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USMI Announces 2016 Policy Priorities *Outlines Solutions to Protect Taxpayers and Enable Homeownership*

U.S. Mortgage Insurers (USMI) today announced its 2016 public policy priorities, aimed at helping ensure broader access to sustainable homeownership while reducing taxpayer risk.

“As policymakers look for more ways to increase the role of private capital to the make housing finance system less risky and more sustainable, USMI is well positioned to be an active voice in promoting the proven benefits and reliability of MI for taxpayers and borrowers,” stated Lindsey Johnson, USMI President and Executive Director. “The initiatives we are announcing today offer real solutions to further the important goals of housing finance reform.”

USMI announced the following proposed policy actions to expand access to affordable credit and reduce taxpayer risk through the use of MI, including:

- Setting and Using GSE Fees;
- Extending and Preserving Tax Deductibility of MI;
- Protecting Taxpayers by Expanding Use of Deeper MI in GSE Risk-Sharing;
- Strengthening the Role of MI in Comprehensive Reform Legislation;
- Striking the Right Balance for Taxpayers in Establishing Complementary Roles for FHA and MI; and
- Strengthening State Regulation of MI.

A complete description of the policy initiatives can be found [here](#).

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About USMI

U.S. Mortgage Insurers (USMI) is dedicated to a housing finance system backed by private capital that enables access to housing finance for borrowers while protecting taxpayers. Mortgage insurance (MI) offers an effective way to make mortgage credit available to more people. USMI is ready to help build the future of homeownership. Learn more at www.usmi.org.