



**TO: All FHA-Approved Mortgagees and Servicers;  
All Other Interested Stakeholders in FHA Transactions;  
All Interested Parties**

## NEWS AND UPDATES

In this Issue:

- FHA Expands COVID-19 Loss Mitigation Options for Borrowers
- FHA's COVID-19 Loss Mitigation Options Webinar (2 dates)
- Job Opportunity Alert: Mortgage Housing Specialist, Oklahoma City, OK

See below for details.

### FHA Expands COVID-19 Loss Mitigation Options for Borrowers

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2020-22](#), *FHA's COVID-19 Loss Mitigation Options*. This ML announces an expansion of loss mitigation options that are available to assist single family borrowers with FHA-insured forward mortgages impacted by the COVID-19 National Emergency. In addition, this ML updates the guidance for forward mortgages detailed in [ML 2020-06](#). Read today's [Press Release](#).

The additional loss mitigation options available to borrowers, where the mortgage was current or less than 30 days past due as of March 1, 2020, are:

- COVID-19 Home Retention Options:
  - COVID-19 Owner-Occupant Loan Modification
  - COVID-19 Combination Partial Claim and Loan Modification
  - COVID-19 FHA-HAMP Combination Loan Modification and Partial Claim with Reduced Documentation
  - COVID-19 Non-Occupant Loan Modification
- COVID-19 Home Disposition Options:
  - COVID-19 Pre-Foreclosure Sales
  - COVID-19 Deed-In-Lieu of Foreclosure

Servicers must begin offering these loss mitigation options to eligible borrowers immediately, but no later than 90 days from the date in ML 2020-22. Additionally, any COVID-19-related delinquencies in the Single Family Default Monitoring System (SFDMS) must be reported by the July 2020 reporting cycle. Refer to the [Single Family Default Monitoring System Codes Guide](#) for more information. These policies will be incorporated in a forthcoming update to FHA's [Single Family Housing Policy Handbook 4000.1](#), Section III.A.3.d, Presidentially-Declared COVID-19 National Emergency.

FHA will conduct a webinar that focuses on the COVID-19-related loss mitigation options available to assist borrowers. The same webinar will be offered on two different dates to maximize attendance. Details are included in the announcement below.

**Quick Links: (If you experience issues opening documents in Internet Explorer, use a different web browser.)**

- View Mortgagee Letter 2020-22 and all other archived Mortgagee Letters at:  
[https://www.hud.gov/program\\_offices/administration/hudclips/letters/mortgagee](https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee)
- View today's Press Release and all archived Press Releases in the HUD Press Room at:  
<https://www.hud.gov/press>
- View the Single Family Default Monitoring System Reporting Codes Guide at:  
[https://www.hud.gov/program\\_offices/housing/sfh/handbook\\_references](https://www.hud.gov/program_offices/housing/sfh/handbook_references)
- Access the *Single Family Housing Policy Handbook* 4000.1 online or as a PDF on the Handbooks web page on HUDClips at: [https://www.hud.gov/program\\_offices/administration/hudclips/handbooks/hsgb](https://www.hud.gov/program_offices/administration/hudclips/handbooks/hsgb)
- Access the FHA Single Family Housing COVID-19 Q&A through the online knowledge base at:  
<https://www.hud.gov/answers>
- Access FHA's loss mitigation services for homeowners on the consumer page at:  
[https://www.hud.gov/program\\_offices/housing/sfh/nsc/lossmit](https://www.hud.gov/program_offices/housing/sfh/nsc/lossmit)

## FHA's COVID-19 Loss Mitigation Options Webinar — 2 Dates

— There is no charge for training courses and webinars offered by the Federal Housing Administration —

|                                  |  |
|----------------------------------|--|
| <b>Webinar Title:</b> <b>NEW</b> | <b>FHA's COVID-19 Loss Mitigation Options</b>  |
| <b>Date/Time:</b>                | Wednesday, July 29, 2020, 2:00 PM to 4:00 PM (Eastern) <b>AND</b><br>Wednesday, August 5, 2020, 2:00 PM to 4:00 PM (Eastern)<br><br>(This is the same webinar. It is offered on two separate dates to maximize attendance.)      |
| <b>Event Location:</b>           | Webinar — No Fee   |
| <b>Jurisdictional Host:</b>      | National Servicing Center  |
| <b>Registration Link:</b>        | <a href="https://register.gotowebinar.com/rt/6437038456361883663">https://register.gotowebinar.com/rt/6437038456361883663</a>  |
| <b>Description:</b>              | Representatives from the Federal Housing Administration (FHA) will provide a detailed overview of all COVID-19 Loss Mitigation options available to assist single family homeowners impacted by the COVID-19 National Emergency. |
| <b>Audience:</b>                 | This webinar is open to all interested stakeholders.   |
| <b>Special Instructions:</b>     | This free webinar is being offered on two different dates to maximize attendance. You may select the date you would like to attend when registering.   |

A Questions and Answers (Q&A) session will be conducted at the end of the session **by written questions only**. All questions must be submitted in advance to: [eclass@hud.gov](mailto:eclass@hud.gov). The subject line should include: **COVID-19 Loss Mitigation Options webinar**.

