FHA Single Family Housing Programs

Presented by
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Audio is only available by conference call
Please call: 844-867-6169
Access Code: 9931889

June 23, 2022

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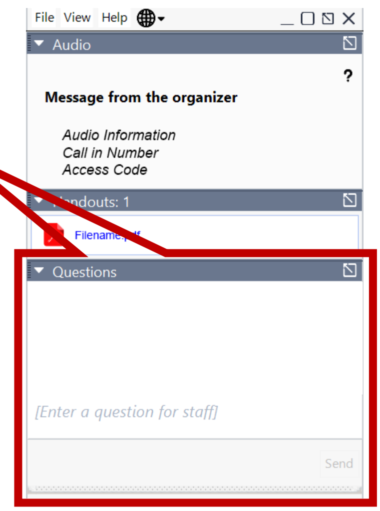

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NHM 20 NATIONAL HOMEOWNERSHIP MONTH CELEBRATING TWENTY YEARS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

PHILADELPHIA HOMEOWNERSHIP CENTER

AN OVERVIEW OF FHA SINGLE FAMILY HOUSING PURCHASE MORTGAGE INSURANCE PROGRAMS

JUNE 23, 2022

Presented by:

Eric McDowel – Single Family Program Advisor

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Last Updated: May 25, 2022

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Disclaimer

The purpose of this presentation is to provide an overview of Federal Housing Administration (FHA) policy. It introduces and explains official policy issued in Department of Housing and Urban Development (HUD) Handbooks and Mortgagee Letters. If you find a discrepancy between the presentation and Handbooks, Mortgagee Letters, etc., the official policies prevail. Please note the information provided in this presentation is subject to change.

Please consult Handbook 4000.1 and Mortgagee Letters through HUDClips for the most recent updates and current policy.

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The Federal Housing Administration - FHA

Our Role

The Federal Housing Administration (FHA) is part of the U.S. Department of Housing and Urban Development. We provide mortgage insurance on loans made by FHA-approved lenders. We insure mortgages on single family homes, multifamily properties, residential care facilities, and hospitals throughout the United States and its territories.

What We Do

FHA mortgage insurance protects lenders against losses. If a property owner defaults on their mortgage, we'll pay a claim to the lender for the unpaid principal balance. Because lenders take on less risk, they are able to offer more mortgages to homebuyers.

To qualify for insurance, loans must meet certain requirements.

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How FHA is Funded

FHA primarily operates from its self-generated income.

We collect mortgage insurance premiums (MIP) from borrowers via lenders. We use this income to operate our mortgage insurance programs for the benefit of homebuyers, renters, and communities.

Office of Single Family Housing

The **Office of Single Family Housing** administers Federal Housing Administration, FHA, mortgage insurance programs to FHA approved lenders for mortgages secured by new or existing homes (one-to four-units), condominiums (one unit), manufactured homes, and homes needing rehabilitation.

The Office also administers FHA's reverse mortgage program, the Home Equity Conversion Mortgage, for elderly homeowners.

Servicing/Foreclosure Prevention/Loss Mitigation

HUD's **National Servicing Center (NSC)** works with FHA homeowners and their lenders to avoid foreclosure. NSC staff also provide direction and training to mortgage lenders and Housing Counseling Agencies, who are then better able to assist homeowners.

Homeownership Centers

Homeownership Centers insure single family FHA mortgages, assure FHA mortgage quality, and oversee the selling of HUD homes

There are 4 FHA Homeownership Centers; Atlanta GA, **Philadelphia PA**, Denver CO and Santa Ana CA, each supporting a specific geographic area

Homeownership Center (HOC) Jurisdictions

Atlanta HOC	Denver HOC	Philadelphia HOC	Santa Ana HOC
Alabama	Arkansas	Connecticut	Alaska
Florida	Colorado	Delaware	Arizona
Georgia	Iowa	District of Columbia	California
Illinois	Kansas	Maine	Hawaii
Indiana	Louisiana	Maryland	Idaho
Kentucky	Minnesota	Massachusetts	Nevada
Mississippi	Missouri	Michigan	Oregon
North Carolina	Montana	New Hampshire	Washington
South Carolina	New Mexico	New Jersey	Guam
Tennessee	Nebraska	New York	America Samoa
Caribbean	North Dakota	Ohio	Northern Marianas
	Oklahoma	Pennsylvania	
	South Dakota	Rhode Island	
	Texas	Vermont	
	Utah	Virginia	
	Wisconsin	West Virginia	
	Wyoming		

Fiscal Year 2021 FHA Highlights

FHA had active insurance on more than 7.8 million single family forward and reverse mortgages, with a total unpaid principal balance of more than $1.2 trillion.

