Mortgagee Letters

The Department of Housing and Urban Development (HUD) issues FHA Mortgagee Letters to inform lenders about Federal Housing Administration (FHA) operations, policies, procedures, and changes. You can reach HUD’s FHA Mortgagee Letters website via the FHA Connection.

Notes

- The FHA Connection does not maintain the Mortgagee Letters website. You may e-mail comments regarding the Mortgagee Letters website to: hsg-sfsvg@hud.gov
- Several previously published mortgagee letters have been subsequently superseded by policy included in the FHA Single Family Housing Policy Handbook (Handbook 4000.1)

This FHA Connection Guide training module covers the following material in the following sections:

- Accessing the HUD FHA Mortgagee Letters Page
- Retrieving Mortgagee Letters

Accessing the HUD FHA Mortgagee Letters Page

To reach HUD’s Mortgagee Letters website, use the Mortgagee Letters links found:

- in the footer of the FHA Connection Welcome page (and on other pages where that common footer appears) (Figure 1) (no sign on or authorization is required if accessing from the FHA Connection Welcome page)
- on the FHA Connection Main Menu (Figure 2) (requires sign on to the FHA Connection)
- on the Single Family FHA menu (Figure 3) (requires sign on to the FHA Connection)

All the above noted references and the direct link listed below go to the FHA Mortgagee Letters page (Figure 4) on HUD’s public website (no sign on or authorization required):

https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee

The FHA Mortgagee Letters website allows you to review/select from the current year’s mortgagee letter titles or select from a list of links, year by year, to locate electronic copies of HUD mortgagee letters. Mortgagee letters have been issued since 1934; however, the website lists only mortgagee letters from 1976 forward because HUD designates earlier issuances as obsolete.
FHA Resources | Accessing and Using HUD FHA Mortgagee Letters

Figure 1: FHA Connection’s Welcome page link in page footer to Mortgagee Letters

Figure 2: FHA Connection Main Menu link to Mortgagee Letters

Updated: 11/2020
Retrieving Mortgagee Letters

You may locate mortgagee letters by selecting from the current year’s mortgagee letter titles or select a specific year to review that year’s mortgagee letter titles (see Figure 4).

Click the mortgagee letter link to view a located letter (Figure 5).
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING-
FEDERAL HOUSING COMMISSIONER

Date: April 18, 2019

To: All FHA-Approved Mortgagees
    All Direct Endorsement Underwriters
    All FHA Roster Appraisers
    All FHA-Approved 203(k) Consultants
    All HUD-Approved Housing Counselors
    All HUD-Approved Nonprofit Organizations
    All Governmental Entity Participants
    All Real Estate Brokers
    All Closing Agents

Mortgagee Letter 19-06

Subject
    Downpayment Assistance and Operating in a Governmental Capacity

Purpose
    The purpose of this Mortgagee Letter is to clarify documentation requirements
    that FHA-approved Mortgagees must satisfy when originating a mortgage for a
    Borrower using funds from another person or entity to satisfy a portion or all of
    the Minimum Required Investment (MRI), including specific documentation that
    adequately demonstrates the existing requirement that Governmental Entities are
    operating in their governmental capacity when providing downpayment
    assistance pursuant to the December 5, 2012 Interpretive Rule.

Effective Date
    This guidance is effective for case numbers assigned on or after April 18, 2019,
    and will be incorporated into a forthcoming update of the HUD Single Family
    Housing Policy Handbook 4000.1 (Handbook 4000.1).

Public Feedback
    We welcome feedback from all interested parties. To provide feedback on this
    policy document, please send comments to the FHA Resource Center at
    answers@hud.gov.

Figure 5: Mortgagee Letter (partial letter sample)