



Housing Finance Reform: Continuation of the 30-Year Fixed-Rate Mortgage

Committee on Banking, Housing, and Urban Affairs United States Senate

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Today's hearing will examine the pros and cons of the Federal Government continuing basically to subsidize the 30-year fixed-rate mortgage. During the Great Depression, the Federal Government established direct and indirect subsidies for 30-year fixed-rate mortgages. For many Americans, the 30-year fixed-rate mortgage has made homeownership possible, yet the failure of Fannie and Freddie and the \$169 bailout of those institutions demonstrate that the Federal Government's support for the 30-year mortgage comes with a cost. Today's hearing should provide some insight into how the Federal Government's support for the 30-year fixed-rate mortgage impacts consumers and taxpayers. For example, is the 30-year fixedrate mortgage always the best option for consumers? Is the prepayment option included in these 30-year fixed-rate mortgages truly free? And what has the subsidy of this product already cost the American taxpayer? And can this product be offered without that subsidy?

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