FHA Publishes Updates to Single Family Housing Policy Handbook 4000.1

Today, the Federal Housing Administration (FHA) published updates to the Single Family Housing Policy Handbook 4000.1 (Handbook 4000.1). The updates include enhancements and revisions to existing guidance as well as various other technical edits. This newly added language augments and enhances existing policy.

FHA remains committed to making it easier for stakeholders to conduct business by maintaining and enhancing Handbook 4000.1 with regularly scheduled updates to ensure it remains the comprehensive source of policy guidance for single family mortgage originators, servicers, and other stakeholders. Moreover, these updates ultimately support the housing industry by helping bolster access to mortgage credit for homebuyers and homeowners.

This update contains revisions and additions to Handbook 4000.1 Sections I, II, III, and IV, Appendix 7.0, and the Claim Filing Technical Guide. Handbook 4000.1 updates are effective as follows:

- The Handbook 4000.1 Transmittal reflects the incorporation of certain Mortgagee Letter (ML) guidance, which is effective as previously announced in the corresponding ML.
- Changes identified in Section II.A of Handbook 4000.1 may be implemented immediately but must be implemented for mortgages with case numbers assigned on or after January 24, 2022.
- All other changes may be implemented immediately but must be implemented no later than January 24, 2022.

Stakeholders are encouraged to review and familiarize themselves with the changes outlined in Handbook 4000.1. Additionally, a separate redline version of the Handbook 4000.1 has been posted on the Handbook Information Page. The online version of the Handbook 4000.1 is currently being updated and will be available soon.

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