

Section E. Hope for Homeowners (H4H) Program

Overview

In This Section This section contains the topic “*General Information on the Hope for Homeowners (H4H) program.*”

1. General Information on the HOPE for Homeowners (H4H) Program

Introduction This topic contains general information on the HOPE for Homeowners (H4H) program, including

- a description of the H4H program
 - the effective dates for the program, and
 - a reference for comprehensive guidance on the H4H program.
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Change Date March 24, 2011

4155.1 6.E.1.a Description of the H4H Program The Helping Families Save Their Homes Act of 2009 amends the National Housing Act and provides for key changes in the HOPE for Homeowners (H4H) Program.

Under the H4H program, certain borrowers who are having difficulty paying their mortgages are eligible to refinance into affordable FHA-insured mortgages.

4155.1 6.E.1.b Effective Dates for the H4H Program The H4H program is effective for *endorsements* made on or after January 1, 2010 through September 30, 2011.

4155.1 6.E.1.c Guidance on the H4H Program For comprehensive guidance on the H4H program, see ML 09-43.
