

Office of Single Family

This schedule provides disposition instructions for the Office of Single-Family Home Mortgage Insurance Program for records accumulating in Headquarters and in the Field Offices as well as provides disposition instructions for records relating to the Department's property disposition activities. This Schedule also covers records related to Title 1 records.

Item Number	Description of Record	Disposition	Disposition Authority
1	Monthly and Quarterly Reports Files include monthly, quarterly adhoc reports used for informational and reference purposes.	Temporary Keep 3 latest reports and destroy previous reports.	Schedule 20 NARA Job NCI-207-79-8, item 20
2	Accountability Reports This report identifies HUD Field Offices and individuals charged with Home Mortgage Insurance case binders, current and those held for over 30 days.	Temporary Keep 3 latest reports and destroy previous reports.	Schedule 20 NARA Job NC1-207-79-8, item 25
3	Monthly Reports of Field Office Operations and Subsidiary Reports (Copies) These are non-record copies of various recurring reports summarizing the data on Field Office activity posted to the Daily Work Sheet, and inventory reports on projects.	Temporary Destroy 1 year after annual inventory of cases.	Schedule 20 NARA Job NCI-207-79-8, item 15
4	RESERVED		
5	RESERVED		
6	Narrative Report File Contains copies of reports to Headquarters regarding defaulted Title 1. Class 1 and 2 cases maintained to enable a determination to be made as to whether a suit by the Department of Justice is feasible. Also includes photographs and a copy of single-line floor plans.	Temporary Destroy after 2 years.	Schedule 1 NARA Job NN-167-116, item 37

7	RESERVED		
8	Issuance Handbooks, Guides, Circulars, Notices, Mortgagee Letters, and FHA Manual Systems)	Temporary Destroy obsolete <i>or</i> superseded material after 3 years.	Schedule 1 NARA Job NN-169-107,
9	RESERVED		
10	Lenders' Files Files contain correspondence regarding servicing by approved lenders, audit reports, mortgagee review reports, indemnification agreements, and copies of correspondence related to specific mortgagees	Temporary Destroy when 5 years old.	Schedule 20 NARA Job N1-207-93-1, item 21
11	RESERVED		
12	RESERVED		
13	RESERVED		
14 (Formerly Item 1)	Single Family Home Mortgage Insured Case Files-All Programs. a. Contact RIM Liaison Officer b. Contact RIM Liaison Officer c. Contact RIM Liaison Officer		
	d. Case files endorsed beginning in 1987. (1) Section 235 case files endorsed beginning in 1987 will be screened and maintained in originating Field Office. (2) All other Single Family case files.	Temporary Destroy 6 years after mortgage insurance is terminated. Temporary Destroy 12 years after close of calendar year in which endorsed.	Schedule 20 NARA Job N1-207-88-1, item 1c(1) NARA Job N1-207-88-1, item 1c(2)

	e. Contact RIM Liaison Officer		
15	<p>Field Office Case Files Includes proposed Construction Plans, Description of Material and Inspection Reports. These files were created before October 1, 1987, to include documents not filed in the insured case binder. The files were kept in the Field Office or transferred to Federal Records Center for disposal after 6 years, to meet the conditions of the warranty and Section 518. Beginning on October 1, 1987, the documents are interfiled in the insured case binder (see item 14 above) and a separate Field Office Case File is no longer created.</p>	<p>Temporary After final endorsement or any time after final endorsement that volume warrants make file inactive. Destroy 6 years after final endorsement.</p>	<p>Schedule 20 NARA Job -N1-207-89-3, item 2</p>
16	RESERVED		
17	RESERVED		
18	RESERVED		
19	RESERVED		
20	<p>Docket Transfer Records detailing each transfer to the closing officer, of documents executed by the commissioner in advance of the actual settlement and to be delivered to the buyer of acquired property in exchange for cash payment. File includes card index and copies of letters of transmittal in connection with the deliveries of such instruments.</p>	<p>Temporary Destroy 1 year after delivery has been made and reported.</p>	<p>Schedule 20 NARA Job NCI-207-79-8, item 9</p>

