



Federal Housing Administration's Insurance Program for Home Loans

By Jaime M. Lagos

Nova Science Publishers Inc. Paperback. Book Condition: new. BRAND NEW, Federal Housing Administration's Insurance Program for Home Loans, Jaime M. Lagos, The Federal Housing Administration (FHA) was created by the National Housing Act of 1934 in order to broaden homeownership, protect lending institutions, and stimulate the building industry. The FHA does not make mortgage loans. Rather, it insures mortgage loans made by private lenders that meet certain underwriting and other criteria, thereby expanding the availability of mortgage credit beyond what may be available otherwise. If the borrower defaults on the mortgage, the FHA will repay the lender the remaining amount owed. While the FHA insures a range of mortgage types, including multifamily properties and hospital facilities, this book focuses on the FHA's single-family insurance program.

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