

August 25, 2022

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In Case You Missed It - Mortgagee Letter 2022-13 “Green Mortgage Insurance Premium (MIP) Program Guidance for the Office of Health Care Facilities (ORCF)” Published

Mortgagee Letter 2022-13 “Green Mortgage Insurance Premium (MIP) Program Guidance for the Office of Health Care Facilities (ORCF)” was published on August 18, 2022. This Mortgagee Letter (ML) provides program guidance and reporting requirements for mortgages on properties that meet ORCF’s “Green MIP” requirements. The ORCF Green MIP initiative was announced in ORCF’s Green MIP *Federal Register* Notice (FR-6302-N-01) on May 19, 2022, and an additional notice published on August 12, 2022, ([FR–6302–C–02](https://www.federalregister.gov/documents/2022/08/12/2022-17306/changes-in-certain-office-of-healthcare-programs-insurance-premiums-correction)). For further details, please see the [ML 2022-13](https://www.hud.gov/sites/dfiles/OCHCO/documents/2022-13hsgml.pdf) and [HUD press release](https://www.hud.gov/press/press_releases_media_advisories/HUD_No_22_152).

***Keywords:*** *Mortgage Insurance Premium, Green MIP*

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Addressing Climate Impacts in Environmental Assessment (EA) Level Reviews

HUD’s Office of Environment and Energy recently issued an updated [Environmental Assessment eGuide](https://www.hudexchange.info/news/environmental-assessment-guide-and-resources/) that includes new Environmental Assessment (EA) factors related to Climate Change and Energy Efficiency.  An associated [webinar](https://www.hudexchange.info/news/environmental-assessment-factors-eguide-webinar/) and an [FAQ document](https://files.hudexchange.info/course-content/environmental-assessment-factors-e-guide-webinar/Environmental-Assessment-Factors-eGuide-Webinar-FAQ-Handout.pdf) are also available.

The Environmental Assessment eGuide applies to all new construction projects and to rehabilitation projects that require an EA level review (Please see Handbook 4232.1 Section II, Chapter 7.1.A). The eGuide does not apply to refinance or rehabilitation actions that are Categorically Excluded from the National Environmental Policy Act (NEPA). Therefore, the requirements do not apply to Section 232/223(f) projects or other Categorically Excluded projects (Please see Handbook 4232.1, Section II, Chapter 7).

The eGuide is written generally for all HUD programs that trigger an EA level review. In this article we have highlighted key components that apply specifically to Section 232 projects, and the path for implementation, beginning December 1, 2022.

Applications already submitted do not have to be amended with updated environmental assessments to include the new EA factors. Applications requiring an EA level review that are submitted after December 1, 2022, must address current and reasonably foreseeable climate impacts, along with Energy Efficiency and all other EA factors.

Considering Climate Risk

Applicants may analyze likely current hazard risks by entering the property’s address into FEMA's [National Risk Index](https://hazards.fema.gov/nri/map) (NRI), identify which hazards are "relatively high" or "very high" for the project’s census tract, and generate and submit the NRI report for the census track.

Applicants must also consider future climate risks over the term of the mortgage, and may use climate projection tools such as [Climate Explorer](https://crt-climate-explorer.nemac.org/), [Risk Factor](https://riskfactor.com/), [NOAA Sea Level Rise Viewer](https://coast.noaa.gov/slr/), and [Climate Central Coastal Risk Screening Tool](https://coastal.climatecentral.org/) (by year and/or water level) for that purpose. HUD’s EA Factor eGuide training recommends the Climate Explorer tool and ORCF would accept a summary of the top climate concerns from the site’s “Take Action” tab. It may be necessary to supplement Climate Explorer with a source such as Risk Factor to capture projected flood or wildfire risks. HUD would also accept equivalent reports from other sources.

For both NRI and the climate projection reports, the application must include a narrative description detailing how the scope of work addresses and/or mitigates against any climate risks identified in the reports.

The [Climate Change Impacts](https://www.hudexchange.info/programs/environmental-review/environmental-assessment/guide/climate-and-energy/climate-change-impacts/) section of the Environmental Assessment eGuide provides information on climate change analysis techniques, mitigation measures, and includes links to a number of useful resources.