21	RESERVED		
22	RESERVED		
23	Housing Market Report File includes copies of survey reports sent to Headquarters, of economic survey of housing needs and markets.	Temporary Destroy when 5 years old, or until a new survey is made.	Schedule 20 NARA Job NCI-207-79-8, item 12
24	Technical and Miscellaneous Reference Files Maintained to facilitate processing and appraisal of applications by providing relevant available technical, economic, architectural, legal and participant information. Included are such files as: <ol style="list-style-type: none"> a. <u>Participant files:</u> <ol style="list-style-type: none"> (1) Credit Control Binders. Case Files of credit data on selected operative builder mortgagors (2) Quality Adjustment Records. –records of rating given individual building contractors (3) Approved Mortgagee File. Index of Headquarters approved institutions and their authorized local agents 	Temporary Destroy when superseded or obsolete.	Schedule 20 NARA Job NC1-207-79-8, item 13a
	<ol style="list-style-type: none"> b. <u>Economic Files:</u> <ol style="list-style-type: none"> (1) Construction Cost Data Files (2) Periodic Cost Report Files. Copies of monthly reports to Headquarters covering current construction costs in the Field Office area. (3) Real Estate Market and Expense Data by Community (4) Real Estate Capitalization Data File (5) Schedule of Values of Easily Removable Real Estate Items 	Temporary Destroy when superseded or obsolete.	Schedule 20 NARA Job NC1-207-79-8, item 13b

	<p>(6) General Mortgages Credit Data File</p> <p>(7) Population Housing Statistics by Areas</p> <p>(8) General Economic Background. File for special areas.</p> <p>(9) Miscellaneous Valuation Data File</p>		
	<p>c. <u>Legal and Economic Files:</u> Land Use Regulations, Taxation, and Assessment Policies File.</p>	<p>Temporary Destroy when superseded or obsolete.</p>	<p>Schedule 20 NARA Job NCI-207-79-8, item 13c</p>
	<p>d. <u>Technical Files:</u> (1) Map and Plat Book File. (2) Construction Material and Equipment Data (3) Bulletins on Special Methods of Construction. (4) Established Construction Requirements and Standard File</p>	<p>Temporary Destroy when superseded or obsolete.</p>	<p>Schedule 20 NARA Job NCI-207-79-8. item 13d</p>
	<p>e. <u>Architectural Files:</u> Established Architectural Report Files (2014d). This file includes plans specifications and other relevant data on typical dwelling structures for which a number of applications are expected to" be submitted.</p>	<p>Temporary Destroy for 5 years following date of last commitment.</p>	<p>Schedule 20 NARA Job NCI-207-79-8. item 13e</p>
25	<p>Investigating Files of Accidents Occurring on Secretary Held 1 to 4 Family Properties Involving Personal Injury and/or Property Damage (Excluding Multifamily and Home Mortgage Properties Operated as Rental Projects) A file will be opened for each accident and will contain detailed reports on the nature and cause of each accident occurring on Secretary-held properties</p>	<p>Temporary Destroy when 6 years old if no claim is submitted.</p> <p>Temporary In case of claim submission, destroy 6 years after case is closed.</p>	<p>Schedule 20 NARA Job NC1-107-79-8, item 14a</p> <p>NARA Job NCI-207-79-8, item 14b</p>

