



FHA INFO 2022-86

September 27, 2022

FHA Adds Consideration of Positive Rental Payment History for First-Time Homebuyer Eligibility Assessments

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2022-17, Consideration of Positive Rental Payment History for First-Time Homebuyers in Forward Mortgage Purchase Transactions](#). This ML updates FHA's Technology Open To Approved Lenders (TOTAL) Mortgage Scorecard to include a borrower's positive rental payment history as part of the credit risk analysis when applying for FHA-insured financing.

Using rental payment history promotes a more complete credit evaluation, which in turn can expand homeownership opportunities to first-time homebuyers who could have an improved credit score if such information were included in the credit reporting data. Today's ML allows lenders to assess a first-time homebuyer's rental payment history and indicate a positive rental payment history in the TOTAL Mortgage Scorecard.

This guidance may be implemented for TOTAL scoring events on or after October 30, 2022, and for case numbers assigned on or after September 20, 2021, allowing lenders to implement the guidance on existing pipeline cases without the need to obtain a new case number. Updates will be incorporated in a future version of the [Single Family Housing Policy Handbook \(Handbook 4000.1\)](#).

For more information, read today's [press release](#).

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](#)

This email was sent using GovDelivery Communications Cloud on behalf of the Office of Housing and the Federal Housing Administration, U.S. Department of Housing and Urban Development, 451 7th St. SW, Washington, DC 20410

