FEDERAL HOUSING ADMINISTRATION

OFFICE OF SINGLE FAMILY HOUSING

Single Family Housing Policy Handbook 4000.1 Development Progress

Key: Published | Posted | In Development

As of September 29, 2021

Doing Business with FHA

Title I Lenders and Title II Mortgagees
- Types of Programs & Mortgagees
- Supplemental Authorities
- Annual Recertification
- Application and Eligibility
- Post Approval Operations/Changes
- Voluntary Withdrawal

Other Participants
- Appraisers
- 203(k) Consultants
- DE Underwriters
- Nonprofits
- RE Brokers
- Closing Agents

Origination through Post-Closing/ Endorsement

Title II Forward Mortgages
- Origination/Processing
- Appraiser
- Underwriting
- Closing
- Post-Closing/Endorsement
- Product Sheets

HECM - Origination
- Origination/ Processing
- Underwriting
- Closing
- Post-Closing/ Endorsement

Title I Manufactured Home Loans
- Origination/ Processing
- Underwriting
- Closing
- Post-Closing/ Endorsement
- Land and Chattel
- Product Sheets

Title I Property Improvement Loans
- Origination/ Processing
- Underwriting
- Closing
- Post-Closing/ Endorsement
- Product Sheets

Condo Project Approval

Appraiser and Property Requirements for Title II Forward and Reverse Mortgages

Servicing

Title II Forward Mortgages - Servicing
- Servicing of FHA-Insured Mortgages
- Default Servicing
- Loss Mitigation Performance
- Programs & Products

HECM - Servicing
- Performing Loan Servicing
- Loss Mitigation

Title I Loans - Servicing and Loss Mitigation
- Performing Loan Servicing
- Loss Mitigation

Claims & Disposition

Title II Forward Mortgages - Claims
- Submission Claims
- Supplemental Claims
- Reconveyance
- Post-Claims Review

HECM- Claims

Title I Loans - Claims and Disposition
- Claims for PI and MH
- Property Disposition for PI and MH

Disposition for Title II Forward and Reverse Mortgages
- Management and Marketing Program
- REO Property Sales

Quality Control, Oversight & Compliance

Quality Control, Oversight & Compliance
- Quality Control – Institution and Loan level
- Program Office Sanctions
- Sanctions Against Individuals
- Mortgagee Monitoring
- Mortgagee Review Board
- Referrals for Non-Compliance

Other Participants
- Quality Control Monitoring Actions and Sanctions
- Appraisers
- 203(k) Consultants
- DE Underwriters
- Nonprofits
- RE Brokers
- Closing Agents