



**FHA INFO #21-97**

**November 9, 2021**

### **FHA Publishes New Title I Sections of Single Family Housing Policy Handbook 4000.1**

Today, the Federal Housing Administration (FHA) announced the publication of the *Title I Property Improvement, and Manufactured Home Loan Programs* sections of its *Single Family Housing Policy Handbook 4000.1* ([Handbook 4000.1](#)). These sections are the latest to be added to Handbook 4000.1, which improves the overall effectiveness and efficiency of FHA's Title I Program polices and processes. Read today's [press release](#).

The Title I Manufactured Home Loan program is meant to facilitate financing for manufactured homes that are titled as personal property, and the lots on which these homes will reside. The Title I Property Improvement Loan program is designed to help homeowners finance improvements on their homes to improve the livability or utility of a property through a second trust or unsecured loan.

The Title I sections of Handbook 4000.1 will provide FHA's Title I lenders, appraisers, and other stakeholders with a comprehensive policy resource. Additionally, the sections replace the existing guidance for Title I Manufactured Home Loans, including Lot and Combination Loans, and Property Improvement Loans in:

- Section II, Origination through Post-Closing/Endorsement;
- Section III, Servicing and Loss Mitigation; and
- Section IV, Claims and Disposition.

Section I, Doing Business with FHA, and Section V, Quality Control, Oversight and Compliance, were largely previously completed and incorporated into Handbook 4000.1 for both Manufactured Home Loans and Property Improvement Loans.

The Title I sections consolidate existing guidance found in approximately 120 Title I Lender Letters and other policy documents into a single source and incorporate updates to guidance for clarity. These Title I sections also provide changes such as alignment of employment and income requirements with FHA's Title II mortgage insurance programs, expanded appraisal options, and updates to financeable fees and charges. This publication is a continuation of FHA's progress toward a consolidated, authoritative Handbook 4000.1 that will make it easier to do business with FHA.

These updates do not impact previously announced effective dates for Handbook 4000.1. The following are effective dates for the various Handbook 4000.1 sections:

- All new content may be implemented immediately, but must be implemented by May 9, 2022, except for the new content in Section II: Origination through Post-Closing/Endorsement.
- New content in Section II: Origination through Post-Closing/Endorsement may be implemented immediately but must be implemented for loans closed on or after May 9, 2022.

Stakeholders are encouraged to review and familiarize themselves with the Title I sections in Handbook 4000.1 in their entirety.

#### **Need Support? Contact the FHA Resource Center.**

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at [www.hud.gov/answers](http://www.hud.gov/answers).
- E-mail [answers@hud.gov](mailto: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.

#### **About FHA INFO**

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