

PH2.1. PUBLIC SPENDING ON FINANCIAL SUPPORT TO HOMEBUYERS AND HOMEOWNERS

Definitions and methodology

This indicator looks at financial support to homebuyers and homeowners through grants, loans, mortgage guarantees and other similar mechanisms, as reported in the OECD Questionnaire on Social and Affordable Housing (OECD QuASH, 2021, 2019 and 2016). The level of expenditure is presented as a share of GDP. Data refer to the total expenditure at the level of national/federal government, which may include transfers to regional/local governments that in turn deliver support to households.

This indicator includes expenditure on demand-side measures that aim to support households in buying a home, as well as support to help homeowners in financial distress remain in their home. It does not include estimates on “fiscal spending” (revenue foregone) on tax relief for homeowners, which are reported in indicator PH 2.2. Supply-side measures to support developers in the provision of affordable housing are also excluded, except when such subsidies are made available to households to build a dwelling themselves. Expenditure at the local level is not included due to lack of available information on a comparative basis across countries. See Annex II for the full list of measures included in the figures on public spending for each country.

For the scope of this indicator, support to homebuyers is divided into three main types of measures, in addition to a range of supports introduced by governments to support homeowners and homebuyers, in response to the COVID-19 pandemic:

- *Grants to homebuyers*: transfers to households for the purchase (and in some cases construction) of a dwelling, covering part or all of the associated costs. There may be restrictions on the beneficiaries of such grants (e.g. first-time homebuyers and/or households with an income level below a given threshold) and/or the value, quality or location of the dwelling purchased with the subsidy. This indicator also includes implicit subsidies through discounted sales prices on publicly owned dwellings. See Table PH 2.1.1 in the online Excel file for a full list of measures reported by countries.
- *Subsidised mortgages and mortgage guarantees for homebuyers*: preferential mortgage loans provided or subsidised by the government or by a government agency/fund, for the purchase of a residential dwelling; measures can also consist of down-payment assistance or mortgage guarantees. Subsidies to buyers through contributions to special savings accounts are also included in this category. See Table PH 2.1.2 in the online Excel file for a full list of measures reported by countries.
- *Mortgage relief for over-indebted homeowners*: measures to avoid foreclosure on residential dwellings owned by households in financial distress. These include subsidies for mortgage payments and payment of arrears, postponement of payments, refinancing mortgages and mortgage-to-rent schemes. These subsidies differ from subsidised mortgages to promote affordable home ownership because the latter are granted at the time of the purchase of the

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The statistical data for Israel are supplied by and under the responsibility of the relevant Israeli authorities. The use of such data by the OECD is without prejudice to the status of the Golan Heights, East Jerusalem and Israeli settlements in the West Bank under the terms of international law.

dwelling. See Table PH 2.1.3 in the online Excel file for a full list of measures reported by countries.

- *Support for homeowners and homebuyers introduced in response to the COVID-19 pandemic:* This includes a range of support types, such as reduced interest rates, loans and grants for first-time homebuyers, and the temporary postponement of mortgage payments for homeowners in financial distress (reported separately in Table PH 2.1.4).

Key findings

Public spending to facilitate home ownership is significant in many countries, though many data gaps persist

Grants, subsidised mortgages and mortgage guarantees to help households access home ownership are used by a large number of OECD countries. Unfortunately, not all countries implementing this type of measures were able to provide estimates of the amount of public spending in this area, or countries provided information that was not directly comparable (see Data and comparability issues, below).

Figure PH 2.1.1 shows that the mix of measures varies considerably across countries. Austria, Chile, Costa Rica, Cyprus, Israel, Malta, New Zealand, and the United States spend more on grants to homebuyers (taking into account those measures for which countries reported expenditures), with Chile reporting the highest level of spending on grants relative to other countries, measured as a percent of GDP. Meanwhile, Finland, Norway, Estonia, France, Japan, Latvia, Lithuania, Luxembourg and Mexico spend a larger share on support to mortgage borrowers through a variety of instruments. Austria, Chile, Greece, Mexico, Norway and Poland also report spending data for support to over-indebted households through mortgage relief schemes.

