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FHA Announces Waivers to the Review Requirements for Its COVID-19 Advance Loan Modification and COVID-19 Recovery Options

Today, the Federal Housing Administration (FHA) issued the following partial waivers to its policies pertaining to COVID-19 Advance Loan Modification (COVID-19 ALM) and COVID-19 Recovery Loss Mitigation Options (COVID-19 Recovery Options):

- **Partial Waiver** of the Borrower Review Requirements for the COVID-19 Advance Loan Modification in [Handbook 4000.1](#) and [Mortgagee Letter 2021-18](#)
- **Partial Waiver** of the Re-Review of Borrower Requirements for the COVID-19 Recovery Loss Mitigation Options in [Mortgagee Letter 2021-18](#).

These waivers address the mortgagee’s timeframes and borrower eligibility for a required review or re-review for the COVID-19 ALM and the COVID-19 Recovery Options.

Mortgagees are encouraged to thoroughly review the **two waivers** that posted today as well as the COVID-19 ALM and COVID-19 Recovery Options policies outlined in ML [2021-15](#) and ML [2021-18](#), respectively.
Upcoming COVID-19 Recovery Options Industry Webinar Reminder

Stakeholders may submit questions for the upcoming COVID-19 Recovery Options Industry Webinar not later than August 6, 2021. These questions, among others, may be addressed by FHA subject matter experts during the August 30, 2021, pre-recorded industry webinar. Once available, the training will post on the FHA Servicing & Loss Mitigation Classroom and Webinar Training page on hud.gov.

Quick Links

- Single Family Housing Waivers: https://www.hud.gov/program_offices/administration/hudclips/waivers/
- Mortgagee Letters: https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee
- Handbook 4000.1: www.hud.gov/program_offices/administration/hudclips/handbooks/hsg
- Submit Questions for COVID-19 Recovery Options Industry Webinar: https://forms.office.com/Pages/ResponsePage.aspx?id=xSRVYeikzUuokxGApT_HsqNHtQKrOsVBl29-69MiwBIUVOo5SU0z0kaSjNSWVIEQjCSzF0VFGOC4u&utm
- FHA Servicing & Loss Mitigation Classroom and Webinar Training: https://www.hud.gov/program_offices/housing/sfh/nsc/training

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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