



FHA INFO 2024-55

August 8, 2024

Extension of Time to Apply for FHA's 203(h) Mortgage Insurance for Disaster Victims Program for Maui, Hawaii

Today, the Federal Housing Administration (FHA) published a [temporary, partial waiver](#) to certain requirements in the Code of Federal Regulation's [24 CFR § 203.18\(e\)\(3\)](#) for FHA's 203(h) Mortgage Insurance for Disaster Victims Program for victims of the Hawaii Wildfires disaster.

Nearly one year ago, on August 10, 2023, Maui County, Hawaii became a Presidentially-Declared Major Disaster Area (PMDA) ([DR-4724-HI](#)) due to devastating wildfires. For disaster victims in a PMDA, FHA offers the 203(h) Mortgage Insurance for Disaster Victims Program which insures mortgages that provide 100 percent financing for the purchase of a new home or reconstruction of an existing home. The program requires that an FHA case number is assigned within one year of the PMDA declaration.

Because of Maui's unique geographic location, which is making recovery efforts more difficult, and the sheer extent of the destruction from the wildfires, the Department of Housing and Urban Development (HUD) has issued a partial waiver of the one-year requirement.

In accordance with the [Single Family Housing Policy Handbook 4000.1](#) (Handbook 4000.1) Section II.A.8.b.ii.(A)(1), and pursuant to the waiver, an additional period of eligibility is being provided for disaster victims of the Maui County, HI disaster ([DR-4724-HI](#)). Borrowers impacted by this disaster, and who are seeking a mortgage under the 203(h) program, must have an FHA case number assigned prior to August 10, 2025.

This partial waiver only applies to the Hawaii Wildfires disaster ([DR-4724-HI](#)) and does not apply to any other PMDA. All other requirements of the 203(h) program remain unchanged, including requirements for the maximum mortgage amount, occupancy, or extent of the damage sustained.

Mortgagees and other stakeholders are encouraged to thoroughly review this waiver located on the [Housing Waivers](#) web page on [hud.gov](#). For further questions, stakeholders should contact the FHA Resource Center referenced below.

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

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