

Linking Records on Federal Housing Administration Single-Family Mortgages

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Abstract

Over the years, we have developed a number of ad hoc record linkage procedures to correct serious data problems on the Federal Housing Administration's (FHA) primary database of single-family mortgage records. This work describes a number of the procedures used and illustrates the results of these efforts. One effort resulted in the identification of thousands of duplicate mortgage records. The subsequent deletion of these duplicate records from the database saved FHA several million dollars. A second effort resulted in the identification of thousands of mortgage records on terminated loans which the database erroneously indicated were active mortgages. This effort enabled FHA to more accurately predict its future premium income as well as to improve other analytic studies of these Federal mortgage insurance programs.