



TO: All FHA-Approved Mortgagees; All Stakeholders in FHA Transactions

NEWS AND UPDATES

In this Announcement:

- *Single Family Housing Policy Handbook* 4000.1 September Update
- New FHA Connection System Data Fields Support Property Assessed Clean Energy Obligations
- New, Pre-Recorded Training Webinars Now Available
- FHA Publishes *Lender Insight* – Issue #13

See below for details.

Single Family Housing Policy Handbook 4000.1 September Update

Today, the Federal Housing Administration (FHA) published an update to the *Single Family Housing Policy Handbook* 4000.1 (SF Handbook), which furthers FHA's goal of a comprehensive and consistent source of FHA Single Family Housing policy.

The September 30th SF Handbook update contains technical changes for consistency and clarity, and several policy updates. All stakeholders in FHA transactions should review the changes to the SF Handbook in the September 30th Transmittal available in FHA's [Online Housing Policy Library](#). For a detailed summary of today's SF Handbook update, read FHA's [online article](#).

Also, concurrent with this update:

- The previously published sections for Claims and Disposition for Title II forward mortgages became effective today.
- A new, pre-recorded training webinar, SF Handbook Module 9: Nonprofit Approval and Governmental Entities, became available. This new module augments FHA's recently updated series of SF Handbook self-paced, [pre-recorded webinars](#).

[Quick Links](#)

- Read FHA's SF Handbook September Update online article at:
http://portal.hud.gov/hudportal/documents/huddoc?id=SFHB_Online_9_30_16Update.pdf
- Review the September 30th SF Handbook Transmittal available at:
http://www.allregs.com/tpl/public/fha_freesite.aspx

- Access the online or portable document format SF Handbook from HUD’s Client Information Policy Systems’ Housing Handbooks web page at:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsg

New FHA Connection System Data Fields Support Property Assessed Clean Energy Obligations

On September 24th, 2016, the Federal Housing Administration (FHA) implemented two new data fields on the Loan Application screen in its FHA Connection (FHAC) system that support the endorsement of new Title II forward mortgages on properties with an existing Property Assessed Clean Energy (PACE) obligation that meets FHA’s PACE requirements.

The following PACE-specific data fields now appear on the FHAC Insurance Application screen:

- **PACE Indicator:** a drop-down menu option for mortgagees to indicate a “YES” if the property has an eligible PACE obligation, or “NO” if the property does not have an eligible PACE obligation.
- **PACE Amount:** visible only if a mortgagee indicates “YES” in the PACE Indicator field, the PACE Amount data field should be filled in by mortgagees with the dollar amount outstanding on the eligible PACE obligation. This field only supports whole dollars.

Mortgagees may begin using these fields to indicate mortgages being insured with outstanding PACE obligations. Mortgagees that indicate a “YES” in the PACE Indicator field should also provide a dollar amount in the PACE Amount data field; however, completion of this field is optional at this time.

FHA published its policy on using FHA insurance on new Title II forward mortgages for single family homes with Property Assessed Clean Energy (PACE) obligations in its July 19th, 2016, Mortgagee Letter 2016-11. FHA integrated the PACE policy from Mortgagee Letter 2016-11 into the *Single Family Housing Policy Handbook* 4000.1 as of today.

New, Pre-Recorded Training Webinars Now Available

New, pre-recorded training webinars are now available on FHA’s [Single Family Housing Events and Training](#) web pages:

- Home Equity Conversion Mortgage (HECM) Financial Assessment Update (recorded on 9/22/16)
- Navigating the FHA Condominium Project Approval Process (recorded on 9/21/16)
- FHA Appraisal Essentials – An In-Depth Look (recorded on 9/14/16)
- 104 Electronic Appraisal Delivery Portal (EAD) Onboarding and Use Tips (recorded on 9/6/16)

Plus, check out upcoming events and training on FHA’s [Single Family Housing Events and Training](#) web pages.

FHA Publishes *Lender Insight* – Issue #13

Today, the Federal Housing Administration (FHA) published its quarterly [Lender Insight](#) newsletter. Issue #13 includes information on:

- Certification and recertification requirements; and
- The quarterly Loan Review Update for fiscal Quarter 3.

The objective of *Lender Insight* is to provide lenders with information about what FHA is seeing in recertifications, quarterly loan review updates, and other topics of interest to the lending community. Each issue also contains information designed to help lenders better understand the trends and policies that affect their business.

The *Lender Insight* newsletter is published online, with current and past versions accessible from the [FHA Lender](#) page on hud.gov, under the “Performance” tab. An email notice is sent to those who have subscribed to receive email notices from FHA. If you would like to be included on the FHA notification list, including notifications of when future issues of *Lender Insight* are published, visit the [FHA INFO subscription page](#) to subscribe.

Quick Links

- Access *Lender Insight* Issue #13, as well as past issues of the newsletter at:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/lender/SFH_Lender_Insight
- Sign up for *FHA INFO* notifications at:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/FHA_INFO_subscribe

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 Relay Service at 1-800-877-8339.

| RESOURCE INFORMATION | | | | | | | | | | | | | | | |
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| 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 To Unsubscribe follow the unsubscribe instructions on that page. | | | | | | | | | | | | | | |
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