

# Identifying FHA Single-family Mortgage Insurance Policy Holders within the ACS

Dan Marcin, HUD  
Shawn Bucholtz, HUD



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## Disclaimer

The Census Bureau's Disclosure Review Board and Disclosure Avoidance Officers have reviewed this data product for unauthorized disclosure of confidential information and have approved the disclosure avoidance practices applied to this release.



## Background

- Approximately 7.9 million single-family housing (SF) units have mortgage insurance issued by FHA.
- HUD has limited *current* information about the FHA-insured SF units or their occupants.
- HUD has unit-level addresses for all of the FHA-insured SF units.



## Background

- We used address matching to identify FHA-insured SF units in the ACS.
- In each year of the ACS, we are able to identify approximately 110,000 ACS housing units as being FHA-insured SF units.
- By matching the two data sources, we can learn more about these FHA-insured SF units and their occupants without having to conduct expensive one-off surveys.



## Outline

- How did we perform the match?
- Did our matching process work?
- What have we learned from the matched data?
- How can you get access to the matched data?



# Annual Matching Process





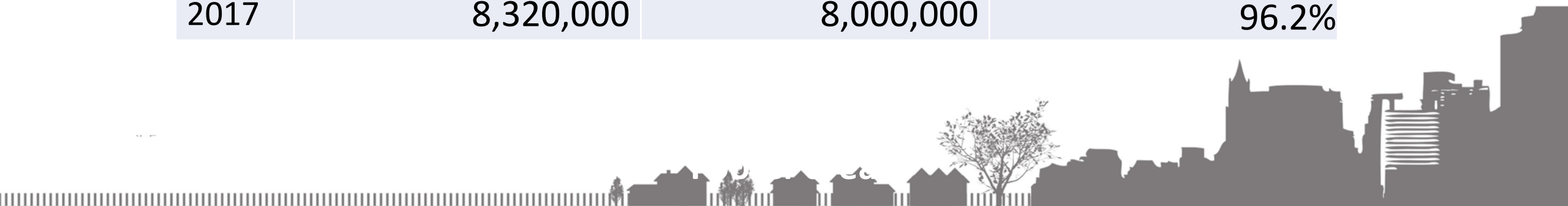
## Matching Process Outcome

ACS Record ID	ACS Information	FHA Mortgage Insurance?	Additional FHA Information
100001		Yes	
100002		No	
100003		No	
100004		No	
100005		Yes	



## Matching Quality Analysis

Year	Actual number of FHA-insured SF housing units	ACS-weighted estimate of FHA-insured SF units	ACS weighed estimate <hr/> Actual Number
2014	8,020,000	7,675,000	95.7%
2015	8,154,000	7,813,000	95.8%
2016	8,262,000	7,904,000	95.7%
2017	8,320,000	8,000,000	96.2%





## What have we learned?

2014 Tenure	ACS-weighted estimate of FHA-insured SF units	Percent of total
Owner-occupied with mortgage	6,212,000	81.3%
Owner-occupied with <b><u>NO</u></b> mortgage	460,500	6.0%
Renter-occupied	542,100	7.1%
Vacant	429,500	5.6%
Total	7,644,000	100.0%



## What have we learned?

Housing Cost as Percent of Income	ACS-weighted estimate of FHA-insured SF units	Percent of total
1 – 10 %	664,400	10%
11 – 20%	2,391,900	36%
21 – 30%	1,727,500	26%
31 – 50%	863,750	13%
> 50%	930,200	14%



## What have we learned?

Type of building	ACS-weighted estimate of FHA-insured SF units	Percent of total
Mobile home	179,000	2.3%
Detached single family	6,690,800	87.2%
Attached single family	572,200	7.5%
Multifamily	232,400	3.0%
Other (boat, RV, van, etc.)	900	<0.1%



## What have we learned?

Children	ACS-weighted estimate of FHA-insured SF units	Percent of total
Children under 6	956,800	13.2%
Children 6 to 17	1,850,200	25.5%
Children under 6, and 6 to 17	856,500	11.8%
No children	3,583,300	49.4%



## Access

- Access to the ACS/FHA internal use files is available to researchers through a Census Bureau Research Data Center (RDC) who obtain Special Sworn Status and approval for their project.
- [https://www.census.gov/ces/pdf/Research\\_Proposal\\_Guidelines.pdf](https://www.census.gov/ces/pdf/Research_Proposal_Guidelines.pdf)
- All estimates produced from the ACS/FHA IUFs must go through Census Bureau disclosure review.



## Some caveats

- Excludes HECM (Reverse mortgage)
- Includes FHA refinances
- Multifamily buildings were intended to be excluded via the MAFID

