

109TH CONGRESS  
1ST SESSION

# H. R. 176

To facilitate homeownership in high-cost areas.

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## IN THE HOUSE OF REPRESENTATIVES

JANUARY 4, 2005

Mr. GARY G. MILLER of California (for himself and Mr. FRANK of Massachusetts) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To facilitate homeownership in high-cost areas.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “FHA Single Family  
5       Loan Limit Adjustment Act of 2005”.

6       **SEC. 2. FHA SINGLE FAMILY HOUSING MAXIMUM MORT-**  
7       **GAGE LIMIT.**

8       Section 203(b)(2)(A) of the National Housing Act  
9       (12 U.S.C. 1709(b)(2)(A)) is amended—

10               (1) in clause (i), by striking “95 percent” and  
11       inserting “100 percent”;

1           (2) in clause (ii)—

2                   (A) by striking “87 percent ” and insert-  
3           ing “100 percent” ; and

4                   (B) by striking “for Fiscal Year” and in-  
5           serting a comma; and

6           (3) by moving subparagraph (A), including  
7           clauses (i) and (ii) of such subparagraph, 2 ems to  
8           the right.

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