

FHA INFO #14-72
December 9, 2014

FHA SINGLE FAMILY HOUSING



NEWS

NEWS AND UPDATES

TO: [All FHA-Approved Mortgagees](#)

Update

[Single Family Housing Policy Handbook: Six Months to the Effective Date for Certain Sections](#)

As an FHA-approved mortgagee, June 15, 2015, is a critical date for your origination, underwriting, and processing of FHA mortgages. As announced on September 30, 2014, FHA's origination through post-closing and endorsement policies in its new *Single Family Housing Policy Handbook* (SF Handbook) (HUD Handbook 4000.1) become effective for FHA Case Numbers assigned on and after June 15. Mortgagees and other stakeholders can access the *Origination through Post-Closing/Endorsement for Title II Forward Mortgages* (Origination through Endorsement) section from FHA's [Single Family Handbook web page](#).

In early 2015, FHA is planning to:

- Launch a robust series of detailed training sessions geared toward underwriters and processors. These sessions will include in-depth reviews of each of the main sub-sections within *Origination through Endorsement*.
- Complete and publish several of the "under construction" sub-sections that are part of *Origination through Endorsement*. These include the *Appraiser and Property Requirements* sub-section, FHA 203(k) Rehabilitation Mortgage Program policies, and 203(k) Consultant requirements.
- Publish other sections of the SF Handbook, including *Doing Business with FHA*, *Servicing*, and *Quality Control, Oversight and Compliance* when they are complete.
- Provide information on Mortgagee Letters, Housing Notices and other policy documents that will be superseded in whole or in part by the *Origination through Endorsement* section. **As a reminder, until the effective date, all existing policies continue to apply.**

Look for more information on these and other important SF Handbook activities in the near future.

Quick Links and Resources

- Review our recently updated *Origination through Endorsement* [Frequently-asked Questions](#).

- Access FHA’s recorded November 6, 2014, webinar, “SF Handbook: Origination through Post-Closing/Endorsement,” from the [Single Family Archived Webinars](#) page.
- Visit our online knowledge base [to obtain answers to frequently asked questions 24/7 at www.hud.gov/answers](#).
 - E-mail the FHA Resource Center at 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 Information Relay Service at 1-800-877-8339.

About the FHA SF Handbook Effort

The SF Handbook is part of FHA’s effort to enhance access to mortgage credit for the full spectrum of FHA borrowers. The SF Handbook is a multi-phased initiative to develop and publish a single, comprehensive source for FHA Single Family Housing policy. *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															
FHA INFO Archives:	Visit the FHA INFO Archives to access FHA INFO messages issued from 2012 to the present.														
Have FHA Questions?	For FHA technical support, please search the FHA Frequently Asked Questions site or contact the FHA Resource Center by email at: answers@hud.gov 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.														
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