The percentage of first-time homebuyers using FHA insurance reached a new high of 84.61 percent of total FHA forward mortgage purchase endorsements.

FHA-insured mortgages continue to serve as an important source of financing for individuals and families of color. FHA served double the percentage of Black and Hispanic borrowers when compared to those served through mortgage originations by the rest of the housing market this past fiscal year.

SOURCE: *Annual Report to Congress*, FY 2021

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FHA Single Family Mortgage Endorsements FY 21

FHA Endorsed 1,432,877 Forward Mortgages with the Combined Mortgage Amounts exceeding $342 Billion

- 59% purchase mortgages

- First time homebuyers – 84.61% representing over 716,000 loans

- This was an increase from the 1.3 Million Forward Mortgages Endorsed in FY 20 with the Combined Mortgage Amounts of $310 Billion

FHA Endorsed 49,163 FHA HECM Reverse Mortgages Representing a Maximum Claim Amount (MCA) of $21.33 Billion.

- This was an increase of more than $5 Billion over FY 20

SOURCE: *Annual Report to Congress*, FY 2021

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Benefits of FHA

- Flexible Qualifying
  - Lower minimum credit score requirements
  - Minimal down-payment: 3.5%
  - Gifts permitted for down-payment and closing costs
  - Interested Party Contributions permitted
  - Secondary Financing

- FHA loans are fully assumable

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Single Family Housing FHA Purchase Programs

- Forward Mortgages
  - Purchase 203(b)
  - Property Repair and Rehabilitation
    - Repair/Rehabilitation 203(k)
    - Energy Efficient Mortgage EEM
    - Weatherization
  - Disaster Loan 203(h)
- Home Equity Conversion Mortgages (HECM)
  - Reverse Mortgage - HECM for Purchase
- Title I
  - Manufactured Home Loan Insurance (Home & Lot)

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Eligible Property Types (Title II FHA)

FHA insures Mortgages on Real Property secured by:

- one-to four-unit Single Family Structures
  - detached or semi-detached dwellings
  - townhouses or row houses
  - site condominium units
- Manufactured Housing
- Individual Units within FHA-Approved Condominium Projects
- Mixed Use Property with one- to four-residential units
  - 51 percent of the Gross Building Area (GBA) is for residential use; and commercial use will not affect the health and safety of the occupants of the residential Property

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Permissible Occupancy Types

Owner Occupied, Principal Residences

- A Principal Residence refers to a dwelling where the Borrower maintains or will maintain their permanent place of abode, and which the Borrower typically occupies or will occupy for the majority of the calendar year.
- A person may have only one Principal Residence.

Secondary Residence

- Secondary Residence refers to a dwelling that a Borrower occupies in addition to their Principal Residence, but less than a majority of the calendar year.
- A Secondary Residence does not include a Vacation Home.
- Secondary Residences are only permitted with written approval from the Jurisdictional Homeownership Center

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Permissible Occupancy Types Cont.

Investment Property

- An Investment Property refers to a Property that is not occupied by the Borrower as a Principal or Secondary Residence.
- Investment Properties are not eligible for FHA insurance.
- Exception – Investment Properties are eligible if the borrower is a HUD-approved Nonprofit Borrower, or a state and local government agency, or an Instrumentality of Government.

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General Appraisal Requirements (Title II)

- FHA requires Mortgagees to select qualified, competent and knowledgeable Appraisers.
- FHA maintains a list of qualified Appraisers on the FHA Appraiser Roster. Only an Appraiser on the FHA Appraiser Roster and the Appraisal Subcommittee's (ASC) National Registry may be selected by the Mortgagee to conduct an appraisal for FHA-insured financing.
- Mortgagees are responsible for obtaining an appraisal to verify the value of the Property and the Property's compliance with HUD's Minimum Property Standards (MPS) / Minimum Property Requirements (MPR).