Among countries that report spending estimates in the 2021 QuASH (and excluding tax relief measures that are reported in PH 2.2), Finland provides the largest share of support to homebuyers (0.9% of GDP in 2018), primarily through subsidized mortgages. Chile spends about 0.56% of GDP to support homebuyers, largely through grants and subsidies. The country operates two major programmes providing grants to low-income and middle-income households, complemented by subsidies towards mortgage repayments for beneficiaries of these programmes who manage to duly repay their debt (Salvi del Pero, 2016). Norway reports approximately 0.39% of GDP dedicated to support homebuyers, mainly through start-up loans and housing grants for buying a home.

Estonia, Costa Rica, Cyprus, Hungary, Israel, Luxembourg and Latvia each spend between 0.1 and 0.2% of GDP on support to homeowners; the majority of support in Estonia, Luxembourg and Latvia is through subsidised mortgages and guarantees, whereas Costa Rica, Cyprus, Hungary and Israel provide the vast majority of public support through grants. Meanwhile, Israel's reported spending is concentrated on the Tenant's Price programme (*Mechir Lamishtaken*), which aims to facilitate the purchase of a first apartment with preferential terms through a scheme that enables developers to compete for highly discounted land to develop below-market dwellings.

Footnote by Turkey: The information in this document with reference to "Cyprus" relates to the southern part of the Island. There is no single authority representing both Turkish and Greek Cypriot people on the Island. Turkey recognizes the Turkish Republic of Northern Cyprus (TRNC). Until a lasting and equitable solution is found within the context of the United Nations, Turkey shall preserve its position concerning the "Cyprus issue";

Footnote by all the European Union Member States of the OECD and the European Commission: The Republic of Cyprus is recognized by all members of the United Nations with the exception of Turkey. The information in this document relates to the area under the effective control of the Government of the Republic of Cyprus.

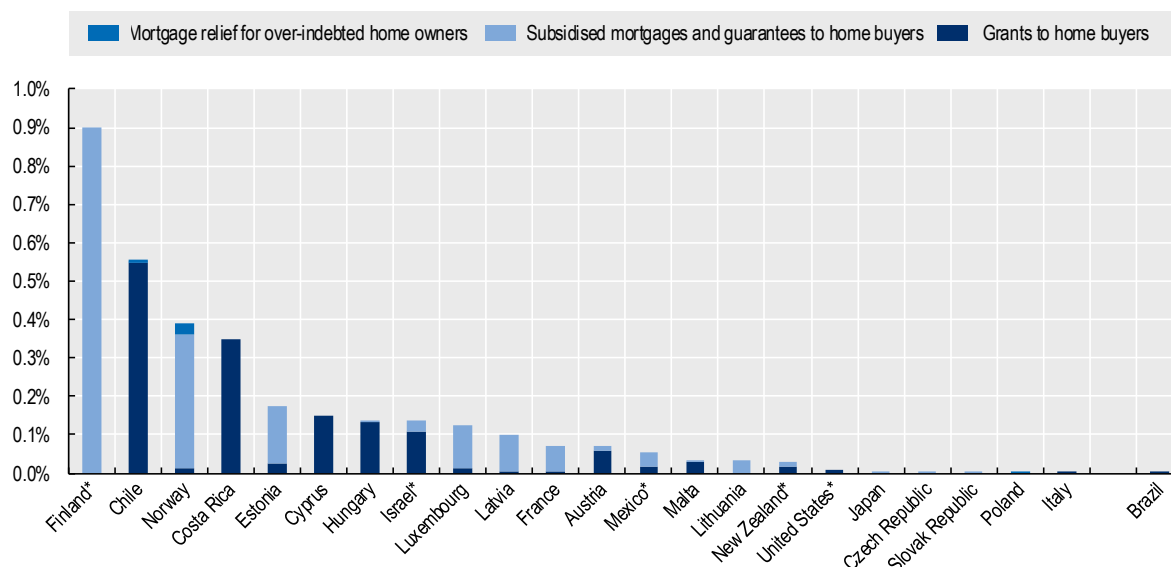
France, Austria, Mexico, Malta, Lithuania and New Zealand reported spending on public support to homeowners between 0.03% and 0.1% of GDP in 2018. France, Mexico and Lithuania spent the majority of reported outlays on subsidised mortgages. France, for instance, spends a significant share on zero-interest loans (*prêt à taux zero*) and home ownership social loans (*Prêt à l'accession sociale*). Austria, Mexico, Malta and New Zealand spend more on grants and subsidies to homeowners.

