



FHA INFO 2022-95

November 15, 2022

### Fiscal Year 2022 FHA Annual Report to Congress

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 (MMI Fund) for fiscal year (FY) 2022. As detailed in the report:

- The percentage of first-time homebuyers using FHA insurance was approximately 84 percent of total FHA forward mortgage purchase endorsements.
- The share of mortgages insured by FHA to borrowers of color reached 29 percent of all FHA forward mortgage insurance endorsements.
- The MMI Fund's overall Capital Ratio is 11.11 percent, an increase of three percentage points from FY 2021.
- The performance of the forward book of business posted a stand-alone capital ratio of 10.47 percent, increasing by 2.48 percentage points from FY 2021.
- The Home Equity Conversion Mortgage (HECM) portfolio stand-alone capital ratio improved to 22.77 percent, an increase of 16.69 percentage points from FY 2021.
- FHA's serious delinquency rate as of September 30, 2022 was 4.77 percent. This is a decrease of four percentage points in just one year and a reduction of more than seven percentage points from the peak of 11.90% experienced in November 2020.

Read today's [Press Release](#) and [Annual Report](#) for more information.

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- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at [www.hud.gov/answers](http://www.hud.gov/answers).
- E-mail [answers@hud.gov](mailto: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-CALLFHA (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.

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