An update to the HUD Environmental Review Online System (HEROS) will provide a dedicated row for the Climate Change Factor on the environmental assessment (EA) Factors page of HEROS (page 4010). Prior to the update, Climate Change impacts and mitigation would be reported in the Other Factors row under the Natural Features EA category.

Energy Efficiency

The EA factors element also asks HUD to consider the project’s contributions to climate change via building materials and energy use. This would also be a place to note if a project is participating in Green MIP, or offering amenities such as electric vehicle charging stations. At this time, ORCF does not have specific Greenhouse Gas Emissions benchmarks to meet as part of the environmental assessment.

Keywords: Environment, Climate, Energy, HEROS

***Keywords:*** *Environmental Assessment, Green MIP, HEROS*

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Section 232 New Construction Lenders and Construction Management Teams Virtual Lender Roundtable

You are invited to join the ORCF Closing Team for a ***“*virtual” Lender Roundtable Session on Tuesday, September 20, 2022 to discuss the Section 232 Construction Management/Loan Administration process.**  We will be covering Initial Closing and Construction Management through Final Endorsement and will be sharing “lessons learned” and other helpful tips to facilitate a seamless process to reach Final Endorsement.

This “virtual” Lender Roundtable Session will be taking place on **September 20, 2022 from 12:00 p.m. – 4:00 p.m. ET (11:00 a.m. -  3:00p.m. CT/ 9:00a.m. – 1:00 p.m. PT.)**

**To register for this event, please see link (**[**here**](https://attendee.gotowebinar.com/register/1776582517395683341)**).**

Should you have any questions, please contact the ORCF Closing Team at: orcfcloser@hud.gov

***Keywords:*** *Lender Dialog Meetings*

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Office of Residential Care Facilities (ORCF) Position Vacancy

ORCF is pleased to announce that it is hiring for the following positions:

***Production Division***

***Account Executive – Underwriter (2 positions)***

The vacancy announcements are posted on USAJOBS:

**Internal (Current or former federal employees qualifying as Status Candidates):**

Locations – Santa Ana, CA; Chicago, IL; Indianapolis, IN; Minneapolis, MN; Oklahoma City, OK; Portland, OR; Fort Worth, TX ([USAJOBS - Job Announcement](https://www.usajobs.gov/job/673016700))

Locations – Washington, DC; Des Moines, IA; Saint Louis, MO; New York, NY; Greensboro, NC; Columbus, OH; Milwaukee, WI ([USAJOBS - Job Announcement](https://www.usajobs.gov/job/673020900))

**Public:**

Locations – Santa Ana, CA; Chicago, IL; Indianapolis, IN; Minneapolis, MN; Oklahoma City, OK; Portland, OR; Fort Worth, TX ([USAJOBS - Job Announcement](https://www.usajobs.gov/job/673018500))

Locations – Washington, DC; Des Moines, IA; Saint Louis, MO; New York, NY; Greensboro, NC; Columbus, OH; Milwaukee, WI ([USAJOBS - Job Announcement](https://www.usajobs.gov/job/673021800))

Because the application window is short, **closing on September 6, 2022,** we are asking you to help us spread the word.

**Keyword:** Vacancy Announcement

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| Past Lean 232 Updates are [available online](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDEsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAxMDQuMzI3OTIyMzEiLCJ1cmwiOiJodHRwczovL3d3dy5odWQuZ292L2ZlZGVyYWxfaG91c2luZ19hZG1pbmlzdHJhdGlvbi9oZWFsdGhjYXJlX2ZhY2lsaXRpZXMvcmVzaWRlbnRpYWxfY2FyZS9tYWlsX2JsYXN0X2luZGV4P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.wD_kyOelsVj0O18oGZ6vB1qZQYtIH2lojk5kd633DYc/s/1356292409/br/92636915983-l).Have questions about the Lean 232 Program? Please contact LeanThinking@hud.gov.For more information on the Lean 232 Program, check out: [http://www.hud.gov/healthcare](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDIsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMTAxMDQuMzI3OTIyMzEiLCJ1cmwiOiJodHRwOi8vd3d3Lmh1ZC5nb3YvaGVhbHRoY2FyZT91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.1u0SLtDtXsU62834yVCK0A042fLMrX4ZfmVsijRPzQI/s/1356292409/br/92636915983-l). Stay Connected with the Office of Housing and the Federal Housing Administration: |
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