

**FHA INFO #20-90**  
**December 4, 2020**



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

## NEWS AND UPDATES

### Temporary Waiver of Quality Control (QC) Requirements for Field Reviews of Appraisals

Today, the Federal Housing Administration (FHA) issued a [temporary waiver](#) of its [Single Family Housing Policy Handbook 4000.1](#) (SF Handbook) to provide mortgagees with flexibility related to quality control (QC) field reviews of appraisals. This temporary waiver is similar to the temporary partial waiver announced in [FHA INFO #20-44](#) on June 22, 2020.

Considering the social distancing requirements in place in many areas of the country, as a result of the Presidentially-Declared COVID-19 National Emergency, mortgagees may be unable to conduct targeted field reviews of appraisals of FHA-insured mortgages selected for the monthly QC sample. Therefore, FHA is providing mortgagees with flexibility by temporarily waiving part of its requirements found in SF Handbook, Section V.A.3.c.ii(C)(1)(b).

With this waiver, mortgagees are permitted to use third-party tools as an alternative to field reviews of appraisals. Mortgagees must continue to meet all other appraisal QC requirements in the SF Handbook, Section V.A.3.c.ii(C). For example, mortgagees must conduct desk reviews of appraisals following the standards described in Section V.A.3.c.ii(C)(1)(a).

This temporary waiver applies to QC reviews currently in process and for cases selected as part of a mortgagee's QC selections until further notice.

#### **Quick Links:**

- View today's temporary waiver and all other Housing policy waivers at:  
[https://www.hud.gov/program\\_offices/administration/hudclips/waivers/](https://www.hud.gov/program_offices/administration/hudclips/waivers/)
- Access the SF Handbook online and/or portable document format (PDF) on the Housing Handbooks web page on HUDClips 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)

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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> 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.	
<b>Resource Links:</b>	<a href="#">FHA Archived Webinars</a> <a href="#">Career Opportunities</a> <a href="#">Contracting Opportunities</a> <a href="#">Events &amp; Training</a> <a href="#">FHA Forms</a> <a href="#">FHA Homeownership Centers</a> <a href="#">FHA Mortgage Letters</a>	<a href="#">Foreclosure Assistance</a> <a href="#">Grant Opportunities</a> <a href="#">HUD Homes - Property Listings</a> <a href="#">HUD.gov</a> <a href="#">Making Home Affordable</a> <a href="#">Presidentially-Declared Major Disaster Areas</a> <a href="#">Visit our Single Family Home Page</a>



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