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## FHA Handbook 4000.1 Q1 2023 Updates

HUD published revisions to FHA Handbook 4000.1 on January 18, 2023.

### Effective Dates

Effective for existing and new applications on or after March 3, 2023.

### Background Information

On January 18, 2023, the Department of Housing and Urban Development (HUD) published revisions to FHA Handbook 4000.1. In response to this publication, Truist aligns with FHA's requirements.

### Bulletin Details

FHA announced updates to Handbook 4000.1, which include the following topics:

- Refinances (Manufactured Home installation requirements)
- Living Unit Requirements
- Utility Services
- Attic and Crawl Space Observation Requirements
- Market Condition Requirements
- Self-Employment and Commission Income
- Alimony, Child Support, or Maintenance Payments
- Cash to Close

Truist Bank (Truist) aligns with recently announced FHA updates. Lenders should consult with their Direct Endorsement (DE) underwriters with any questions.

### Revised Material

Click [Appraisal Standard](#) to review the revised material.

### Other Resources

Support Group	Description and Contact Information:
Correspondent Relations Coordinator	Specific questions on applying this procedure to specific loan files. Contact Correspondent Relations Coordinators at 800.382.2111, Option 1.
Product Support	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 3.

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