

FHA INFO #20-96
December 22, 2020



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

NEWS AND UPDATES

In this Announcement:

- Updated Addendum to Uniform Residential Loan Application (Form HUD-92900-A) Now Available
- Updates to FHA Manufactured Housing Criteria for Appraisal Comparable Selection

See below for details.

Updated Addendum to Uniform Residential Loan Application (Form HUD-92900-A) Now Available

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2020-49](#), *Revised Form HUD-92900-A, HUD Addendum to Uniform Residential Loan Application*, which announced that the updated loan-level certification — [Form HUD-92900-A](#) — is now available. Read today's [Press Release](#).

Over the past year, FHA has made significant strides in its efforts to provide regulatory clarity and transparency within its Office of Single Family Housing programs. With the October 2019 signing of a *Memorandum of Understanding* between the Department of Housing and Urban Development (HUD) and the U.S. Department of Justice, followed by the implementation of the *Defect Taxonomy Version 2*, and new annual lender certifications earlier this year, this new loan-level certification furthers FHA's commitment to provide the industry with certainty and clarity with respect to its program requirements.

The updated Addendum to Uniform Residential Loan Application — **which is available for immediate use** — contains significant revisions and reorganizes the Form HUD-92900-A in a logical, easy-to-read, and understandable format, and eliminates duplicative information.

It is important to note that the changes outlined in ML 2020-49 specifically apply to HUD loan transactions only. Lenders must continue using the existing combined [HUD-92900-A/VA Form 26-1802a](#) when processing loans to be guaranteed by the Department of Veterans Affairs (VA). The VA will issue a revised or replacement form in the near future.

Quick Links:

- View Mortgagee Letter 2020-49 and all other archived Mortgagee Letters at:
https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee

- Access the updated Form HUD-92900-A at: <https://www.hud.gov/sites/dfiles/OCHCO/documents/92900-A.pdf>
- View archived Press Releases in the HUD Press Room at: <https://www.hud.gov/press>
- Access the VA Form 26-1802-a at: <https://www.vba.va.gov/pubs/forms/VBA-26-1802a-ARE.pdf>

Updates to FHA Manufactured Housing Criteria for Appraisal Comparable Selection

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2020-48](#), *Manufactured Housing Appraisal Sales Comparison Approach Update*. This ML updates the appraisal standards for sales comparison approach for a category of manufactured housing that meets Fannie Mae's MH Advantage® or Freddie Mac's CHOICEHome® program certification requirements. These programs established construction and design attributes that exceed the Department of Housing and Urban Development's (HUD) Manufactured Home Construction and Safety Standards (MHCSS).

FHA made these changes to ensure the selection of the appropriate appraisal comparable sales of this unique category of manufactured housing. The ML applies to mortgages secured by manufactured homes insured under FHA Title II Single Family forward and reverse (Home Equity Conversion Mortgage) mortgage programs.

This guidance is effective immediately for appraisals dated on or after December 22, 2020, through December 31, 2022. During this effective period, FHA will monitor the performance of this guidance to determine if adjustments are necessary. All policy updates will be incorporated in an upcoming revision of the [Single Family Housing Policy Handbook 4000.1](#) (SF Handbook).

Quick Links:

- View Mortgagee Letter 2020-48 and all other archived Mortgagee Letters at: https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee
- View the online or PDF versions of the SF Handbook at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsggh

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-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.

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 aaa@xyz.com

bbb@xyz.com

ccc@xyz.com

[To Unsubscribe](#) follow the unsubscribe instructions on that page.

Resource Links:

[FHA Archived Webinars](#)

[Career Opportunities](#)

[Contracting Opportunities](#)

[Events & Training](#)

[FHA Forms](#)

[FHA Homeownership Centers](#)

[FHA Mortgagee Letters](#)

[Foreclosure Assistance](#)

[Grant Opportunities](#)

[HUD Homes - Property Listings](#)

[HUD.gov](#)

[Making Home Affordable](#)

[Presidentially-Declared Major Disaster Areas](#)

[Visit our Single Family Home Page](#)



We hope that you will want to continue receiving information from HUD.

We safeguard our lists and do not rent, sell, or permit the use of our lists by others, at any time, for any reason.

Connect with HUD on [Social Media](#) and follow Secretary Carson on [Twitter](#) and [Facebook](#).

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