Finally, the United States, Japan, the Czech Republic, the Slovak Republic, Poland, Italy and Brazil each reported spending on support for homebuyers at no more than 0.01% of GDP. For the United States, only spending on subsidies through the HOME Investment Partnership Programme was reported.

There is no straightforward correlation between the rate of home ownership and the current level of public support through grants and financial assistance to homebuyers. Different factors influence this outcome. For example, many countries (also) support access to home ownership through taxation (see PH 2.2). In addition, countries that no longer provide subsidies or mortgage support may have done so in the past; current policy measures thus may not reflect previous policy priorities. For instance, in Ireland and Spain public programmes supporting access to home ownership experienced major cuts after the global financial crisis. There are also important historical considerations to keep in mind; for instance, many countries in Central and Eastern Europe implemented largescale privatisation programmes in the 1990s that boosted home ownership rates across the country, resulting in an overwhelming majority of outright homeowners and a relatively small rental market.

Figure PH2.1.1: Public spending on grants and financial support to homebuyers and homeowners

Government spending as % of GDP, 2020 or latest year available¹



Note: Year of reference: 2020, except for France (2021), Austria and Lithuania (2019) and Luxembourg (2018). Data for Finland, Mexico and Malta refer to the 2019 QuASH. * indicates information is missing on one programme, and the reported amount is therefore a lower-bound estimate. For a full list of measures included see on-line Annex I. 1) 1) Data for Australia, Belgium and Canada are not included because the majority of expenditure is at sub-national level, rather than national/federal level. A selection of measures offered at sub-national were reported in the 2021 QuASH, but combined they do not provide a full picture of spending in this category at national level.

Source: 2021 and 2019 OECD Questionnaire on Affordable and Social Housing (QuASH)

Several countries introduced emergency support programmes for existing or prospective homeowners in response to the COVID-19 pandemic

A number of countries introduced new support, or modified existing forms of support, to help homeowners and homebuyers during the COVID-19 pandemic. To help existing homeowners in financial distress, thirteen countries introduced temporary mortgage holidays, enabling households to postpone mortgage payments for a period of time. To help homebuyers, three countries introduced grants to homebuyers (France, Japan and Mexico); Australia extended an existing mortgage guarantee scheme; Belgium (Flanders) and Turkey offered reduced interest rates; and France extended its interest-free loan scheme, which had been scheduled to be phased out. See Table PH2.1.4 for a full list of measures.

Data and comparability issues

There are important issues and limitations regarding both the coverage of existing measures and the comparability across different types of public support.

In terms of the coverage of existing measures, expenditure on support for homeowners is not fully covered by this indicator due to lack of information. First, in some countries, expenditure figures are missing for one or more programmes at national level. As a result, the amounts presented are lower than the actual total expenditure. Second, expenditure at regional and/or local levels is largely unreported by countries in the OECD QuASH, with some exceptions. In the 2021 OECD QuASH, a number of countries report that programmes are in place in regions or municipalities, and thus reported spending data do not cover the full extent of public expenditure on housing in this category. For instance, support to homebuyers is administered at the regional level in Australia, Belgium and Canada, and are not included under Figure PH 2.1. See Annex I for a full list of measures included in Figure PH 2.1.