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General Appraisal Requirements Cont. (Title II)

The Appraiser is the on-site representative for the Mortgagee. The Appraiser provides preliminary verification that a Property meets Property Acceptability Criteria, which includes HUD's Minimum Property Requirements and Minimum Property Standards.

- Minimum Property Requirements refer to general requirements that all homes insured by FHA be safe, sound and secure.
- Minimum Property Standards (MPS) refer to regulatory requirements relating to the safety, soundness and security of New Construction.

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Nondiscrimination Policy

HUD expects all parties engaged in FHA mortgage insurance programs to eliminate all considerations of race, color, national origin, religion, sex, familial status, or disability from the appraisal process including:

- Considerations of race or national origin of the homeowner
- Considerations of race or national origin of the homeowner's neighbors
- Racial composition of neighborhoods where comparable properties are identified

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Nondiscrimination Policy Cont.

HUD expects all parties engaged in FHA mortgage insurance programs to comply with all antidiscrimination laws, rules, and requirements in the performance of their duties, including full compliance with the relevant provisions of:

- Title VIII of the Civil Rights Act of 1968, as amended (Fair Housing Act);
- the Fair Credit Reporting Act, Public Law 91-508; and
- the Equal Credit Opportunity Act (ECOA), Public Law 94-239 and 12 CFR Part 202
- 5 CFR 5.105(a)(1) and (2)

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Title II Forward Mortgages – Purchase 203b

- Minimal down payment required: 3.5%
- Gifts/Grants allowed for 100 percent of down payment, closing costs and pre-paid costs
- Lower minimum credit score requirements
  - 96.5% LTV: at or above 580
  - 90.0% LTV: between 500 and 579
- Secondary Financing
  - Down Payment
    - Restrictions apply based on the provider of the Financing
  - Closing Cost/Prepaids

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Qualifying Ratios

The Mortgagee must calculate the Borrower's Total Mortgage Payment to Effective Income Ratio (PTI) and the Total Fixed Payment to Effective Income ratio, or DTI

- The FHA Standard Qualifying Ratios are **31/43**
- Higher Ratios may be acceptable for transactions that receive an Accept credit risk evaluation from FHA's Technology Open to Approved Lender (TOTAL) Mortgage Scorecard
- Transactions that receive a Refer credit risk evaluation from TOTAL Mortgage Scorecard must be Manually Underwritten and are subject to Manual Underwriting Guidelines

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Ratio Requirements (Manual)

Lowest Minimum Decision Credit Score	Maximum Qualifying Ratios (%)	Acceptable Compensating Factors
500-579 or No Credit Score	31/43	Not applicable. Borrowers with Minimum Decision Credit Scores below 580, or with no credit score may not exceed 31/43 ratios. Energy Efficient Homes may have stretch ratios of 33/45.
580 and above	31/43	No compensating factors required. Energy Efficient Homes may have stretch ratios of 33/45.
580 and above	37/47	**One** of the following: • verified and documented cash Reserves; • minimal increase in housing payment; or • residual income.
580 and above	40/40	No discretionary debt.
580 and above	40/50	**Two** of the following: • verified and documented cash Reserves; • minimal increase in housing payment; • significant additional income not reflected in Effective Income; and/or • residual income.

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Chapter 7 Bankruptcy Requirements

(TOTAL)

A Chapter 7 bankruptcy (liquidation) does not disqualify a Borrower from obtaining an FHA-insured Mortgage if, at the time of case number assignment, at least two years have elapsed since the date of the bankruptcy discharge. During this time, the Borrower must have:

- re-established good credit;
- or chosen not to incur new credit obligations

(Manual)

An elapsed period of less than two years, but not less than 12 months, may be acceptable, if the Borrower:

- can show that the bankruptcy was caused by extenuating circumstances beyond the Borrower's control; and
- has since exhibited a documented ability to manage their financial affairs in a responsible manner

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Chapter 13 Bankruptcy Requirements

(TOTAL)

A Chapter 13 bankruptcy does not disqualify a Borrower from obtaining an FHA-insured Mortgage, if, at the time of case number assignment, at least two years have elapsed since the date of the bankruptcy discharge.

