



FHA INFO 2022-88

October 04, 2022

## FHA Seeks Public Input Regarding Small Mortgage Lending

Today, the Federal Housing Administration (FHA) published in the *Federal Register*, Request for Information (RFI) Regarding Small Mortgage Lending (Docket No. [FR-6342-N-01](#)). FHA recognizes that mortgages with small principal balances present distinct challenges for mortgage originators and servicers. As a result, borrowers in underserved communities often have limited affordable home financing options, particularly in geographic areas where home values are lower.

Today's RFI seeks input regarding these barriers to small mortgage lending insured through the FHA program, as well as feedback on ways to improve FHA policies and programs to support affordable homeownership opportunities in underserved markets with lower housing prices.

Interested stakeholders are encouraged to review and provide comments on the RFI through December 5, 2022 following the methods outlined in the RFI. Review the [RFI Regarding Small Mortgage Lending](#) for additional details.

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](http://www.hud.gov/answers).
- E-mail [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.

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