Further, it is not always straightforward to compare the different types of public support for homeowners across countries. Grants consist of financial assistance (typically upfront) that is non-repayable. By contrast, loans are repaid by borrowers, along with an interest rate, over an agreed period of time. In the case of preferential loans (as for instance those granted by public bodies or by publicly owned agencies/funds), the subsidy element is hard to identify: it mainly consists of the difference in interest payments compared to rates that apply to a commercial loan, which vary significantly over time. Furthermore, preferential loans often imply a number of other advantages that cannot be quantified, such as a longer repayment period, the delayed start of repayment, and/or a small down payment.

Finally, mortgage guarantees and other forms of loan insurance are increasingly used as an instrument of public policy to provide favourable loan conditions to borrowers; these include reduced interest rates and/or reduced down payments. Strictly speaking, this type of instrument does not represent expenditure as long as there is no default in payments. To simplify comparison, only the actual amounts that were claimed and paid out to lenders were included as expenditure on mortgage guarantees within this indicator. Nevertheless, the value of guarantees can be high and potentially involve a significant risk, in the case of widespread default that would result into high amounts of public spending.

Table PH 2.1.4: Support measures for existing and prospective homeowners in response to the COVID-19 pandemic

Panel A: For homebuyers (e.g. to facilitate the purchase of a home and stimulate the housing market)

Country	Description of support	Type of support	New support or modification of existing support?	Level of government
Australia	The New Home Guarantee: As part of the 2020-21 Budget, the Government announced that it has extended the First Home Loan Deposit Scheme by introducing an additional 10,000 guarantees in 2020-21 (the New Home Guarantee), specifically for first homebuyers seeking to build a new home or purchase a newly built dwelling. The additional guarantees will be available until 30 June 2021 and will support the sector's residential construction pipeline and jobs as part of the Government's Economic Recovery Plan.	Mortgage guarantee	Modification of existing support	National/federal
Belgium	The interest rate was reduced from 2% to 1.6% for new social loans in the Flemish Region.	Reduced interest rates	Modification of existing support	Regional/state
France	The interest free loan is a supplementary mortgage for first time home ownership buyers. The loan amount depends on a number of factors. Cutbacks to the programme were planned prior to COVID-19; however, following the outbreak of COVID-19, the programme was extended for another year to help support the housing market.	Loan	Modification of existing support	National/federal
France	Amendment to the Housing Action Agreement (Avenant à la convention d'Action logement): Action Logement is a joint operation between employees and employers' unions. Its purpose is to collect a production tax to help finance employee housing. Negotiations for a new agreement were reached in February 2021, which includes inter alia up to financial support of up to EUR 10,000 to support 20,000 workers to purchase a new home (amount of support depends on income, dwelling characteristics).	Grant	New form of support	National/federal
Japan	Green housing point system (green-jutaku-point): The programme aims to stimulate the housing market, which has been depressed by the COVID-19 pandemic. Points are allocated according to the housing type, dwelling quality (notably energy efficiency), and location; points can be converted into renovation works or other types of products.	Grant	New form of support	National/federal
Mexico	Emerging housing project (Proyecto Emergente de Vivienda, PEV): Subsidies are granted to low-income families for the construction of housing to reduce the housing backlog, while local economies are reactivated and employment is generated.	Grant	New form of support	National/federal
Turkey	Mortgage credit interest rates were lowered with a 1 year delayed payment option and 180 months duration, and credit to loan ratio was increased to 90%.	Reduced interest rates	New form of support	National/federal

Panel B: For existing homeowners (e.g. to provide mortgage relief to homeowners in financial distress)

