



FHA INFO 2022-25

March 9, 2022

FHA Implements System Enhancements for the Electronic Submission of Flood Insurance Data

Today, the Federal Housing Administration (FHA) is announcing enhancements to FHA Connection (FHAC) that require mortgagees to indicate if property improvements are in a Special Flood Hazard Area (SFHA) and if so, provide the applicable flood insurance data electronically. The enhancements implement new fields for the electronic submission of flood-related data currently contained in FHA case binders.

This electronic data collection will enable FHA to perform more data analytics on FHA-insured properties in flood zones.

Mortgagees can now submit the following additional flood-related data electronically for single family forward mortgages and Home Equity Conversion Mortgages (HECM) on the corresponding Insurance Application Screens in FHAC:

- Specify if the property improvement is in a SFHA (Zones with “A” or “V” designations)
- Indicate the existence of a final Letter of Map Amendment (LOMA), final Letter of Map Revision (LOMR), or a Federal Emergency Management Agency (FEMA) National Flood Insurance Program Elevation Certificate (FEMA Form 086-0-33) to verify that the property is not in a SFHA
- Provide additional details, as required, which may include:
 - Flood insurance building coverage
 - Flood insurance company
 - Flood insurance policy number
 - Outstanding loan balance at closing
 - 100 percent replacement cost
 - Land cost
 - Land cost source

Mortgagees must continue to include the flood insurance documentation noted above in the FHA Case Binder. These updates are effective for case numbers assigned on or after April 11, 2022. For submissions through FHAC Business-to-Government (B2G), the data must be submitted for case numbers assigned on or after July 11, 2022. The FHAC B2G submission requirements accommodate the new data fields. Refer to the [B2G Interface webpage](#) for technical requirements.

Note, these enhancements do not change FHA's existing flood insurance policy detailed in the [Single Family Housing Policy Handbook 4000.1](#).

Need Support? Contact the FHA Resource Center.

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at www.hud.gov/answers.
- E-mail 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.

About FHA INFO

FHA INFO is a publication of the Federal Housing Administration's (FHA), Office of Single Family Housing, U.S. Department of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410. We safeguard our lists and do not rent, sell, or permit the use of our lists by others, at any time, for any reason.

Visit the [FHA INFO Archives](#) to access FHA INFO messages. For additional information and resources, visit the FHA Single Family Housing main page on HUD.gov

Stay Connected with the Office of Housing and the Federal Housing Administration:



SUBSCRIBER SERVICES:
[Manage Subscriptions](#) | [Help](#)