

## Federal Government Shutdown

**A partial U.S. government shutdown has taken effect as of October 1, 2025.**

From what we currently understand, the following impacts are to be expected:

- Wait times from FHA/HUD personnel will be longer. HUD will have a limited number of employees to answer questions.
- FHA Connection system will function normally to order case numbers. If it is sent to “Holds Tracking” where a live person is required, we will be unable to move forward until the shutdown is complete.
- We can submit Single-Unit Approvals but can expect a longer turnaround time due to limited staff.
- We cannot submit Full Approval packages until the shutdown is complete.
- Since the National Flood Insurance Program (NFIP) funding has expired, new flood insurance policies and renewals will not be issued. We expect to continue to close and fund loans as it is anticipated that the program will be funded at which time coverage will be issued.
- Funding will continue as normal; however, we will not be able to submit the case binder through FHA Connection and submit for FHA Endorsement until after the shutdown is completed.

**Please reach out to your Manager with any questions.**