



## NEWS AND UPDATES

**TO: All FHA-Approved Mortgagees**

### *What's New*

#### **Expanding Access to Credit: FHA Completes First Section of *Single Family Housing Policy Handbook* (HUD Handbook 4000.1)**

***Origination through post-closing/endorsement policies for Title II Forward Mortgages effective for FHA Case Numbers assigned on and after June 15, 2015.***

Today, the Federal Housing Administration (FHA) published its origination through post-closing and endorsement policies for its *Single Family Housing Policy Handbook* (SF Handbook). These are the first policies incorporated into the new SF Handbook (HUD Handbook 4000.1) and published in their completed, final form. This milestone is one part of FHA's effort to develop a comprehensive, single source for FHA Single Family Housing policy. Today's publication supports FHA's broader goals of expanding access to mortgage credit and making it easier for stakeholders to do business with FHA.

The policies in this SF Handbook section, *Origination through Post-Closing/Endorsement for Title II Forward Mortgages* (Origination through Post-Closing), become effective for FHA Case Numbers assigned on and after **June 15, 2015\***. The time period between the publication date and the effective date is for stakeholders in FHA transactions to implement changes to their systems and operational processes.

\* The *Origination through Post-Closing/Endorsement* section of this *Single Family Handbook* is effective for all Case Numbers assigned on or after June 15, 2015, except as follows. FHA will be publishing a Federal Register notice soliciting comment relating to Paragraph (4)(j) of II.A.8.d.vi.(C) "Streamline Refinances." Following consideration of comments received in response to this Federal Register notice, FHA will announce any changes to these provisions and the effective date of those paragraphs.

### ***New Single Family Handbook Web Page***

In conjunction with the completion of this first SF Handbook section, today FHA launched a new [Single Family Handbook](#) web page accessible from the Single Family Housing pages on HUD.gov. This new page:

- Is the place where stakeholders can access information about sections of the SF Handbook, including current versions and revisions.
- Has a link to the *Origination through Post-Closing* section on HUD's Client Information Policy Systems (HUDCLIPS).

- Will link to a future web page that will contain all versions of the SF Handbook going forward.
- Contains resource information that will continue to be updated to assist stakeholders in their preparation for the June 15, 2015 effective date.

### **Single Family Mortgage Letters and Policy Revisions**

FHA will continue to issue Mortgagee Letters to announce policy changes, including policies contained in the *Origination through Post-Closing* section of the SF Handbook published today. FHA will issue future communications that will specify which existing Single Family Handbooks, Mortgagee Letters and other policy documents will be superseded in whole or in part by the *Origination through Post-Closing* section when the section becomes effective on June 15, 2015.

### **Next Steps for Stakeholders**

FHA encourages stakeholders to begin preparing now for the June 15, 2015 effective date by:

- Reviewing the **entire** *Origination through Post-Closing* section, as it contains changes to FHA policies and revisions to existing policy language.
- **Watching for more information in the coming weeks about FHA-sponsored briefing sessions, training opportunities, and other activities for stakeholders.**

### **Quick Links and Resources**

- Bookmark the new [Single Family Handbook](#) web page.
- Call the FHA Resource Center at 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Information Relay Service at 1-800-877-8339.
- Email the FHA Resource Center at [answers@hud.gov](mailto:answers@hud.gov). Emails and phone messages will be responded to during normal hours of operation, 8:00 a.m. to 8:00 p.m., ET, Monday through Friday on all non-Federal holidays.
- Visit our online FAQ site at [www.hud.gov/answers](http://www.hud.gov/answers).

### **About the FHA SF Handbook Effort**

FHA’s SF Handbook effort is a multi-phased initiative to develop and publish a single, comprehensive source for FHA Single Family Housing policy, using clear and direct language and an improved organizational structure. *Origination through Post-Closing/Endorsement for Title II Forward Mortgages* is the first completed section of the SF Handbook (HUD Handbook 4000.1), and was posted in draft form for stakeholder feedback in 2013 as *Application through Endorsement for Title II Forward Mortgages*. Other SF Handbook sections and sub-sections have been, or will be posted for feedback. Stakeholders can find more information on draft SF Handbook sections and sub-sections on FHA’s [SF Drafting Table](#) web page.

## RESOURCE INFORMATION

<b>FHA INFO Archives:</b>	Visit the <a href="#">FHA INFO Archives</a> to access FHA INFO messages issued from 2012 to the present.
<b>Have FHA Questions?</b>	For FHA technical support, please search the <a href="#">FHA Frequently Asked Questions</a> site or contact the FHA Resource Center by email at: <a href="mailto:answers@hud.gov">answers@hud.gov</a> or by telephone toll free between 8:00 AM & 8:00 PM ET at: (800) CALLFHA or (800) 225-5342. Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at (800) 877-8339.
<b>Subscribe/Unsubscribe Instructions:</b>	To subscribe to the Single Family FHA INFO mailing list you can use this link: <a href="#">FHA INFO</a> or send a request by email to: <a href="mailto:answers@hud.gov">answers@hud.gov</a> Bulk subscriptions: To sign up your entire office or a large group, send the list of

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**Resource Links:**

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