



FHA INFO 2024-84

December 2, 2024

FHA Publishes Revised Cyber Incident Reporting Requirements Mortgagee Letter

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2024-23, Revised Cyber Incident Reporting Requirements](#). This ML harmonizes FHA's cyber incident reporting requirements with those of the federal banking agencies.

Effective immediately, FHA-approved mortgagees must notify the Department of Housing and Urban Development (HUD) as soon as possible — but no later than 36 hours — after determining that a reportable cyber incident has occurred via the FHA Resource Center at answers@hud.gov as well as HUD's Security Operations Center at cirt@hud.gov.

On September 30, 2024, FHA posted a draft of the revised cyber incident ML on its [Office of Single Family Housing Drafting Table](#) for stakeholder review and feedback. This final ML has been adopted without changes.

This updated guidance supersedes FHA's previous guidance in [ML 2024-10](#), dated May 23, 2024, and serves to balance FHA's need for swift, defensive information while minimizing the operational burden on affected partners. FHA will remain committed to industry harmonization as federal cyber incident reporting standards continue to evolve.

Stakeholders should contact the FHA Resource Center (referenced below) if they have questions.

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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