

**AMENDMENT TO THE VIEWS AND ESTIMATES ON THE BUDGET FOR FISCAL  
YEAR 2016**

**OFFERED BY MR. GREEN OF TEXAS**

Page 8, line 9 insert after “.” the following:

The Committee supports FHA’s efforts to expand access to credit for creditworthy low-income borrowers. In addition to their existing practices, FHA should consider utilizing alternative credit data, such as utility payments, when determining credit worthiness.