	in which personal injury and/or property damage are involved; the extent of damage or injuries; the names and addresses of all witnesses (including signed statements, if available); reports of police, fire department or other municipal inspectors, if appropriate; a report by the management broker; and any other information which will aid in the determination as to whether HUD may be liable and the extent of damages.		
26	Supplementary Binder of Substitute Mortgagor, Form FHA 2210 Procedure files contain Form FHA 2900 Applications with the required exhibits and signed or certified copies of purchase agreements Which are required submissions for consideration of a substitute mortgagor. These are the files remaining after Form FHA 2210 on an acceptable new borrower has been returned to the mortgagee.	Temporary After the Form FHA 2210 has been sent to the mortgagee. Destroy when 3 years old.	Schedule 20 NARA Job NCI-207-79-8, item 18
27	Structural Defects case File (Section 518 (a), (b), and (d)) This file is established to accommodate the processing of applications for financial assistance to repair or reimburse expenditures for defects in a property. a. Section 518 (a)	Temporary Destroy 6 years after completion of repairs.	Schedule20 NARA Job NC1-207-79-8, item 19(a)
	b. Section 518(b) and (d)	Temporary Destroy of Years after completion of American Institute of Architects (AIA)	Schedule20 NARA Job NC1-207-79-8, item 19(b)
28	Pre-Foreclosure Sale Case File (PFS) This file relates to requests for participation in the PFS program. PFS enables mortgagors to sell properties on which the indebtedness exceeds the	Temporary Make file inactive 1 year after a claim is filed by the mortgagee.	Schedule 20 NARA Job NI- 207-95-4, item 31

	market value, and HUD pays the lender the difference between the sale proceeds and the balance owed. Foreclosure is avoided, and HUD does not acquire the property. Includes all documents received from the mortgagor, mortgagee, real estate agent, and the closing agent. Documentation and correspondence from the Field Offices and contractors is also included.	Destroy 6 years after a claim is filed by the mortgagee.	
29	Condominium Project Files Application and recertification files required for condominium projects to be considered for HUD approved condominium list, and related to Single Family program files. Records in each file include material that demonstrates that the project is in full compliance with local and Federal regulations. Documents include, but limited to; summary sheets; records of Condominium Association or equivalent, including bylaws, budgets, articles of incorporation, certificate of insurance, and management agreements; project maps; request for resubmission of rejected documents, including correspondence; recertification or re-approval cover letter	Temporary Cut off at the end of the fiscal year certified/approved. Shipped and stored at FRC; Destroyed 5 years after cutoff.	Schedule 20 DAA-207-2013-0001-0001
30	Delinquency Mortgage Service File These are reference files, used during the delinquency of the mortgage. They contain delinquency notices; records of payments on delinquent mortgages; forbearance agreements; repayment schedules; reports on interviews, in person or by telephone; and other material on servicing delinquent accounts.	Temporary Destroy property has been foreclosed or sold to a third party or the delinquency has been cured.	Schedule 1 NARA Job NN-167-116, item 7
Title 1 Files			
31	RESERVED		

32	Congressional and Miscellaneous File File contains correspondence from members of Congress, with replies and correspondence from individuals of a general non substantive nature which does not pertain to any specific lending institution or FHA claim file.	Temporary Destroy after 3 years.	Schedule 13 NARA Job NN-167-87, item 12-2
33	RESERVED		
34	RESERVED		
35	RESERVED		
36	RESERVED		
37	Rulings and Opinions of the General Counsel File contains various decisions or opinions which have been rendered with respect to liability, eligibility and procedures for collection. They are used as a basis for collection procedures by the Title 1 Liquidation function.	Permanent Transfer to the Federal Records Center in electronic format with appropriate metadata, in accordance with NARA regulations and transfer guidance.	Schedule 13 NARA Job NN-167-87, item 15
38	RESERVED		
39	RESERVED		
40	RESERVED		
41	Control lists of Title 1 Claims in Progress Reference and control. Non-record	Temporary Destroy 1 year.	Schedule 13

