TO: All FHA-Approved Mortgagees and FHA Roster Appraisers

NEWS AND UPDATES

Property Eligibility Requirements Reminder for Properties Affected by Water Contamination

The Federal Housing Administration (FHA) recognizes the concerns over the quality of water that has had a negative impact not only on the residents and families in Genesee County, Michigan, especially Flint, Michigan, but also on home sales and mortgage lending in this area.

As a result of this emergency, FHA has become aware that there are single family housing properties that may be affected by contaminated water in Genesee County, Michigan. Mortgagees and other stakeholders involved with FHA transactions are reminded that to be eligible for FHA insurance, a property must meet FHA’s Property Acceptability Criteria as stated in the Single Family Housing Policy Handbook (SF Handbook) 4000.1, Section II.A.3.a.ii (F) and (J). The FHA Resource Center’s online knowledge base has been updated to include additional information on this topic.

Questions should be addressed to the FHA Resource Center using the contact information at the end of this message. FHA will continue to monitor this situation to determine if it must consider changes to existing policy in the future.

Quick Links

- Access the online or Portable Document Format SF Handbook 4000.1 from HUD’s Client Information Policy Systems web page at:

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.
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