

# Single Family Delinquent Loans

Lenders are required to report single family FHA-insured mortgages for which one full installment is due and unpaid (30 days delinquent) and must continue to report the loan's status until the delinquency is resolved (e.g., loan paid in full, property conveyed to HUD, etc.). Delinquency information must be reported by the fifth business day of the next month. For example, delinquency information for the month of July must be reported by the fifth business day of August. HUD uses the reported information to track the status of FHA-insured mortgages and trends in the industry. The FHA Connection was used by lenders for reporting delinquent loans.

February 7, 2022 was the last day in which delinquent FHA-insured loans could be reported to HUD using the **Delinquent Loans** function on the FHA Connection. Beginning March 1, 2022, delinquent loans will be reported in the Single Family Default Monitoring System (SFDMS) Reporting Module of FHA Catalyst or EDI. For more information regarding the transition, see Mortgagee Letter ML 2021-31, *Update to FHA Catalyst Transition for Single Family Default Monitoring System (SFDMS) Reporting Module*.