(Manual)

If at the time of case number assignment, less than two years elapsed since the date of bankruptcy discharge or if still in Ch. 13 bankruptcy at least 12 months of the pay-out period under the bankruptcy has elapsed.

The Mortgagee must determine that during this time,

- the Borrower's payment performance has been satisfactory, and
- all required payments have been made on time; and
- the Borrower has received written permission from bankruptcy court to enter the mortgage transaction

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Foreclosure / Deed-in-Lieu of Foreclosure Rqmts.

(TOTAL)

A Borrower is generally not eligible for a new FHA-insured mortgage if the Borrower had a Foreclosure or a Deed-in-Lieu of Foreclosure in the three-year period prior to the date of case number assignment.

This three-year period begins on the date in which title transferred from the Borrower.

(Manual)

The Mortgagee may grant an exception to the three-year requirement if the Foreclosure was the result of documented extenuating circumstances that were beyond the control of the Borrower, such as a serious illness or death of a wage earner, and the Borrower has re-established good credit since the Foreclosure.

Mortgage Insurance Premiums - Forward

Upfront Mortgage Insurance Premium (UFMIP)
All Mortgages: 175 Basis Points (bps) (1.75%) of the Base Loan Amount.
Exceptions: • Streamline Refinance and Simple Refinance Mortgages used to refinance a previous FHA-endorsed Mortgage on or before May 31, 2009 • Hawaiian Home Lands (Section 247) • Indian Lands (Section 248)
Indian Lands (Section 248) do not require a UFMIP.

UFMIP - Forward

Almost all FHA loans are required to charge an up-front mortgage insurance premium, commonly know as UFMIP.

How to calculate UFMIP:

Base Loan Amount	$100,000 multiplied by
UFMIP 1.75%	$1,750
Total Loan Amount	$101,750

The borrower has the option of paying the UFMIP in cash and is not required to finance it in the loan amount.

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Annual Mortgage Insurance Premiums - Forward

Annual Mortgage Insurance Premium (MIP)			
Applies to all Mortgages except: • Streamline Refinance and Simple Refinance Mortgages used to refinance a previous FHA endorsed Mortgage on or before May 31, 2009 • Hawaiian Home Lands (Section 247)			
Hawaiian Home Lands (Section 247) do not require Annual MIP.			
Mortgage Term of More Than 15 Years			
Base Loan Amount	**LTV**	**MIP (bps)**	**Duration**
Less than or equal to $625,500	≤ 90.00%	80	11 years
	> 90.00% but ≤ 95.00%	80	Mortgage term
	> 95.00%	85	Mortgage term
Greater than $625,500	≤ 90.00%	100	11 years
	> 90.00% but ≤ 95.00%	100	Mortgage term
	> 95.00%	105	Mortgage term
Mortgage Term of Less than or Equal to 15 Years			
Base Loan Amount	**LTV**	**MIP (bps)**	**Duration**
Less than or equal to $625,500	≤ 90.00%	45	11 years
	> 90.00%	70	Mortgage term
Greater than $625,500	≤ 78.00%	45	11 years
	> 78.00% but ≤ 90.00%	70	11 years
	> 90.00%	95	Mortgage term

The duration cannot be reconsidered and MI MUST last for the entire term as listed.

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Property Repair & Rehabilitation

203(k) Rehabilitation Mortgage Insurance Program
- Limited
  - Maximum amount of repairs $35,000
  - Minor repairs/Non-structural
- Standard
  - Repair/Remodel/Rehab
  - Consultant is required

- Energy Efficient Mortgages
  - Home Energy Report is required
  - Debt-to-Income (DTI) calculated on initial mortgage amount
- Weatherization
  - Minor repairs Completed within 30 days

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203(k) Rehabilitation Mortgage Insurance Prgm.

The Section 203(k) Rehabilitation Mortgage Insurance Program is used to purchase and rehabilitate an existing one- to four-unit Structure and purchase the Real Property on which the Structure is located.

