

## FHA INFO #20-57

August 11, 2020



**TO: All FHA-Approved Mortgagees and Servicers;  
All FHA-Approved Title I Lenders; and  
All Interested Stakeholders in FHA Transactions**

### NEWS AND UPDATES

In this Announcement:

- Extension of Maximum Claim Period for Title I Loans and Reminder of Available Loss Mitigation Options
- Webinar: FHA Quality Assurance Update: Q3 2020

See below for details.

### Extension of Maximum Claim Period for Title I Loans and Reminder of Available Loss Mitigation Options

Today, the Federal Housing Administration (FHA) published [Title I Letter-487](#), *COVID-19 Title I Loans: Extension of Maximum Claim Periods and Reminder of Available Loss Mitigation Options for Borrowers affected by COVID-19*.

The purpose of this Letter is to provide Title I lenders with an optional extension to the maximum claim period of up to six months so that lenders have additional time to engage in loss mitigation efforts to assist borrowers affected by the COVID-19 National Emergency declaration. Additionally, this Letter reminds Title I lenders of their obligation to contact borrowers to discuss their reasons for default, explore a cure, and describes the loss mitigation options available for Title I loans.

The optional claims filing extension is available immediately for claims of loans that were current or less than 30 days past due as of March 1, 2020, and have subsequently gone into default, provided the default occurred prior to November 30, 2020, for all Title I property improvement and manufactured home loans.

#### Quick Links:

- View the Title I Letter-487 and all other archived Title I Letters at: [https://www.hud.gov/program\\_offices/administration/hudclips/letters/title1](https://www.hud.gov/program_offices/administration/hudclips/letters/title1)

## Webinar Training

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

<b>Webinar Title:</b>	<b>FHA Quality Assurance Update: Q3 2020</b>
<b>Date/Time:</b>	Wednesday, August 26, 2020 2:00 PM to 3:30 PM (Eastern)
<b>Event Location:</b>	Webinar – No Fee
<b>Jurisdictional Host:</b>	Office of Lender Activities and Program Compliance
<b>Registration Link:</b>	<a href="https://easthillmedia.zoom.us/webinar/register/WN_V7VVhWYeR_CutzV9t9B8xw">https://easthillmedia.zoom.us/webinar/register/WN_V7VVhWYeR_CutzV9t9B8xw</a>
<b>Description:</b>	This free, online webinar will provide an update on the Federal Housing Administration's (FHA) quality assurance results for the most recent quarter, as well as specific information on how lenders can access reports and data through the Loan Review System (LRS). In addition, there will be a live Question and Answer session at the end of the webinar.
<b>Audience:</b>	Although open to all stakeholders, this webinar is primarily for compliance, risk management, and quality control staff for FHA-approved mortgagees.
<b>Special Instructions:</b>	Advance registration is required no later than August 25, 2020. Registered attendees will receive a link via email to access the webinar and other details with their registration confirmation.

### 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)

### 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>

Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: [answers@hud.gov](mailto:answers@hud.gov)  
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**Resource Links:**

<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](#)