed in the report:

- The MMI Fund capital ratio for FY 2020 was 6.10 percent, an increase of 1.26 percentage points from the combined capital ratio of 4.84 percent in FY 2019.
- FHA had insurance-in-force on single family forward and Home Equity Conversion Mortgages (HECM) with a total unpaid principal balance of more than \$1.29 trillion as of September 30, 2020.
- The performance of the forward book of business posted a stand-alone capital ratio of 6.31 percent, an increase of 0.87 percentage points from 5.44 percent in FY 2019.
- While improved over FY 2019, the HECM reverse mortgage portfolio continues to show a negative stand-alone capital ratio, improving to negative (-) 0.78 percent in FY 2020 from negative (-) 9.22 percent in FY 2019.

Quick Links:

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

Resources

Contact the FHA Resource Center:

- Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at: 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 Mortgage 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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