There are two types of 203(k) rehabilitation mortgages:

- Standard 203(k)
- Limited 203(k)

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Standard 203(k)

The Standard 203(k) mortgage may be used for remodeling and repairs. There is a minimum repair cost of $5,000 and the use of a 203(k) Consultant is required.

Role of 203(k) Consultant

- Must be listed on the FHA 203(k) Consultant Roster
- If requested prepare a Feasibility Study
- Inspect the property and prepare a report on the current condition of the property that categorically examines the structure utilizing the 35-point checklist
  - The report must address any deficiencies that exist and certify the condition of all major systems: electrical, plumbing, heating, roofing and structural
- Must determine the repairs/improvements that are required to meet HUD's Minimum Property Requirements (MPR), Minimum Property Standards (MPS) and local requirements
- Is responsible for identifying all required architectural exhibits
- Must prepare an unbiased Work Write-Up and Cost Estimate
- Must inspect the work for completion and quality of workmanship at each draw request
- Must review the proposed changes to the Work Write-Up and prepare a change order
- Must inform the Mortgagee of the progress of the rehabilitation and of any problems that arise

Limited 203(k)

- The Limited 203(k) may only be used for minor remodeling and non-structural repairs.
- The Limited 203(k) does not require the use of a 203(k) Consultant.
- The total rehabilitation cost must not exceed $35,000, or $50,000 if the Property is one of the first 15,000 mortgages secured by Properties in Qualified Opportunity Zones (QOZ) during each calendar year through December 31, 2028.
- There is no minimum rehabilitation cost.

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203(K) Expense Items That May Be Financed

Standard 203(k)

- costs of construction, repairs, rehabilitation, and Consultants Work Write-Up;
- architectural/engineering professional fees;
- the 203(k) Consultant fee subject to the limits in the 203(k) Consultant Fee Schedule section;
- inspection fees performed during the construction period, provided the fees are reasonable and customary for the area;
- title update fees;
- permits; and
- a Feasibility Study, when necessary to determine if the rehabilitation is feasible

Limited 203(k)

- costs of construction, repairs and rehabilitation;
- inspection fees performed during the construction period, provided the fees are reasonable and customary for the area;
- title update fees; and
- permits

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Energy Efficient Mortgages (EEM)

Allows the Mortgagee to offer financing for cost-effective energy efficient improvements to an existing Property at the time of purchase or for upgrades above the established residential building code for New Construction.

- Cost-Effective refers to the costs of the energy efficiency improvements that are less than the present value of the energy saved over the estimated useful life of those improvements.
- The energy package is the set of improvements agreed to by the Borrower based on recommendations and analysis performed by a qualified home energy rater.
- The improvements can include energy-saving equipment, and active and passive solar and wind technologies.
- The energy package can include materials, labor, inspections, and the home energy assessment by a qualified energy rater.

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Weatherization

The weatherization product permits the Borrower to finance the cost of eligible energy related weatherization improvements, in conjunction with a purchase.

- Eligible Weatherization Items:
  - air sealing (including weather-stripping doors, caulking window and plumbing penetrations)
  - insulation (attic, floors, walls, basement)
  - duct sealing and insulation
  - smart thermostats and equipment controls
  - windows and doors
  - low flow water fixtures
  - carbon monoxide monitors and other combustion appliance safety measures

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203(h) Mortgage Insurance for Disaster Victims

Section 203(h) of the National Housing Act authorizes FHA to insure mortgages to victims of a Presidentially-Declared Major Disaster Area (PDMDA) for the purchase or reconstruction of a Single Family property or a unit in an FHA-approved Condominium Project.

If purchasing a new house, the house need not be located in the area where the previous house was located.

The property must be the Borrower's Principal Residence.

