

FHA INFO #15-57

August 5, 2015



TO: All FHA-Approved Mortgagees, Servicers, and Other FHA Stakeholders

NEWS AND UPDATES

Single Family Housing Policy Handbook: Draft Claims and Disposition Section Posted Today for Feedback

Today, the Federal Housing Administration (FHA) posted for stakeholder review and feedback the draft *Claims and Disposition* section of its *Single Family Housing Policy Handbook* (SF Handbook; HUD Handbook 4000.1). This posting is a continuation of FHA's progress toward a consolidated, authoritative SF Handbook that will make it easier to do business with FHA.

The *Claims and Disposition* section is organized into two subsections. The first subsection—the draft *Claims* subsection—provides comprehensive and consolidated guidance on the submission of claims for single family FHA mortgage insurance benefits. It consolidates existing claims calculation and submission guidance found in the *FHA Single Family Insurance Claims Handbook REV-1* (HUD Handbook 4330.4), subsequent Mortgagee Letters, relevant Housing Notices, and other claims policies and regulations published since 1995. The *Claims* subsection also covers claims calculations and submissions; post-claim reviews; withdrawal or cancellation of insurance claims; and, debt collection and administrative offsets.

The draft *Disposition* subsection contains comprehensive guidance on the disposition of HUD Real Estate Owned (REO) single family properties and covers HUD's Management and Marketing program and all activities from acquisition of title by HUD to disposition of the property. It consolidates existing guidance found in the 1994 *Property Disposition Handbook - One to Four Family* (HUD Handbook 4310.5), subsequent Mortgagee Letters, relevant Housing Notices, and other disposition policies and regulations published since 1994.

The draft *Disposition* subsection also includes information on the registration and/or approval processes and compliance policies for Real Estate Brokers and Closing Agents. These policies will be added into the *Doing Business with FHA—Other Participants in FHA Transactions*, and, *Quality Control, Oversight, and Compliance—Other Participants in FHA Transactions* sections upon final publication.

Review and Feedback

The draft section and supporting information is posted on [FHA's Single Family Housing Policy Drafting Table](#) page. We invite stakeholder feedback on the draft *Claims and Disposition* section from August 5, 2015 **through September 4, 2015**. Stakeholders are encouraged to use the respective Feedback Worksheets and feedback submission process outlined on the web page.

Industry Briefing

FHA will host an industry briefing conference call for stakeholders to review the organization and structure of the draft *Claims and Disposition* section. While the content is geared primarily for servicers and mortgagees, all stakeholders are welcome to participate.

Date: August 12, 2015

Time: 2:00 PM – 3:00 PM (Eastern)

Title: FHA SF—Handbook Draft Claims and Disposition Section

Dial-in: (800) 260-0702, Passcode 365366

Quick Links

- View FHA's SF Drafting Table main page at:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/SFH_policy_drafts

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.
- 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.

RESOURCE INFORMATION

FHA INFO Archives:	Visit the FHA INFO Archives to access FHA INFO messages issued from 2012 to the present.
Subscribe/Unsubscribe Instructions:	To subscribe to the Single Family FHA INFO mailing list you can use this link: FHA INFO or send a request by email to: answers@hud.gov Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: answers@hud.gov aaa@xyz.com bbb@xyz.com ccc@xyz.com

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