			NARA Job NN-167-87, item 26
42	RESERVED		
43	RESERVED		
44	RESERVED		
45	RESERVED		
46	RESERVED		
47	<p>Title 1 General Distribution Letters These are letters to all qualified lending institutions and Directors of all FHA Offices with informational copies of those addressed to lending institutions being forwarded to Field Offices. They contain policy statements of FHA with respect to Title 1 lending activity. Record copies of both types of letters, along with other administrative issuances are being retained as part of the complete administrative issuances file.</p>	<p>Permanent Transfer to the Federal Records Center in electronic format with appropriate metadata, in accordance with NARA regulations and transfer guidance</p>	<p>Schedule 13 NARA Job NN-167-87, item 1</p>
48	<p>Credit Files of Title 1 Lending Institutions These files include a complete record on financial institutions approved to make insured Title 1 loans. with correspondence and a copy of the letter of approval and the signed acceptance of the Title 1 contract, and lenders' procedures pertaining to credit collection and dealers. Certificates of approval are issued to financial institutions; a copy of the letter approval is maintained in these files. These records document the relationship between financial institutions and the FHA with respect to approval or</p>	<p>Permanent Transfer to the Federal Records Center annually (in electronic format with appropriate metadata, in accordance with NARA regulations and transfer guidance) those files on which approval has been withdrawn.</p>	<p>Schedule 13 NARA-Job NN-167-87, item 5</p>

	withdrawal of approval of the Title 1 program and are of continuing reference value.		
49	Card Index of Title 1 Lenders and Branches This index is for current reference.	Temporary Destroy when superseded or obsolete.	Schedule 13 NARA Job NN-167-87, item 6
50	RESERVED		
51	Card Index of Financial Institutions This is a financial institution correspondence file maintained for quick reference. Non-record.	Temporary Destroy when superseded or obsolete.	Schedule 13 NARA Job NN-167-87, item 8
52	Card Index of Title 1 Claims Paid (Filed numerically and alphabetically). These are locator files maintained by Title 1 Claims File number and alphabetically by name of borrower. The principal records are Title 1 Claims File. including Statement of Facts, record of payment of claim, correspondence and judgment cards which bear the record of collections. These cards constitute a non-record reference file which is useful in the liquidation function for the recordation of the current status and location of accounts, uncollectible or under collection.	Temporary Destroy, after frequent review, cards not involved in outstanding accounts. Retain cards involving outstanding accounts.	Schedule 13 NARA Job NN-167-88, item 37
53	RESERVED		
54	Eligibility Files. These are records of continuing value. In addition to correspondence with property owners, dealers, manufacturing firms and Title 1 lenders, they contain plans and specifications and literature on products for financing under Title 1, and legal rulings on eligibility matters from the General Counsel.	Permanent Transfer to the Federal Records Center in electronic format with appropriate metadata, in accordance with NARA regulations and transfer guidance.	Schedule 13 NARA Job NN-167-87, item 10

55	<p>Title 1 Lending Institution Correspondence File These records will have no further operational value after the retention period.</p> <p>a. Agreements between lenders and the Federal Housing Administration with respect to property improvement loans; agreements on the transfer of loans and reserves between lenders and the FHA approval of such transfers; and participation agreements.</p>	<p>Temporary Destroy 10 years after termination of agreement.</p>	<p>Schedule 13 NARA Job NN-167-87, item 11(a)</p>
56	<p>Dealer Correspondence Files These files pertain to complaints on dealers where, after due consideration and investigation, it is determined that no administrative action is necessary by reason of complaints being satisfied. They are of only temporary value. Where administrative action is deemed in order after due consideration and investigation and such action is taken, the files are to be held for a period of ten years as in the case of the correlative investigation files.</p> <p>a. Dealer files pertaining to requests for information or complaints cases involving dealers wherein satisfactory adjustment has been made.</p>	<p>Temporary Destroy after 6 years</p>	<p>Schedule 13 NARA Job NN-167-87, item 12 (a)</p>
UNNUMBERED	RESERVED		
	b. RESERVED		
		<p>Temporary Destroy after 10 years after action is completed.</p>	<p>Schedule 13 NARA Job NN-167-87, item 12 (b)</p>

