

FHA INFO

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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FHA Single Family Housing Deactivates Nearly 600 Mortgagee Letters to Improve Clarity for Business Partners

The Federal Housing Administration's (FHA) Office of Single Family Housing (OSFH) is announcing that it has officially archived nearly 600 policy documents that are no longer active, and whose web location and availability have caused confusion and challenges for lenders and others trying to obtain accurate FHA Single Family policy information. This effort supports the Trump Administration's goal of increasing government efficiency.

This streamlining effort follows a recently completed review of Single Family policy artifacts posted on HUD's Client Information Policy System ([HUDCLIPS](#)) webpages. Some Mortgagee Letters (MLs) – including several dating back to 1978 – were still listed in the Single Family online active policy directory. These MLs were expired and/or superseded by the [Single Family Housing Policy Handbook 4000.1](#) (Handbook 4000.1) or other policy documents but not moved to the archives for various reasons.

With that review completed, those MLs have been archived in the inactive or superseded MLs webpages on [HUDCLIPS](#).

Today's artificial intelligence (AI) tools are more efficient at locating and extracting information from vast sources of web content, including information from HUD's active ML policy directory and its [Handbook 4000.1](#). This streamlining effort will help improve the accuracy of information received from manual and AI-generated web searches about FHA Single Family policy, programs, and technology modernization efforts.