

Single Family Housing Policy Handbook (HUD Handbook 4000.1) Information Page

The Federal Housing Administration's (FHA) *Single Family Housing Policy Handbook* (SF Handbook; HUD Handbook 4000.1) is a consolidated, consistent, and comprehensive source of FHA Single Family Housing policy.

- **Consolidated:** Several hundred FHA Handbooks, Mortgagee Letters, Housing Notices, and other policy documents have been consolidated into this single source. This eliminates the need for mortgagees and other stakeholders in FHA transactions to search through multiple stand-alone policy documents to find precise and current policy information.
- **Consistent:** The SF Handbook's consistent format of "Definition, Standard, and Documentation" supports greater understanding, easier use, and a better source for mortgagees to extend the wide range of FHA products and programs across a broader spectrum of eligible borrowers.
- **Comprehensive:** The SF Handbook is well on its way to becoming a comprehensive source of Single Family Housing policy. While not yet complete, the SF Handbook currently has everything a lending entity needs to become FHA approved; to originate and receive an FHA insurance endorsement; to service; and to adhere to FHA's quality control policies for almost all Title II forward mortgages—the bulk of FHA volume.

Two Ways to Access the SF Handbook

Stakeholders and the public can access the SF Handbook's published sections in two ways:

- FHA's **online SF Handbook**: a fully electronic, fully searchable policy library that uses web-based technology to achieve easier access to precise policy information.

SF Policy Handbook 4000.1



Online SF Handbook

Portable Document Format (PDF) SF Handbook

Updates, Revisions, Notifications

Major sections of the SF Handbook are now effective (view the September 14, 2015

FHA INFO announcement)

The following have been incorporated into the SF Handbook:

Energy Efficient Homes provisions published in Mortgagee Letter 2015-22

(view the **SF Handbook change pages**).

HUD Real Estate Owned Purchasing published in Mortgagee Letter 2015-

17 (view the **SF Handbook change pages**).

Electronic Appraisal Delivery portal published in Mortgagee Letter 2015-

08 (view the **SF Handbook change pages**). Note that only

those policies effective on or before June 26, 2016 have been incorporated into the SF Handbook).

Supplemental Documents

SF Handbook **Supplemental Documents** **Model Documents** and **203(k) Sample Documents**

Training and Information Resources

Servicing and Loss Mitigation section

Highlights of Changes

Origination through Post-Closing/Endorsement for Title II

Forward Mortgages **pre-recorded training modules**

"The SF Handbook In-Depth" recorded webinar sessions:

View the **August 20, 2015** webinar

- The SF Handbook in **portable document format (PDF)**: a linear format similar to traditional FHA Handbooks, but with enhanced links, format, and structure to provide a comprehensive beginning-to-end view of FHA's published policies.

SF Handbook Supplemental Documents and Model Documents

Policy information referenced in, but supplemental to the SF Handbook can always be found online:

- FHA's SF Handbook **Supplemental Documents** page contains the guides and other documents referenced in the SF Handbook, such as the *Single Family Housing Appraisal Report and Data Delivery Guide* and the *Single Family Default Monitoring System Reporting Codes*.
- Model Documents and 203(k) Rehabilitation Mortgage Insurance Program Sample Documents are accessible from FHA's **Model Documents** and **203(k) Sample Documents** web pages, respectively.

SF Handbook Organizational Structure

The SF Handbook has an organizational structure of five main categories that follow the logical flow of a mortgagee or lender's process. Click on any of the boxes in the graphic below to see an expanded organizational view.

View the **August 25, 2015** webinar
Download the **presentation** and the **SF Handbook Excerpts** handout

Questions about FHA Policy?

Search by keyword at **www.hud.gov/answers** or send an email to **answers@hud.gov** or call the FHA Resource Center at (800) CALL-FHA (225-5342). Emails and phone messages will be responded to during normal hours of operation, 8:00 a.m. to 8:00 p.m. ET, Monday through Friday on all non-Federal holidays. Persons with hearing or speech impairment may access this number via TTY by calling the Federal Information Relay Service at (800) 877-8339.

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Subscribe to receive FHA INFO announcements and SF NEWS about Mortgagee Letter issuances, procedure updates, and training & events via email. Research a list of all previous FHA INFO and SF NEWS in the:

FHA INFO ARCHIVE



Single Family Housing Policy Handbook (HUD Handbook 4000.1)

I. Doing Business with FHA

II. Origination through Post-Closing/Endorsement

III. Servicing and Loss Mitigation

IV. Claims and Disposition

V. Quality Control, Oversight and Compliance

Appendix 1.0: Mortgage Insurance Premiums

Appendix 2.0: Analyzing IRS Forms

Appendix 3.0: Post-Endorsement Fees and Charges by HOC (Servicing Only)

Appendix 4.0: HUD Schedule of Standard Attorney Fees (Servicing Only)

Appendix 5.0: First Legal Actions to Initiate Foreclosure and Reasonable Diligence Timeframes (Servicing Only)

Appendix 6.0: Maximum Property Preservation Allowances (Servicing Only)

Glossary

Acronyms