57	<p>Writeups on Compromise Cases Copies of writeups where compromise cases have been submitted to the Collection Committee, Assistant Commissioner for Property Improvement and Legal Division for examination. A copy of each compromise Writeup is a part of the individual file; however, these records are to be retained since they are in small volume and useful for reference.</p>	<p>Permanent Transfer to the Federal Records Center in electronic format with appropriate metadata, in accordance with NARA regulations and transfer guidance.</p>	<p>Schedule 13 NARA Job NN-167-87-item 16</p>
58	<p>Correspondence and Reports Pertaining to Contacts with U.S. Attorneys In Collection of Title 1 Claims Through Legal Means File contains correspondence and reports relating to judgments, filing of proof of claim summons and complaint and other legal records in the nature of reconciliation surveys. They are used as a basis for establishing or sustaining effective procedures in the collection of Title 1 claims. Records are small in volume.</p>	<p>Permanent Transfer to the Federal Records Center in electronic format with appropriate metadata, in accordance with NARA regulations and transfer guidance.</p>	<p>Schedule 13 NARA Job NN-167-87, item 17</p>
59	<p>Title 1 Docket Files Files contain security instruments taken to support the claim of the Government against debtors where default has resulted in payment of financial institution claims by the Federal Housing Administration. No documents are contained in these files on claims paid in full or settled by compromise agreement.</p>	<p>Temporary Ship to NARA in corresponding case file on closeout, Destroy after 6 Make file inactive that are declared by the Assistant Commissioner for Property Improvement to be “inactive” or “uncollectible”</p>	<p>Schedule 13 NARA Job NN-167-87, item 18</p>
60	<p>Title 1 The period of one year indicated for item (a) involving cases closed by payment in full, by repurchase, by cancellation or by compromise settlement is adequate for audit and operational purposes.</p>	<p>Temporary Destroy 1 year after account has been closed or property acquired by the FHA.</p>	<p>Schedule 13 (NARA Job NN-167-87, item 18-1 (a))</p>

	<p>Cases involve claims paid by the FHA which have been liquidated by the debtor, settled by compromise with the debtor, or repurchased by the lender, as well as cancelled cases on which no amount is owing to the Government. In connection with item (b) pertaining to cases identified as unrecoverable, the unsecured note, other relevant data and the account card are retained, and the Title 1 claim files are destroyed. Item (c) refers to cases on which there is no amount owing to the Government. Item (d) refers to all other types of unliquidated balances of Title 1 claims paid by the FHA. As in (b), the unsecured note, other relevant data, and the related account card are retained, and the Title 1 claim files are destroyed.</p> <p>a. Title 1 Claim Files pertaining to defaulted loan accounts closed by payment in full, by repurchased, by cancellation or by compromise settlement.</p>		
	<p>b. Title 1 Claim Files pertaining to default loan accounts closed as unrecoverable where debt is extinguished by legal action through bankruptcy and/or non-asset decedent estates.</p>	<p>Temporary Destroy 10 years after close out write off and removal (for transfer to document vault) of the credit application; credit report, if any; FH-7, Title 1 Claim for Loss Application Voucher; and Form FHA-167 security collateral records, if any</p>	<p>Schedule 13 NARA Job NN-167-87, item 18-1(b)</p>
	<p>c. Title 1 Claim Files pertaining to ineligible claims.</p>	<p>Temporary Destroy 10 years after close out close of fiscal year during which declared ineligible.</p>	<p>Schedule 13 (NARA Job NN-167-87, item 18-1 (c))</p>
	<p>d. Title 1 Claim Files pertaining to uncollectible loan accounts reflecting outstanding balances</p>	<p>Temporary Destroy 10 years after close-out</p>	<p>Schedule 13 NARA Job NN-167-87, item 18-1(d)</p>

