

May 18, 2026

FHA INFO 2026-09 - FHA Seeks Feedback on Proposed Updates to Eligibility for Borrowers with Delinquent Child Support

Today, the Federal Housing Administration (FHA) posted a draft Mortgagee Letter (ML), *Updates to Borrower Eligibility Requirements* for review and feedback on the [FHA Single Family Drafting Table \(Drafting Table\)](#). This draft ML proposes new requirements for determining eligibility for borrowers with delinquent child support subject to federal administrative offset through an automated process to be implemented in the FHA's [FHA Connection \(FHAC\)](#) technology system.

Federal law prohibits providing federal financial assistance, including FHA-insured mortgages, to individuals with delinquent federal non-tax debt or who are subject to federal administrative offset due to delinquent child support obligations. To ensure compliance with federal mandates, FHA is proposing an automated screening process through the [U.S. Department of the Treasury's Do Not Pay \(DNP\)](#) portal to identify borrowers subject to the federal offset program, who would be ineligible for FHA-insured financing until the delinquency is resolved. By connecting [FHAC](#) to the [DNP](#) portal, FHA will be able to support eligibility determinations, protect the integrity of federal programs, and promote responsible stewardship of public funds.

Additionally, this draft ML proposes to simplify existing requirements for borrowers with delinquent federal non-tax debt, including requirements for use of the [Credit Alert Verification Reporting System \(CAIVRS\)](#), by removing unnecessary language on procedural redundancies without substantively changing the requirements.

Interested stakeholders are encouraged to thoroughly review this draft ML and provide feedback through June 18, 2026, using the feedback instructions posted on the [Drafting Table](#). FHA will carefully consider all feedback received before publishing a final ML.

As a reminder, this draft is not official departmental policy and cannot be used in connection with any FHA-insured mortgage until finalized. FHA's existing policies remain in effect until amended.

Mortgagees and other parties interested in FHA transactions should contact the FHA Resource Center (referenced below) with questions.

[Back to Top](#) ↑

Need Support? Contact the FHA Resource Center.

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at www.hud.gov/answers.
- E-mail 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.

About FHA INFO

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