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203(h) Continued

- Residence must be destroyed or damaged to such an extent that reconstruction or replacement is necessary
- Must be in a Presidentially Declared Major Disaster Area (PDMDA)
- May relocate to anywhere in the U.S.
- Eligible for 100% financing
- Qualifying flexibilities
- Not required to have an existing FHA-insured loan
- May have been a renter whose residence was destroyed or requires reconstruction
- Must apply within 1 year of disaster declaration

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Home Equity Conversion Mortgages - HECM

- Home Equity Conversion Mortgage (HECM) is FHA's reverse mortgage product
- All borrowers:
  - Must be 62 years of age or older
  - Must occupy the property as their primary residence
  - Not be delinquent on any federal debt
  - Have financial resources to continue to make timely payment of ongoing property charges such as property taxes, insurance and Homeowner Association fees, etc.
  - Must complete HECM counseling with a HUD-approved counselor

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Mortgage Insurance - HECM

- Initial Mortgage Insurance Premium is 2% of the Maximum Claim Amount
- Annual Premium is .50% of the outstanding mortgage balance

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HECM for Purchase Program – Reverse Mortgage

- A HECM can be used to purchase a primary residence.
- The borrower must provide a cash investment equal to the difference between the HECM principal limit and the property sale price, plus any loan related fees that are not financed into the loan, minus the amount of the earnest deposit.
- The principal limit will be calculated according to current requirements for Home Equity Conversion Mortgages (HECM).
- Borrowers may choose to provide a larger investment amount in order to retain a portion of the available proceeds for future draws.

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Title I - Manufactured (Mobile) Home Loans

- Under the Title I program, FHA approved lenders make loans from their own funds to eligible borrowers to finance the purchase or refinance of a manufactured home, a developed lot on which to place a manufactured home, or a manufactured home and lot in combination.
- FHA does not lend money; FHA insures loans in order to encourage mortgagees to lend. Title I manufactured home loans are not Federal Government loans or grants. The interest rate, which is negotiated between the borrower and the lender, is required to be fixed for the entire term of the loan, which is generally 20 years.

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Title I – Manufactured (Mobile) Home Loans Cont.

- For Title I insured loans, borrowers are not required to purchase or own the land on which their manufactured home is placed. Borrowers may lease a lot, such as a site lot within a manufactured home community or mobile home park.
- When the land/lot is leased, HUD requires the lessor to provide the manufactured homeowner with an initial lease term of 3 years.
- The lease must provide that the homeowner will receive advance written notice of at least 180 days, in the event the lease is to be terminated.

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Title I – Manufactured Home Loan Program Maximum Loan Amounts & Loan Terms

Maximum Loan Amount

- Manufactured home only - $69,678
- Manufactured home lot - $23,226
- Manufactured home & lot - $92,904

Maximum Loan Term

Property Type	Maximum Loan Term
Manufactured Home	20 years, plus 32 Days
Manufactured Home Lot	15 years, plus 32 Days
Single Unit Manufactured Home and Lot	20 years, plus 32 Days
Multi-Unit Manufactured Home and Lot	25 years, plus 32 Days

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Title I - Manufactured Homes Eligible Borrowers

- Must have sufficient funds to make the minimum required downpayment.
- Be able to demonstrate that they have adequate income to make the payments on the loan and meet their other expenses.
- Intend to occupy the manufactured home as their principal residence.
- Have a suitable site on which to place the manufactured home.
  - The home may be placed on a rental site in a manufactured home park, provided the park and lease agreement meet FHA guidelines. The home may be situated on an individual homesite owned or leased by the borrower.

Title I – Manufactured Homes Must

- Meet the Model Manufactured Home Installation Standards.
- Carry a one-year manufacturer's warranty if the unit is new.
- Be installed on a homesite that meets established local standards for site suitability and has adequate water supply and sewage disposal facilities available.
- The proceeds of a Title I manufactured home loan may not be used to finance furniture (for example, beds, chairs, sofas, lamps, rugs, etc.). However, built-in appliances and equipment and wall-to-wall carpeting are eligible for financing.

FHA Resource Center

	Option	Point of Contact	Hours Available	Comments
1	FHA Knowledge Base – FAQs	www.hud.gov/answers	24/7/365	Knowledge Base web page includes option to email questions.
2	Email	answers@hud.gov	24/7/365	
3	Telephone	1-800-CALL-FHA (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.	8:00 AM to 8:00 PM Eastern M-F	Voicemail is available after hours or during extended wait periods.

