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- Several previously published mortgagee letters have been subsequently superseded by policy included in the FHA Single Family Housing Policy Handbook (Handbook 4000.1)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.
Figure 1: FHA Connection’s Welcome page link in page footer

Figure 2: FHA Connection Main Menu link to Mortgagee Letters

Warning! By accessing this system, you agree to the Rules of Behavior for this system and are bound by the following Terms and Conditions:

- This computer system, including all related equipment, networks, and network devices (specifically including Internet access) contains data belonging to the U.S. Government, and is provided for authorized U.S. Government use only.
- Access requires the use of an authorized user account number and password, which are sensitive and must never be shared with anyone at any time.
- User account numbers are only granted to individuals who possess a valid Social Security number, which will be collected along with other personally identifiable information (PII), and may be used for any lawful purpose.
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)