



Program Bulletin 2025-11

Government Shutdown

As you may have seen, the federal government has entered a shutdown. We want to provide clarity on how this may affect mortgage operations and what you can expect moving forward.

What's Still Operating:

- **Fannie Mae** and **Freddie Mac** will continue normal operations.
- **HUD/FHA** systems remain open; however, some services could be slowed depending on staff availability.
- **VA** lending and claims functions will continue, though delays are possible.
- **USDA** will be the most impacted, with loan commitments and guarantees delayed until funding resumes.

Potential Impacts on Processing:

- **IRS Tax transcripts (4506-C)** and **SSA verifications** may be unavailable or delayed, which could affect underwriting timelines.
- **Flood insurance (NFIP)**. New policies and renewals could be disrupted if the shutdown continues.
- **Appraisals and Closings**. Appraisal ordering remains available, but closings dependent on government verifications or approvals may experience delays.

Idaho Housing Programs and Support:

Our lending programs, rate locks, and funding processes continue as normal. Our team remains fully staffed and available to help work through any shutdown-related challenges.

We encourage you to set appropriate borrower and REALTOR® expectations regarding potential verification delays that are beyond lender or Idaho Housing control. We will continue to monitor developments closely and provide updates as the situation evolves.

We appreciate your partnership. Any questions can be directed to resloan@ihfa.org.

Quick Help

Save time and help your borrowers more effectively. Use these helpful emails and links to get the answers and training you need.

Support for all your Idaho Housing needs: resloan@ihfa.org.

Pricing and lock support: lockdesk@ihfa.org.

Loan adjustments: hol-adjustments@ihfa.org.

Access to our most recent updates and [announcements](#).

[Service Reference Guide](#)

[Loan Delivery Checklist](#)

For more information or assistance, please contact us at resloan@ihfa.org or call 1.855.505.4700, ext. 8600.



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