FHA INFO emails: Frequent email notifications of new policies and training opportunities for anyone who signs up. Subscribe at: https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/FHA_INFO_subscribe

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Knowledge Base FAQ Example

Where can I find housing counseling services?

To locate a HUD-approved housing counseling agency in your area you can:

Access an on-line list of HUD-approved housing counseling agencies available at: https://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm

Call HUD's interactive voice system toll free at 1-800-569-4287

Additional housing counseling information is also available at: https://www.hud.gov/i_want_to/talk_to_a_housing_counselor

To search for a Home Equity Conversion Mortgage (HECM) Counseling Agency go to https://entp.hud.gov/idapp/html/hecm_agency_look.cfm

Additional counseling resources (including senior citizens):

- The National Foundation for Credit Counseling (NFCC) – 1-800-388-2227
- Money Management International - (MMI) – 1-866-889-9347
- Clearpoint Financial Solutions (Division of Money Management International) - 1-800-750-2227
- National Council on Aging (NCOA) - 1-855-899-3778 or https://www.ncoa.org/

Housing counseling agencies can give you advice on buying a home, renting, defaults, foreclosures, credit issues, and reverse mortgages.

If you're among those financially impacted by the coronavirus pandemic, you might be concerned about how to pay your mortgage or rent. Federal and state governments have announced plans to help struggling homeowners during this time. For more information, visit: https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/

Benefits.gov is an online resource to help you find federal benefits you may be eligible for in the United States. Visit https://www.benefits.gov/ for more information and a link to the Benefit Finder, to find information on government benefits you may be eligible to receive.

All policy information contained in this knowledge base article is based upon the referenced HUD policy document. Any lending or insuring decisions should adhere to the specific information contained in that underlying policy document.

Topic Number: KA-03524

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Helpful Links

- For information on **Housing Counseling and to find a counselor** go to the following HUD website: https://www.hud.gov/i_want_to/talk_to_a_housing_counselor or call HUD's interactive voice system at 1-800-569-4287
- You can locate FHA-approved lenders and their registered branches using the HUD Lender List search at: https://www.hud.gov/program_offices/housing/sfh/lender/lenderlist
- **FHA Single Family Housing:** https://www.hud.gov/program_offices/housing/sfh
- **Subscribe to FHA INFO:** https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/FHA_INFO_subscribe
- **Upcoming Single Family Housing Events and Training:** https://www.hud.gov/program_offices/housing/sfh/events
- **HUD's CLIENT INFORMATION POLICY SYSTEMS (HUDCLIPS) Handbooks, Mortgagee Letters:** https://www.hud.gov/program_offices/administration/hudclips

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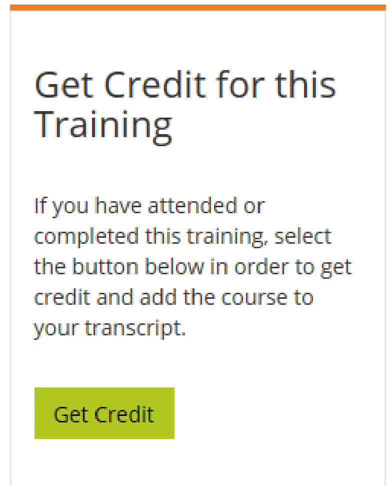

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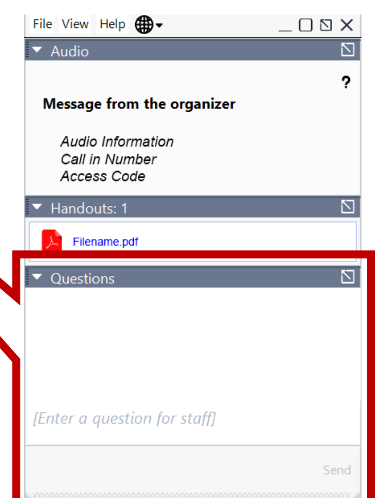
- Was this webinar useful to you? To your clients?
- Will you share the information with your co-workers?
- Any other comments?



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Office of Housing Counseling

Find us at:
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Counselor Training and Testing website:
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Email us at:
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