



FHA INFO 2023-07

February 13, 2023

FHA Republishes Expansion of COVID-19 Recovery Loss Mitigation Options Mortgagee Letter

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2023-03, Corrected and Republished: Expansion of the COVID-19 Recovery Loss Mitigation Options](#).

This ML makes three corrections or clarifications in Mortgagee Letter 2023-02 and restates the policies in ML 2023-02, as originally published on January 30, 2023. Specifically, the ML:

- Corrects the date when mortgagees may submit COVID-19 Loss Mitigation incentive claims. Mortgagees remain eligible for incentive payments for COVID-19 Loss Mitigation Options executed on or after January 26, 2023.
- Corrects an error in Section III.A.2.o.iii(B)(3), Additional Evaluation for COVID-19 Recovery Options, by replacing bracketed language with the appropriate date, January 30, 2023.
- Adds language to COVID-19 Recovery Modification, Target Payment Not Achieved, Handbook 4000.1, Section III.A.2.o.iii(C)(2)(c), Step 7, to clarify the offer of a COVID-19 Recovery Standalone Partial Claim is subject to its availability.

Updates in the ML will be incorporated in a future version of the [Single Family Housing Policy Handbook 4000.1](#).

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