

FHA INFO #16-65

October 7, 2016



TO: All FHA-Approved Mortgagees; All Other Stakeholders

NEWS AND UPDATES

In this Announcement:

- Reminder: Guidance for FHA-Approved Mortgagees When Assisting Borrowers in Presidentially-Declared Major Disaster Areas
- FHA Offers Series of Pre-Recorded Training Opportunities

See below for details.

Reminder: Guidance for FHA-Approved Mortgagees When Assisting Borrowers in Presidentially-Declared Major Disaster Areas

Due to Hurricane Matthew, today the Federal Housing Administration (FHA) is reminding mortgagees about its guidance for assisting individuals and families with FHA-insured mortgages secured by single family residential properties in Presidentially-Declared Major Disaster Areas (PDMDAs). Mortgagees are reminded that:

- Properties in these areas are subject to a 90-day moratorium on foreclosures following the disaster; and
- HUD provides mortgagees an automatic 90-day extension from the date of the moratorium expiration date to commence or recommence foreclosure action or to evaluate the borrower under HUD's Loss Mitigation Program.

If the effects of Hurricane Matthew, or any other disaster, result in PDMDAs, mortgagees should reference the guidance in the *Single Family Housing Policy Handbook* 4000.1 (SF Handbook), including section III.A.3.c.ii, *Moratorium on Foreclosures*, and section III.A.3.c.iii, *Monitoring of Repairs to Substantially Damaged Homes*.

[Quick Links](#)

- 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

FHA Offers Series of Pre-Recorded Training Opportunities

Webinar Title: **NEW** Home Equity Conversion Mortgage (HECM) Financial Assessment Update

Date/Time: Pre-recorded: September 22, 2016 / Duration: 59 minutes

Registration Link: <https://www.webcaster4.com/Webcast/Page/753/17345>

Description:

This pre-recorded webinar is an update to the presentation on the Home Equity Conversion Mortgage (HECM) Financial Assessment that was broadcast on September 23, 2015. The content of the presentation has been revised to provide information on the HECM Financial Assessment based on requirements issued with Mortgagee Letter 2016-10. While mortgagees have put considerable effort into operationalizing the new policy, FHA is committed to providing continued support through additional training on the key policy components in response to feedback and questions received from stakeholders. Learn more about the Financial Assessment; steps that can be taken to minimize operational errors; and, information on the latest policy components to ensure ongoing success. This webinar is targeted primarily to mortgagees with detailed knowledge of FHA's HECM program origination and underwriting policies and requirements, although open to all stakeholders.

Special Instructions: This webinar is now available for 24/7 viewing.

Webinar Title: **NEW** Navigating the FHA Condominium Project Approval Process

Date/Time: Pre-recorded: September 21, 2016 / Duration: 96 minutes

Registration Link: <https://www.webcaster4.com/Webcast/Page/753/17202>

Description:

This pre-recorded webinar provides information on FHA's condominium project approval requirements for industry stakeholders and other interested parties. The webinar provides information on: obtaining condominium project approval and recertification; documentation requirements; processing requirements; processing options; reference information; and, other associated topics.

Special Instructions: This webinar is now available 24/7 for viewing.

Webinar Title: **NEW** Single Family Handbook 4000.1 - Module 9: Nonprofit Approval and Governmental Entities

Date/Time: Pre-recorded: September 21, 2016 / Duration: 71 minutes

Registration Link: <https://www.webcaster4.com/Webcast/Page/753/17203>

Description:

This module provides an overview of the: three types of single family housing programs available to nonprofit organizations and government entities; nonprofit approval, recertification and post-approval requirements; and quality control of HUD-approved nonprofit organizations and monitoring requirements of approved HUD-approved nonprofit organizations and government entities.

Special Instructions: This webinar is now available 24/7 for viewing

Webinar Title: **NEW** **FHA Appraisal Essentials - An In-Depth Look**

Date/Time: Pre-recorded: September 14, 2016 / Duration: 115 minutes

Registration Link: <https://www.webcaster4.com/Webcast/Page/753/17141>

Description: This pre-recorded webinar provides an in-depth look at a variety of property appraisal topics such as: property acceptability criteria; minimum property requirements; property defects; appraiser responsibilities and requirements; and, much more. The webinar is targeted primarily to FHA roster appraisers, underwriters, processors, and other appropriate mortgagee staff involved with the appraisal review and mortgage approval process.

Special Instructions: This webinar is now available 24/7 for viewing.

Webinar Title: **NEW** **Electronic Appraisal Delivery Portal (EAD) Onboarding and Use Tips**

Date/Time: Pre-recorded: September 6, 2016 / Duration: 28 minutes

Registration Link: <https://www.webcaster4.com/Webcast/Page/753/16948>

Description: This free, pre-recorded webinar provides users with important tips related to the Electronic Appraisal Delivery (EAD) Portal, based on the most frequently asked questions (FAQs) received by the FHA Resource Center since mortgagee onboarding began.

Webinar content includes a Quick Start section for onboarding, description of EAD roles, and available EAD reference materials. Also included are special topics such as: FHA case transfer and appraisal transfer; appraisal logging; common hard stops; 1004D common issues; and information about Principal Agent/Authorized Agent relationships.

EAD user guides are available online and provide step-by-step instructions for the functions discussed in this webinar.

All EAD users, EAD read-only users, EAD administrators, and lender agents can benefit by viewing this pre-recorded webinar.

Special Instructions: This webinar is now available 24/7 for viewing.

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															
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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