



**FHA INFO 2023-84**

**October 31, 2023**

## **New Home Equity Conversion Mortgage Sections of Single Family Housing Policy Handbook 4000.1 Published Today**

Today, the Federal Housing Administration (FHA) announced the publication of consolidated Home Equity Conversion Mortgage (HECM) sections of the [Single Family Housing Policy Handbook 4000.1 \(Handbook 4000.1\)](#). Through this update, Handbook 4000.1 now contains policies for the entire FHA Single Family Housing Program, including comprehensive and authoritative policies for the HECM program.

The new HECM sections consolidate existing program guidance currently found in over 100 Mortgagee Letters, various handbooks, the HECM Financial Assessment and Property Charge Guide, and various other policy materials. The sections contain revisions to policy for clarity, consistency, and to conform to the published Handbook 4000.1 organizational structure.

The new sections of the Single Family Handbook are:

- Section II.B, covering FHA policy for the origination through post-closing and endorsement of HECMs; and
- Section III.B, covering FHA policy for the servicing of HECMs.

The changes in the HECM sections may be implemented immediately but must be implemented by April 29, 2024, as described in the Transmittal.

Stakeholders are encouraged to review and familiarize themselves with the HECM sections in Handbook 4000.1 in their entirety.

### **Additional resources**

- HECM model documents have been updated and are available on the [Single Family Model Documents](#) web page.

- [Frequently Asked Questions](#), technology updates, training, and the online version of the full Handbook 4000.1 with the new HECM sections, will be available soon and communicated through an FHA INFO.

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.

#### **About FHA INFO**

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