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

NEWS AND UPDATES

Home Equity Reverse Mortgage Information Technology (HERMIT) System Update

Today, the Federal Housing Administration (FHA) announced updates to the Home Equity Reverse Mortgage Information Technology (HERMIT) system’s file format and layout. The changes are scheduled to be implemented on September 26, 2020, to improve the reporting of Home Equity Conversion Mortgage (HECM) terminations. HERMIT software updates related to HECM submission extensions related to the Presidentially-Declared COVID-19 National Emergency were posted in FHA INFO 20-66 on September 10, 2020.

Servicers should reference the HERMIT System & Resources page for more information on these changes. In addition, questions regarding HERMIT can be sent by email to: ServicingSupport@hermitsp.com.

Quick Links:
- View the HERMIT System & Resources page at: https://www.hud.gov/program_offices/housing/comp/hecm_hermit

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-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.

FHA INFO Archives:
Visit the FHA INFO Archives to access FHA INFO messages issued from 2012 to the present.

Subscribe/Unsubscribe Instructions:
To subscribe to the Single Family FHA INFO mailing list you can use this link: FHA INFO or send a request by email to: answers@hud.gov
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
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HUD COVID-19 Resources and Fact Sheets