



FHA INFO 2024-02

February 15, 2024

Frequently Asked Questions for Branch Registration Requirements Now Available

Today, FHA published Frequently Asked Questions (FAQs) that address inquiries received from stakeholders regarding its final rule, *Changes in Branch Office Registration Requirements* published in the Federal Register on February 2, 2024. This regulation eliminated the current requirement for lenders and mortgagees to register branch offices where they originate FHA Title I or Title II loans.

Since its publication, FHA has received several questions from stakeholders. The most frequent question was whether the new branch office registration rule impacts lender approval recertifications for lenders and mortgagees whose fiscal year ended on December 31, 2023.

This new rule — which becomes effective on March 4, 2024 — is **not** applicable for those institutions whose fiscal year ended on December 31, 2023, and are required to recertify by March 31, 2024. Recertification fees for those lenders will be calculated based on the number of registered branches as of the last business day of their fiscal year-end certification period.

Refer to the [rule](#) and accompanying [FHA INFO 2024-01](#) dated February 2, 2024, for information on the rule.

FHA will also soon publish a Mortgagee Letter (ML) that provides implementation guidance for the provisions in the rule.

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.

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