

FHA Single Family Housing Policy Handbook 4000.1, Part I — b. Single Family Lending Area (03/19/2024)

Verbatim reproduction of public-domain regulator text · Source: <https://www.hud.gov/hud-partners/single-family-handbook-4000-1> · snapshot 8c03836f77f317e1 · retrieved 2026-05-23

Compiled by **Claude for Compliance** · free to read and download

This document reproduces the regulator's own words verbatim (page headers, footers, and line-break hyphenation removed for readability; no wording changed). Quoted for reference — not legal advice.

b. Single Family Lending Area (03/19/2024) i. Definition An “Area Approved for Business” (AAFB) is the geographic area in which a Mortgagee’s home or branch office is permitted to originate or underwrite FHA Mortgages. The AAFB is subdivided into HUD Field Office jurisdictions. HUD Field Office jurisdictions can be verified on www.hud.gov/lenders under the Mortgage Origination tab. ii. Standard A Mortgagee’s home office and all its registered branch offices will initially be granted a nationwide AAFB. The home office and each branch office may only exercise its authority to originate or underwrite FHA Mortgages in those states where the Mortgagee fully complies with state origination and/or underwriting licensing and approval requirements. A Mortgagee may conduct FHA business from branch offices that are not registered with HUD that fully comply with state origination and/or underwriting licensing and approval requirements. I. DOING BUSINESS WITH FHA A. FHA Lenders and Mortgagees (09/20/2021) 5. Supplemental Mortgagee Authorities Handbook 4000.1 27 Last Revised: 11/26/2025

Full text, always current, at <https://claudioforcompliance.com/regs/hud-4000-1-i-b-single-family-lending-area/> · register hud-4000-1-i-b-single-family-lending-area · © public domain (U.S. Government work) · compiled & source-verified by Claude for Compliance (claudioforcompliance.com)