

FHA INFO #20-18

March 9, 2020



**TO: All FHA-Approved Mortgagees and Servicers;
All Interested Parties in FHA Transactions**

NEWS AND UPDATES

FHA-Approved Mortgagees' Loss Mitigation Home Retention Options for Assisting Borrowers

The Federal Housing Administration (FHA) is reminding mortgagees of FHA's loss mitigation program options, particularly in light of the recent reports on the [Coronavirus](#) (COVID-19).

As with any other event that negatively impacts a borrower's ability to pay their monthly mortgage payment, FHA's suite of loss mitigation options provides solutions that mortgagees should offer to distressed borrowers – including those that could be impacted by the Coronavirus – to help prevent them from going into foreclosure. These home retention options are located in FHA's [Single Family Housing Policy Handbook](#) 4000.1 Section III.A.2.

Stakeholders are reminded to ensure that their responses remain faithful to obligations under the Constitution, Fair Housing Act, and related regulations. Exigencies associated with important and timely response to issues surrounding COVID-19 are not the basis for unlawful discrimination based on race, color, religion, national origin, sex, disability, or familial status.

Quick Links

- Get up-to-date information on the Coronavirus from the Centers for Disease Control and Prevention's Coronavirus web site at: <https://www.cdc.gov/coronavirus/2019-ncov/summary.html>
- Access the SF Handbook in online or portable document format from HUD's Client Information Policy Systems (HUDCLIPS) Housing 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.

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.	
Resource Links:	FHA Archived Webinars Career Opportunities Contracting Opportunities Events & Training FHA Forms FHA Homeownership Centers FHA Mortgagee Letters	Foreclosure Assistance Grant Opportunities HUD Homes - Property Listings HUD.gov Making Home Affordable Presidentially-Declared Major Disaster Areas Visit our Single Family Home Page



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