FHA INFO 2026-21 **September 10, 2026**

FHA Announces Implementation Date and Issues Preparedness Guide for Alternative Credit Score Models

On May 21, 2026, the Federal Housing Administration (FHA), issued FHA INFO 2026-11 confirming its intention to add VantageScore® 4.0 (V4) and FICO® Score 10T (10T) in addition to the existing Classic FICO® as eligible credit score models for FHA-insured mortgage underwriting.

Today, FHA is announcing an implementation date of January 1, 2027, and issuing a preparedness guide for mortgagees and other stakeholders regarding the addition of these models.

FHA has been working with its industry partners, including the credit provider community, to ensure they will be able to meet the needs of mortgagees for successful implementation of the alternative credit scores. FHA encourages mortgagees to reach out to their credit and technology partners to ensure that the necessary systems, processes, and capabilities will be in place to support implementation of the new credit score requirements.

What's next?

- FHA's Technology Open To Approved Lenders (TOTAL) Scorecard will be updated for case numbers assigned on or after January 1, 2027, for Title II forward mortgages only. This version will allow the inclusion of the alternative score models in TOTAL decisions.
- FHA will host virtual office hours for mortgagees and other stakeholders that have specific questions about this transition and the use of these new models. See below for details.

Preparedness Resources

- *FHA Alternative Credit Scores Preparedness Guide* includes important information such as answers to transition questions and guidance for mortgagees and other industry partners to adopt the alternative credit score models.
- *TOTAL Developer's Guide Release 5.0* provides software mapping and technical specifications for Automated Underwriting System (AUS) vendors to integrate TOTAL Version 5.0.
- Frequently Asked Questions (FAQ) – The FHA Resource Center Knowledge base (referenced below) will be updated concurrently with the release of TOTAL Version 5.0 on January 1, 2027.

The information provided in the Preparedness Guide is intended to assist mortgagees with implementation planning and does not change existing FHA policy. Mortgagees should continue to follow existing policies in the HUD *Single Family Housing Policy Handbook* 4000.1 until policy updates are formally published.