Country	Description of support	Type of support	New support or modification of existing support?	Level of government
Brazil	Temporary postponement of mortgage payments for homeowners that were financed by the Brazilian public bank (CAIXA).	Temporary postponement of mortgage payments	New form of support	Joint (shared across levels of government)
Canada	Industry wide mortgage payment deferrals were offered by financial institutions to assist mortgage holders during the 1st wave of the pandemic. Regulators would not charge additional capital for mortgage deferral due to COVID-19 for 6 months.	Temporary postponement of mortgage payments	Modification of existing support	Joint (shared across levels of government)
Chile	Voluntary mechanism that facilitates the deferral of mortgage loans, incorporating state guarantees on deferred payments. It can be accessed by heads of household who can demonstrate a significant drop in their income. The eligible credits with the new proposal are exclusively those of the first home, with a value of up to 10,000 UF and in cases where the delay in the payment of mortgage payment is less than 30 days	Temporary postponement of mortgage payments, state guarantees	New form of support	National/federal
Colombia	External Circular 007/2020: The regulations introduced were temporary and are related to mortgage foreclosures and mortgage relief for homeowners in financial distress. The Financial Supervisor (SFC) allowed postponement of mortgage payments up to 120 days without interest, adding 120 days to the duration of the mortgage.	Temporary postponement of mortgage payments	New form of support	National/federal
Costa Rica	The flexibility measures that financial institutions have applied to mortgage loans in the context of the COVID-19 pandemic are as follows: - Grace period or extensions on instalments, adjustment on monthly instalments, interest rate adjustment and refinancing, restructuring or consolidation of the credit. Some financial institutions apply the same measures for all their clients, analysing each case to determine the measure that best suits the consumer's needs. In most cases, these measures have been modified during the pandemic and among the most common variations are: - The requirements for eligibility for the measures were adjusted, primarily the obligation to submit documentation demonstrating the economic impact resulting from the pandemic. - The terms of extensions and grace periods have been extended.	Grace period and/or temporary postponement of mortgage payments	New form of support	National/federal
Costa Rica	The Central Bank created a financing facility programme for the entities that are part of the National Financial System. It seeks to provide resources to the entities so that they can restructure the credits of households and companies that were affected by the Covid-19 pandemic.	Mortgage refinancing	New form of support	National/federal
Estonia	Temporary postponement of mortgage payments	Temporary postponement of mortgage payments	New form of support	National/federal
Greece	Provision of State subsidy for loans encumbered with primary residence of debtors who have been financially stricken by COVID-19. Debt moratoria (i.e. temporary postponement of mortgage payments) provided by banks to mortgage borrowers affected by the Covid-19 pandemic.	Temporary postponement of mortgage payments	New form of support	National/federal
Ireland	In March 2020 the mortgage industry implemented a coordinated approach to help their customers who were economically impacted by the COVID-19 crisis. This non-legislative industry initiative included flexible loan repayment arrangements where needed, including loan payment breaks initially for a period up to three months and then subsequently extended for up to six months. The overall objective was to quickly and efficiently provide financial relief to borrowers by allowing a suspension or postponement of loan payments within a specified period. The voluntary moratorium introduced in Ireland, which complied with the April 2020 EBA guidelines, was therefore an	Temporary postponement of mortgage payments	New form of support	National/federal

