



**FHA INFO 2023-08**

**February 14, 2023**

### **FHA Seeks Public Input Regarding 203(K) Rehabilitation Insurance Program**

Today, the Federal Housing Administration (FHA) published in the Federal Register, *Request for Information (RFI) Regarding Rehabilitation Mortgages* (Docket No. [FR-6366-N-01](#)). The RFI solicits stakeholder input regarding the barriers that limit the origination of FHA-insured mortgages under the 203(k) Rehabilitation Mortgage Insurance Program and lender participation in the Program. FHA's effort to gain industry and public insight is being conducted to enhance the 203(k) Program; and increase its availability to borrowers seeking affordable FHA-insured mortgage financing or refinancing for the purchase and rehabilitation of homes in need of repair.

As noted in today's RFI, FHA recognizes that there are perceived or actual impediments to the Program which are constricting its use and availability through FHA-approved lenders. Through the RFI, FHA is requesting comments from the industry and public to better understand these impediments and identify pathways to improve the Program to provide greater support for affordable homeownership opportunities, particularly for first-time homebuyers and underserved borrowers. The RFI also seeks input on how 203(k) mortgages can support HUD's goal to help consumers make energy-saving improvements and to protect their homes from natural disasters.

Interested stakeholders are encouraged to review and provide comments on the RFI through April 15, 2023, following the methods outlined on the [RFI](#).

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

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- 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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