



FHA INFO #21-46

June 24, 2021

FHA Delays Effective Date for the Servicing and Loss Mitigation Section III, Appendices 4.0 and 5.0 of Handbook 4000.1 until March 31, 2022

Today, FHA published [Mortgagee Letter 2021-14](#), *Extension of Implementation Date for the April 19, 2021 Publication of the Single Family Housing Policy Handbook 4000.1*, which extends until March 31, 2022, the effective date for updated policies for Section III – *Servicing and Loss Mitigation*, Appendix 4.0 – *FHA-Home Affordable Modification Program (FHA-HAMP) Calculations*, and Appendix 5.0 – *HUD Schedule of Standard Possessory Action and Deed-In-Lieu of Foreclosure Attorney Fees*, of the *Single Family Housing Policy Handbook 4000.1* ([Handbook 4000.1](#)). The effective date for all other changes published on April 19, 2021, continue to have an August 17, 2021, effective date.

By extending the effective date of Section III and corresponding appendices, FHA-approved servicers can better focus their efforts on aiding borrowers with FHA-insured mortgages who need loss mitigation assistance as a result of the COVID-19 pandemic.

Quick Links

- Mortgagee Letters:
https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee
- Online or PDF versions of Handbook 4000.1:
https://www.hud.gov/program_offices/administration/hudclips/handbooks/hsgb

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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