	<p>immediate response to the emerging COVID-19 crisis and ensured that a large volume of affected customers could benefit quickly during a sudden and fast moving and evolving public health crisis. In September 2020 the industry adopted a more targeted 'case by case' approach to providing relief to their customers who continue to be, or who for the first time become, impacted by COVID-19. Therefore, rather than continuing with a general 'one size fits all' forbearance approach, it was considered that it would be in the best long term interests of both the borrower and lender that engagement takes place in relation to a particular mortgage or other loan difficulty and that the most appropriate or tailored approach to an individual case – which can either be a short term or a long term restructure – is adopted as soon as possible. The Central Bank, as regulator, made it clear that there is no regulatory impediment to lenders offering payment breaks or other restructuring arrangements to their borrowers who are impacted by COVID-19 providing they are appropriate for the individual borrower circumstance. The provisions and protections of the CCMA will also be available.</p>			
Israel	<p>Mortgage payments could be postponed for 9 months. In March 2020, the Central Bank decided to allow existing homeowners to stop paying mortgages until September; the measure was extended until December 2020, and then until March 2021 (for those who initiated postponement in June 2020). The postponement did not incur a change in the interest rate or other loan characteristics.</p>	Temporary postponement of mortgage payments	New form of support	National/federal
Israel	<p>On 15 December 2020, the Central Bank provided mortgage relief to households, allowing them to take two-thirds of the mortgage in prime credit rate (whereas prior to this, only one-third of the mortgage could be taken in the prime credit rate).</p>	Adjustments to mortgage payments	New form of support	National/federal
Netherlands	<p>In March 2020 creditors have voluntarily offered deferral of repayment of the principal and interest for those consumers experiencing financial difficulties as a result of the COVID-19 pandemic. The Ministry of Finance published a decision to ensure that deferral of mortgage principal payments does not have adverse effects on the tax deductibility of the interest of the mortgage. For mortgages after 2013 there is an amortization requirement which contains rules about catching up payments within a few years. To avoid that consumers are faced with high monthly payments to maintain their right for tax deductibility, this requirement to catch up within a short period is waived for these deferrals. Instead, consumers will be able to catch up during the entire duration of the mortgage. The decision of the Ministry of Finance regarding the fiscal consequences of deferral of payment of the principle was initially for moratoria with a maximum duration of 6 months. In September 2020, this was extended to moratoria with a maximum duration of 12 months.</p>	Temporary postponement of mortgage payments	Modification of existing support	National/federal
New Zealand	<p>The Mortgage Deferral Scheme was a six month principal and interest payment holiday for mortgage holders whose incomes have been affected by the economic disruption from COVID-19. It was announced on the 24th March 2020. The scheme was extended from 6 months to 12 months in August 2020.</p>	Temporary postponement of mortgage payments	New form of support	National/federal
United Kingdom	<p>Mortgage holidays for both homeowners and buy-to-let landlords. There was also general financial support to businesses and to workers who were furloughed (with no or less work). From March 2020 to 31 July 2021, homeowners (including buy-to-let landlords) in financial difficulty because of Covid-19 can apply for a mortgage holiday of 3 months or 6 months, meaning no mortgage payments. They must apply by 31 March 2021. At the end of the mortgage holiday, the customer has the options either (a) to pay the unpaid mortgage in a lump sum or (b) to add the unpaid mortgage to the overall mortgage capital. Option (b) increases the monthly mortgage payment.</p>	Temporary postponement of mortgage payments	New form of support	National/federal
United States	<p>Under the Coronavirus Aid, Relief, and Economic Security (CARES) Act, and guidance from federal agencies and the GSEs, there are two protections for homeowners with federally or GSE-backed (Fannie Mae or Freddie Mac) or funded mortgages: 1) For loans backed by the Federal Housing Administration or the Department of Agriculture, lenders or loan servicers cannot foreclose until after March 31, 2021. 2) For loans backed by the Department of Veterans Affairs, Fannie Mae or Freddie Mac, they cannot foreclose until after February 28, 2021. Borrowers who experience financial hardship due to the coronavirus pandemic have a right to request and obtain a forbearance for up to 180 days.</p>	Temporary postponement of mortgage payments	New form of support	National/federal

Source: 2021 OECD Questionnaire on Affordable and Social Housing (QuASH).

Sources and further reading

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Annex I

Figure PH 2.1 includes the following measures:

Austria

- The following measures are included: subsidies for the purchase of owner-occupied dwellings (*Kaufförderungen*), the subsidy scheme for owner-occupied housing (*Eigentumswohnungsförderung*), and contract savings (*Bausparen*).
- Information on the amount of public spending on rent-to-buy schemes (*Kaufoptionswohnungen*) is not available.

Brazil

- The following measures are included: Green and Yellow House Programme (*Programa Casa Verde e Amarela*).
- Information on the amount of public spending on the Popular Housing Guarantee Fund (*Fundo Garantidor da Habitação Popular (FGHab)*) is not available.

Chile

- The following measures are included: Solidarity Fund for Housing Choice D.S.49 of 2011 (*Fondo Solidario de Elección de Vivienda D.S.49 de 2011*), Integrated Housing Subsidy System D.S.1 of 2011 (*Sistema Integrado de Subsidio Habitacional D.S.1 de 2011*), Rural Habitability Program D.S.10 of 2015 (*Programa de Habitabilidad Rural D.S.10 de 2015*), State foreclosure guarantee (*Garantía Estatal de Remate*), Unemployment insurance for mortgage credits (*Seguro de desempleo para créditos hipotecarios*) and Dividend subsidy for beneficiaries of DS01 and DS49 (*Subvención al dividendo para beneficiarios del DS01 y DS40*).

