

FHA Updates Policy for the Implementation of Alternative Credit Scores

Today, FHA published Mortgagee Letter (ML) [2026-11](#), *Updated Minimum Decision Credit Score Methodology for the Implementation of Alternative Credit Scores* to formalize the addition of VantageScore® 4.0 (V4) and FICO® Score 10T (10T) for use as acceptable credit score models alongside Classic FICO®.

The ML, which applies to Title II mortgage programs for FHA case numbers assigned on or after January 1, 2027, establishes guidance for determining the Minimum Decision Credit Score (MDCS) at the transaction level when multiple models are submitted.

As previously announced on September 10, 2026, ([FHA INFO 2026-21](#)), FHA has developed an [FHA Alternative Credit Scores Preparedness Guide](#), along with other resources, and will hold office hours to assist stakeholders with successful implementation.

FHA continues to encourage 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.