



National Homeownership Month 2023

FHA INFO 2023-52

June 27, 2023

FHA Adds Supplemental Consumer Information Form Requirement for Mortgage Originations

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2023-13, Supplemental Consumer Information Form](#). The Supplemental Consumer Information Form (SCIF) contains information about the borrower's language preference, if any, and any homeownership education and housing counseling the borrower may have received. This ML requires mortgagees to provide prospective forward mortgage borrowers with the SCIF at the time of application, and to submit this information to FHA as part of the lender's required loan application data submissions. Borrowers may elect to provide their lenders with no information, some information or all the information requested in the SCIF.

FHA is adopting the SCIF in recognition of the nation's growing diverse population and the importance of understanding a borrower's language preference, as well as mortgage literacy that may have been obtained through housing counseling. For FHA, collecting this information will enable a better aggregate view of language preferences for the borrowers it serves, which in turn will influence its own outreach and education strategies. For mortgagees, this information can influence their considerations for borrower outreach services they may choose to offer now or in the future. Mortgagees will be able to use the information collected in the SCIF to identify possible language barriers to help them better understand the borrower's needs during the homebuying process.

The provisions of this ML must be implemented for mortgage applications dated on or after August 28, 2023.

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.

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