### [Quick Links](#)

- View FHA Single Family Housing archived webinars at:  
[https://www.hud.gov/program\\_offices/housing/sfh/events/sfh\\_webinars](https://www.hud.gov/program_offices/housing/sfh/events/sfh_webinars)

## Job Opportunity Alert: Mortgage Housing Specialist, Oklahoma City, OK

If you are interested in becoming an integral part of dynamic teams that help make affordable and sustainable housing solutions available to low- and moderate-income individuals and families each year, then you might be a perfect candidate to fill the following vacancy within the Federal Housing Administration's (FHA) Office of Single Family Housing:

|  |  |
|--|--|
| <b>Job Title:</b>                            | <b>Mortgage Housing Specialist</b>   |
| <b>Job Announcement Number:</b>              | <a href="#">20-HUD-1506-P</a> — Open to the Public<br><a href="#">20-HUD-1505</a> — Open to Current Federal employees and Other Specific Groups Listed in the Job Announcement   |
| <b>Date Range to Apply for the Position:</b> | 7/8/20; closes 7/21/2020 at 11:59 PM (Eastern)   |
| <b>Pay Scale-Series–Grade:</b>               | GS-1101-13   |
| <b>Location:</b>                             | Oklahoma City, OK  |
| <b>Brief Description:</b>                    | As a Mortgage Housing Specialist, you will: <ul style="list-style-type: none"><li>• Interpret HUD regulations and administrative instructions governing home mortgages insured under each of the several home mortgage sections of the National Housing Act.</li><li>• Evaluate the effectiveness of mortgagees' single family loan administration policies and practices against the general standards imposed by the accepted practices of prudent lending institutions and HUD regulations and administrative instructions.</li><li>• Interpret HUD regulations and administrative instructions and provide authoritative advice and guidance to the staffs of HUD Homeownership Centers (HOCs), field offices and lending institutions in all phases of the administration of the programs of home mortgage insurance.</li></ul> |

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If you or someone you know is interested in applying for this position, click on the appropriate link (above), which will take you to the vacancy announcement on [USAJobs.gov](https://www.usajobs.gov).

## Quick Links

- View all federal job opportunities at: <https://www.usajobs.gov>

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## 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](http://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-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.

|  |  |                                       |  |                                      |                                     |   |   |                                       |                         |                           |  |   |  |                                       |   |
|--|--|---------------------------------------|--|--------------------------------------|-------------------------------------|---|---|---------------------------------------|-------------------------|---------------------------|--|---|--|---------------------------------------|---|
| <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><br>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><br><a href="mailto:aaa@xyz.com">aaa@xyz.com</a><br><a href="mailto:bbb@xyz.com">bbb@xyz.com</a><br><a href="mailto:ccc@xyz.com">ccc@xyz.com</a><br><a href="#">To Unsubscribe</a> follow the unsubscribe instructions on that page.   |                                       |  |                                      |                                     |   |   |                                       |                         |                           |  |   |  |                                       |   |
| <b>Resource Links:</b>                     | <table><tr><td><a href="#">FHA Archived Webinars</a></td><td><a href="#">Foreclosure Assistance</a></td></tr><tr><td><a href="#">Career Opportunities</a></td><td><a href="#">Grant Opportunities</a></td></tr><tr><td><a href="#">Contracting Opportunities</a></td><td><a href="#">HUD Homes - Property Listings</a></td></tr><tr><td><a href="#">Events &amp; Training</a></td><td><a href="#">HUD.gov</a></td></tr><tr><td><a href="#">FHA Forms</a></td><td><a href="#">Making Home Affordable</a></td></tr><tr><td><a href="#">FHA Homeownership Centers</a></td><td><a href="#">Presidentially-Declared Major Disaster Areas</a></td></tr><tr><td><a href="#">FHA Mortgagee Letters</a></td><td><a href="#">Visit our Single Family Home Page</a></td></tr></table> | <a href="#">FHA Archived Webinars</a> | <a href="#">Foreclosure Assistance</a> | <a href="#">Career Opportunities</a> | <a href="#">Grant Opportunities</a> | <a href="#">Contracting Opportunities</a> | <a href="#">HUD Homes - Property Listings</a> | <a href="#">Events &amp; Training</a> | <a href="#">HUD.gov</a> | <a href="#">FHA Forms</a> | <a href="#">Making Home Affordable</a> | <a href="#">FHA Homeownership Centers</a> | <a href="#">Presidentially-Declared Major Disaster Areas</a> | <a href="#">FHA Mortgagee Letters</a> | <a href="#">Visit our Single Family Home Page</a> |
| <a href="#">FHA Archived Webinars</a>      | <a href="#">Foreclosure Assistance</a>   |                                       |  |                                      |                                     |   |   |                                       |                         |                           |  |   |  |                                       |   |
| <a href="#">Career Opportunities</a>       | <a href="#">Grant Opportunities</a>  |                                       |  |                                      |                                     |   |   |                                       |                         |                           |  |   |  |                                       |   |
| <a href="#">Contracting Opportunities</a>  | <a href="#">HUD Homes - Property Listings</a>  |                                       |  |                                      |                                     |   |   |                                       |                         |                           |  |   |  |                                       |   |
| <a href="#">Events &amp; Training</a>      | <a href="#">HUD.gov</a>  |                                       |  |                                      |                                     |   |   |                                       |                         |                           |  |   |  |                                       |   |
| <a href="#">FHA Forms</a>                  | <a href="#">Making Home Affordable</a>   |                                       |  |                                      |                                     |   |   |                                       |                         |                           |  |   |  |                                       |   |
| <a href="#">FHA Homeownership Centers</a>  | <a href="#">Presidentially-Declared Major Disaster Areas</a>   |                                       |  |                                      |                                     |   |   |                                       |                         |                           |  |   |  |                                       |   |
| <a href="#">FHA Mortgagee Letters</a>      | <a href="#">Visit our Single Family Home Page</a>  |                                       |  |                                      |                                     |   |   |                                       |                         |                           |  |   |  |                                       |   |



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[HUD COVID-19 Resources and Fact Sheets](#)