



FHA INFO 2024-68

September 30, 2024

FHA Seeks Feedback on Revised Cyber Incident Reporting Requirements Mortgagee Letter

Today, the Federal Housing Administration (FHA) posted a draft Mortgagee Letter (ML), *Revised Cyber Incident Reporting Requirements*, on its [Single Family Housing Drafting Table](#) (Drafting Table) for review and feedback. This draft ML provides updated requirements for when FHA-approved mortgagees must notify the Department of Housing and Urban Development (HUD) when a reportable cyber incident occurs.

This draft ML provides a clearer definition of what constitutes a cyber incident and requires FHA-approved mortgagees to notify HUD as soon as possible — but no later than 36 hours — after determining that a reportable cyber incident has occurred. These updated reporting requirements harmonize FHA with existing standards established by the federal banking agencies. When finalized and the revised ML is published, the updated guidance will supersede the previous guidance in [ML 2024-10](#), dated May 23, 2024.

Interested stakeholders are encouraged to review the draft ML and provide feedback through October 30, 2024. Instructions for viewing the draft ML and providing feedback are available on the [Drafting Table](#). FHA will carefully consider all feedback received before publishing a final ML.

As a reminder, this draft ML is not official departmental policy and cannot be used in connection with any FHA-insured mortgage until finalized. FHA's existing policies remain in effect until amended.

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- 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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