Costa Rica

- The following measures are included: Family Housing Subsidy (*Bono familiar de Vivienda BFV*).

Cyprus

- The following measures are included: one-off grants (Στεγαστική βοήθεια).

Estonia

- The following measures are included: Housing grant for large households (*Kodutoetus lasterikastele peredele*), Mortgage guarantee (*Eluasemelaenu käendus*), and Small residential building reconstruction grant for owners of detached houses (*Väikeelamute rekonstrueerimistoetus*).

Finland

- The following measure is included: Mortgage guarantee for housing loan (*Asuntolainan valtiontakaus*).
- Information on the amount of public spending on the measures ASP advanced savings (ASP-laina) and ASP loan (ASP-laina) is not available.

France

- The following measures are included: Zero-interest loans (*prêt à taux zero*) and Amendment to the Housing Action Agreement (*Avenant à la convention d'Action logement*).
- Information on the amount of public spending on the measure relating to home ownership social loan (*Prêt à l'accession sociale*) is missing.

Hungary

- The following measures are included: Family Housing Subsidy (*Családi Otthonteremtési Kedvezmény*) and subsidised mortgages (*Otthonteremtési Kamattámogatás*).

Israel

- The following measures are included: Tenant's Price programme, subsidised interest rates and Housing loan programme for Israeli families of Ethiopian descent.

Latvia

- The following measures are included: State Assistance in Purchase or Construction of Residential Space ("Balsts" subsidy) (*Valsts palīdzība dzīvojamās telpas iegādei vai būvniecībai ("Balsts" subsīdija)*) and State Assistance in Purchase or Construction of Residential Space (Housing acquisition support programme) (*Valsts palīdzība dzīvojamās telpas iegādei vai būvniecībai (Majoklu garantiju programma)*).

Lithuania

- The following measures are included: support for the acquisition of housing (*Parama bustui isigyti*) and financial incentives for young families acquiring a first home (*Finansinė paskata pirmąjį būstą įsigyjantiems jaunos šeimoms*).

Luxembourg

- The following measures are included: Acquisition grant (*Prime d'acquisition*), Construction grant (*Prime de construction*), Interest subsidy (*subvention d'intérêt*), Interest relief (*bonification d'intérêt*), State guarantee (*garantie de l'Etat*).

Malta

- The following measures are included: Housing Authority Scheme for the purchase of rented residential units (*Sir Sid Darek*) and Social loan.
- Information on the amount of public spending on the measure Equity sharing is missing.

Mexico

- The following measures are included: Infonavit's monthly payment subsidy (*Complemento de pago*) and co-financing policy (*cofinanciamento*).
- Information on the amount of public spending on the measures relating to *Vivienda digna* and Preferential Interest Rate (*Tasa de interés diferenciada*) or the COVID-19 relief measure (Emergency housing project (*Proyecto Emergente de Vivienda*) is not available.

New Zealand

- The following measures are included: First Home Grant and Progressive Home Ownership Fund.
- Information on the amount of public spending on Tenant Home Ownership Grant, Kainga Whenua Loan Scheme and KiwiSaver first home withdrawal is not available.

Norway

- The following measures are included: Start-up loan (*Startlån*) and housing grant for home purchase (*Tilskudd til etablering*).
- Information on the amount of public spending on Start-up loan refinancing (*Startlån til refinansiering*) is not available.

United States

- The following measures are included: HOME Investment Partnership Programme.
- Information on the amount of public spending on the measures Housing Choice Vouchers - Homeowners HIP programme, Section 203(b): FHA Mortgage Insurance for 1- to 4- family homes, Veterans' Administration (VA) backed Home Loans and the United States Department of Agriculture Single-Family Housing Guarantee Programme is not available.