

**AMENDMENT TO H.R. 1852**  
**OFFERED BY MR. MOORE OF KANSAS**

Page 42, after line 18, insert the following new section:

1 **SEC. 24. LIMITATION ON MORTGAGE INSURANCE PREMIUM**  
2 **INCREASES.**

3 Notwithstanding any other provision of law, including  
4 any provision of this Act and any amendment made by  
5 this Act—

6 (1) the premiums charged for mortgage insur-  
7 ance under any program under the National Hous-  
8 ing Act may not be increased above the premium  
9 amounts in effect under such program on October 1,  
10 2006, unless the Secretary of Housing and Urban  
11 Development determines that, absent such increase,  
12 insurance of additional mortgages under such pro-  
13 gram would, under the Federal Credit Reform Act  
14 of 1990, require the appropriation of new budget au-  
15 thority to cover the costs (as such term is defined  
16 in section 502 of the Federal Credit Reform Act of  
17 1990 (2 U.S.C. 661a) of such insurance; and

18 (2) a premium increase pursuant to paragraph  
19 (1) may be made only by rulemaking in accordance

1 with the procedures under section 553 of title 5,  
2 United States Code (notwithstanding subsections  
3 (a)(2), (b)(B), and (d)(3) of such section).