

FHA INFO #17-41

September 19, 2017



TO: All FHA-Approved Mortgagees Originating Mortgages in Presidentially-Declared Major Disaster Areas

NEWS AND UPDATES

Important Information for FHA-Approved Mortgagees Originating Mortgages in Presidentially-Declared Major Disaster Areas in the State of Florida Impacted by Hurricane Irma

Today, the Federal Housing Administration (FHA) issued a [waiver](#) of its policy on the timeframe for completing the inspection of properties prior to closing or submitting the mortgage for FHA insurance endorsement in the Presidentially-Declared Major Disaster Areas in the state of Florida impacted by Hurricane Irma (IRMA PDMDAs).

- For mortgages in process secured by properties in a PDMDA that have not closed or are pending endorsement, mortgagees must follow the guidance contained in the *Single Family Housing Policy Handbook 4000.1 (SF Handbook) Section II.A.7.c, Inspection and Repair Escrow Requirements for Mortgages Pending Closing or Endorsement in Presidentially-Declared Major Disaster Areas*. FHA's current policy requires that a damage inspection be performed following the close of the Incident Period as defined by the Federal Emergency Management Agency (FEMA).
- FHA believes that the situation in Florida has stabilized to the extent that further damage to the properties appears unlikely, despite FEMA not having closed its Incident Period for the IRMA PDMDAs in Florida. However, mortgagees should continue to monitor FEMA's website to ascertain the latest information on the IRMA PDMDAs in Florida as additional counties may be added to the PDMDA until the Incident Period has closed.
- As a result, today **FHA issued a waiver regarding the timing of the required inspection**, allowing damage inspections to be completed beginning September 19, 2017, for the IRMA PDMDAs in Florida.
- Nothing in this waiver affects mortgagees' obligations to exercise prudent lending practices and ensure the mortgages they submit for endorsement fully comply with FHA's property eligibility requirements, as well as any property condition requirements related to claims processing.

- A copy of the waiver is posted at:
https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/handbook_references

Mortgagees can find more information about FHA’s PDMDA policies, as well as the **203(h) Mortgage Insurance for Disaster Victims Program** and the **203(k) Rehabilitation Mortgage Insurance Program**, on the FHA Resource Center’s [Online Knowledge Base](#).

Quick Links

- View the waiver issued today at:
<https://portal.hud.gov/hudportal/documents/huddoc?id=DOC094.pdf>
- Access the SF Handbook in online or portable document format from HUD’s Client Information Policy Systems Handbooks web page at:
https://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsg
- View the status of Incident Periods on the FEMA Disasters web page at:
<https://www.fema.gov/disasters>

Resources

- Contact the FHA Resource Center:
 - Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at:
www.hud.gov/answers.
 - E-mail the FHA Resource Center at: answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
 - Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

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