



November 18, 2013

Charles S. Coulter  
Deputy Assistant Secretary for Single Family Housing  
U.S. Department of Housing and Urban Development  
451 7th Street, S.W.  
Washington, D.C. 20410

**Re: Request for Extension of Time for Feedback on the FHA Single-Family Housing Policy Handbook**

Dear Deputy Assistant Secretary Coulter:

The undersigned Associations appreciate the efforts of the Department of Housing and Urban Development (HUD) to develop a new comprehensive Federal Housing Administration (FHA) Single-Family Housing Policy Handbook (SF Handbook) and to seek our input to ensure its accuracy and completeness. The SF Handbook is to be the single authoritative source for HUD's single-family policies.

In an effort to provide such input, we have been diligently working with our members. However, due to the breadth and depth of the draft portion of the FHA Handbook and abbreviated timeframe in which to review it—which includes the Thanksgiving holiday—lenders report that they simply do not have the resources to thoroughly review the draft against previous HUD guidance and their own internal procedures by November 29, 2013.

In order to provide both sound and comprehensive feedback, we respectfully ask that HUD extend the date it will accept feedback on the draft SF Handbook from November 29, 2013 to December 20, 2013.

Again, the Associations greatly appreciate HUD's work to develop the SF Handbook and HUD's efforts to seek needed input.

Sincerely,

American Bankers Association  
Independent Community Bankers of America  
Mortgage Bankers Association