

## FHA INFO #15-48

June 17, 2015

FHA Single Family Housing



NEWS

**TO: All FHA-Approved Mortgagees  
All Other Interested Parties**

### NEWS AND UPDATES

#### **FHA Posts New *Single Family Housing Policy Handbook* (HUD Handbook 4000.1) FAQs on HUD.gov**

In its quest to provide mortgagees and others with the specialized tools needed to do business, the Federal Housing Administration (FHA) posted today on its [Single Family Housing Policy Handbook \(Handbook 4000.1\) Information Page](#) new Frequently Asked Questions (FAQs)\* dealing primarily with the published sections of the *Single Family Housing Policy Handbook* (SF Handbook; [HUD Handbook 4000.1](#)) that are scheduled to go into effect on September 14, 2015. HUD Handbook 4000.1 is accessible via [HUDCLIPS](#)—under Policies and Regulations; Handbooks—and through links on various other Single Family Housing web pages on [HUD.gov](#).

For simplicity, and to better enable those doing business with FHA to operationalize their businesses in anticipation of the Handbook's September 14, 2015 effective date, the FAQs will first post on the *Single Family Housing Policy Handbook* Information Page and then later migrate to the permanent [FHA Resource Center Bulletin Board/FAQ page](#). Existing FAQs for current policy can be viewed on the FHA Resource Center Bulletin Board page, or can be obtained by calling the Resource Center directly.

**All posted FAQs are for informational purposes only.** This preview is another way FHA is helping the industry prepare for implementation, but mortgagees reviewing these FAQs should note:

- These FAQs are not FHA policy, and should only be used as a guide for reviewing the policy contained in the SF Handbook.
- Mortgagees should not apply the policies in the SF Handbook to their current FHA mortgage business **until the September 14, 2015 effective date**. All existing FHA policy remains effective until the effective date of the SF Handbook.

Though not completely automated, the newly posted FAQ document does have keyword search capability. When combined with the enhanced search features of FHA's new online version of HUD Handbook 4000.1, mortgagees and others have a robust way in which to search for and locate many of the answers to policy, program, underwriting, and other questions they may have leading up to the September 14, 2015 Handbook implementation date.

For more on the new FAQs, policies and program information in HUD Handbook 4000.1, or any other related question, refer to the *Single Family Housing Policy Handbook* Information Page on HUD.gov.

\*These FAQs relate to sections of the new, consolidated *Single Family Housing Policy Handbook* (HUD Handbook 4000.1) that become effective on September 14, 2015. These FAQs are not applicable to the FHA policies currently in effect. These FAQs are for informational purposes only and do not establish or modify the policy contained in FHA’s Handbooks and Mortgagee Letters in any way.

## Resources

Contact the FHA Resource Center:

- Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at [www.hud.gov/answers](http://www.hud.gov/answers).
- E-mail 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 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.

| 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>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><br>Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: <a href="mailto:answers@hud.gov">answers@hud.gov</a><br><a href="mailto:aaa@xyz.com">aaa@xyz.com</a><br><a href="mailto:bbb@xyz.com">bbb@xyz.com</a><br><a href="mailto:ccc@xyz.com">ccc@xyz.com</a><br><a href="#">To Unsubscribe</a> follow the unsubscribe instructions on that page.   |                                   |  |                                      |                                     |   |   |                                       |                         |                           |  |   |  |                                       |   |
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| <a href="#">Events &amp; Training</a>      | <a href="#">HUD.gov</a>  |                                   |  |                                      |                                     |   |   |                                       |                         |                           |  |   |  |                                       |   |
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| <a href="#">FHA Homeownership Centers</a>  | <a href="#">Presidentially Declared Disaster Areas</a>   |                                   |  |                                      |                                     |   |   |                                       |                         |                           |  |   |  |                                       |   |
| <a href="#">FHA Mortgagee Letters</a>      | <a href="#">Visit our Single Family Home Page</a>  |                                   |  |                                      |                                     |   |   |                                       |                         |                           |  |   |  |                                       |   |

