



FHA INFO 2024-15

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FHA Extends Temporary Regulatory and Handbook Waivers Related to Alternative Methods for Face-to-Face Meetings with Borrowers

Today, the Federal Housing Administration (FHA) published extensions to its temporary regulatory [waiver](#) and related *Single Family Housing Policy Handbook* 4000.1 [waiver](#), which allow mortgagees to utilize alternative methods for conducting meetings with borrowers in accordance with FHA's early default intervention requirements. These alternatives provide practical and useful methods for conducting meetings with borrowers while ensuring they still receive needed information directly from their mortgage servicer.

FHA initially published temporary partial waivers of these requirements on March 13, 2020, and previously extended them through May 31, 2024. On July 31, 2023, HUD published the proposed rule, *Modernization of Engagement with Mortgages in Default* [[Docket No. FR-6353-P-01](#)] and is in the process of reviewing the public comments received and finalizing the rule and associated implementation guidance. FHA is now extending the waivers through January 1, 2025, unless the final rule amending 24 CFR § 203.604 and a Mortgagee Letter or Handbook 4000.1 update amending Section III.A.2.h.xii. become effective sooner.

For the details, read the temporary regulatory [waiver](#) and Handbook 4000.1 [waiver](#).

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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