



**TO: All FHA-Approved Mortgages; All Other Interested Stakeholders in FHA Transactions**

## NEWS AND UPDATES

### FHA Disaster-Related Policy Waiver for Four Additional Counties in Presidentially-Declared Major Disaster Areas in California

Today, the Federal Housing Administration (FHA) issued a [waiver](#) for four additional counties — Los Angeles, San Diego, Santa Barbara, and Ventura — in California impacted by wildfires, allowing damage inspections to be conducted beginning January 18, 2018. This waiver is in addition to the two previous waivers issued by FHA on October 24, 2017, and November 2, 2017, respectively, 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 (PDMDAs) in certain counties in the state of California impacted by wildfires.

- 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 situations in certain counties in California have stabilized to the extent that further damage to the properties appear unlikely, despite FEMA not having closed its Incident Period for the PDMDAs in these four areas. However, mortgagees should continue to monitor FEMA's website to ascertain the latest information on these PDMDAs as additional municipalities or counties could be added to them until the Incident Periods have closed.
- These waivers do not affect mortgagees' obligations to exercise prudent lending practices and ensure that mortgages they submit for endorsement fully comply with FHA's property eligibility requirements, as well as any property condition requirements related to claims processing.

— The California "Wildfires" waivers are posted at:

[https://www.hud.gov/sites/dfiles/OCHCO/documents/sf\\_hb40001waiverCA2.pdf](https://www.hud.gov/sites/dfiles/OCHCO/documents/sf_hb40001waiverCA2.pdf)

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

- Waivers for California can be viewed at: [https://www.hud.gov/program\\_offices/administration/hudclips/waivers/](https://www.hud.gov/program_offices/administration/hudclips/waivers/)
- 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](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: <https://www.hud.gov/answers>
- E-mail the FHA Resource Center at: [answers@hud.gov](mailto: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-CALL-FHA (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.

RESOURCE INFORMATION															
<b>FHA INFO Archives:</b>	Visit the <a href="#">FHA INFO Archives</a> to access FHA INFO messages issued from 2012 to the present.														
<b>Subscribe/Unsubscribe Instructions:</b>	To subscribe to the Single Family FHA INFO mailing list you can use this link: <a href="#">FHA INFO</a> or send a request by email to: <a href="mailto:answers@hud.gov">answers@hud.gov</a> Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: <a href="mailto:answers@hud.gov">answers@hud.gov</a> <a href="mailto:aaa@xyz.com">aaa@xyz.com</a> <a href="mailto:bbb@xyz.com">bbb@xyz.com</a> <a href="mailto:ccc@xyz.com">ccc@xyz.com</a> <a href="#">To Unsubscribe</a> follow the unsubscribe instructions on that page.														
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