

FHA INFO #20-20

March 13, 2020



**TO: All FHA-Approved Mortgagees;
All Other Interested Stakeholders in FHA Transactions**

NEWS AND UPDATES

In this Announcement:

- Continuation of FHA Single Family Business Operations Related to COVID-19
- Temporary Partial Waiver of Servicing Requirements Regarding Face-to-Face Contact with Borrowers

See below for details.

Continuation of FHA Single Family Business Operations Related to COVID-19

As it relates to COVID-19 (Coronavirus), the Federal Housing Administration (FHA) wants to assure its mortgagees and other interested stakeholders of its continued business operations in this evolving environment. Should FHA Single Family be required to close some or all its offices, our business operations will continue as usual; however, with some possible delays.

To help mitigate potential concerns about various aspects of our Single Family business and how they will continue during an office closure, a [Questions and Answers \(Q&A\) document](#) was developed to address stakeholder questions. This Q&A — which is posted on the [Single Family main page](#) — will be updated as needed. Stakeholders are advised to regularly access this document for updates.

Quick Links

- Visit the FHA Single Family main page on HUD.gov at: https://www.hud.gov/program_offices/housing/sfh

Temporary Waivers of Servicing Policy Regarding In-Person Borrower Contact

Today, the Federal Housing Administration (FHA) published a [regulatory waiver](#) and an accompanying [Single Family Housing Policy Handbook 4000.1 \(SF Handbook\) waiver](#) of its required early default intervention requirements regarding in-person contact with borrowers. These waivers were issued due to the COVID-19 (Coronavirus) and are effective immediately.

These waivers temporarily allow servicers to utilize alternative methods for contacting borrowers — in lieu of face-to-face interviews — to meet the requirements of Section III.A.2.h.xii. of the [SF Handbook](#) and the regulation at 24 CFR §203.604. However, the face-to-face requirement for FHA-insured mortgages under the Section 248 – Single Family Mortgage Insurance on Indian Reservations, is still applicable.

Quick Links

- View the regulatory and SF Handbook waivers on the Waivers web page at: https://www.hud.gov/program_offices/administration/hudclips/waivers/
- Access the *Single Family Housing Policy Handbook* 4000.1 in online or portable document format from HUD's Client Information Policy Systems (HUDCLIPS) Handbooks web page at: https://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsg

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.

FHA INFO Archives:	Visit the FHA INFO Archives to access FHA INFO messages issued from 2012 to the present.														
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