	due the United States and not falling into categories (a) or (b) above in this item.	Destroy after write off and removal (for transfer to document vault) of the credit application; credit report, if any; FH-7. Title I Claim for Loss-- Application Voucher; and Form FHA-167 security collateral record. if any.	
61	RESERVED		
62	RESERVED		
Records Related to Property Disposition			
63	General Subject Correspondence pertaining to the administration and management of all aspects of property disposition.	Temporary Break files annually. Destroy when 3 years old.	Schedule 7 NARA Job NCI-207-79-13, item 1
64	Chronological files pertaining to the administration and management of all aspects of property disposition.	Temporary Break files annually. Destroy when 3 years old.	Schedule 7 NARA Job NCI-207-79-13, item 2
65	Reference copies of Opinions, policy and procedural issuances, interpretations, informational releases and publications, and any related published materials.	Temporary Destroy when superseded or obsolete., or when no longer needed.	Schedule 7 NARA Job NCI-207-79-13, item 3
66	Records of Headquarters and Field Office Property Disposition Committee actions (minutes) These records constitute the basis of the public offering and acceptance or rejection of bids and the execution of all relevant documents and instruments, including instruments of conveyance.	Temporary Maintain originals of actions (minutes), together with approved copies of the disposition program for each project in the official records of the office approving the disposition program. Destroy 3 years following	Schedule 7 NARA Job NCI-207-79-13, item 5a

	a. Signed originals of Committee Actions (Minutes).	the termination of the Secretary's interest in the transaction, or 10 years following a sale in which an insured mortgage, or mortgage taken back by the-Secretary is involved.	
	b. All other copies.	Temporary Destroy when no longer needed for reference.	Schedule 7 NARA Job NC1-207-79-13, item 5b
67	RESERVED		
68	RESERVED		
69	Performance Record File on Repair Contractors These files contain qualification and performance data and a log of outstanding contracts and all affiliated concerns.	Temporary Destroy 1 years after contractor is placed in inactive status.	Schedule 7 NARA Job NCI-207-79-13, item 11
70	RESERVED		
71	Solicitation Ledger for formal contracts and Purchased Order Log for Purchase Orders. A record of solicitation is required by the Federal Property Regulations	Temporary Destroy 6 years after date of last entry. (NARA Job NC1-207-79-13, item 13)	Schedule 7 NARA Job NC1-207-79-13, item 13
72	Case files of documents and correspondence relating to the disposition of real and related personal property by sale or other method of disposition a. Federally owned projects	Temporary Make file inactive 2 years after HUD is divested of title. Destroy 6 years after the Government no longer has any interest, including reversionary interests or reserved mineral rights.	Schedule 7 NARA Job NCI-207-79-13, item 14a
	b. Locally owned projects	Temporary Destroy 6 years after the action is recorded and any HUD financial interest is liquidated.	Schedule 7 NARA Job NC1-207-79-13, item 14b

73	<p>Field Office Individual Property Files Involving Single Family Properties Acquired by the Secretary and Sold</p> <p>These files relate to the acquisition, management, rental, operation, repair, and disposition of Secretary-held properties.</p> <p>a. As Is, All Cash Sales (without mortgage insurance).</p>	<p>Temporary Make file inactive 1 year after sale of property. Destroy 6 years after sale of property or upon conclusion of any or all disputes, whichever is later.</p>	<p>Schedule 7 NARA Job NCI-207-83-4, item 15a</p>
	<p>b. Repaired Sales (with mortgage insurance)</p>	<p>Temporary Make file inactive 1 year after sale of property. Destroy 6 years after (1) full payment of mortgage (mortgage is normally for 30 years), (2) termination of mortgage insurance, or (3) upon conclusion of any or any disputes, whichever is later.</p>	<p>Schedule 7 NARA Job NCI-207-83-4, item 15b</p>
	<p>c. Claims Without Conveyance of Title (CWCOT) case Files. These files are records relating to property disposition. Field Office individual property files involving Single Family Properties sold to a third party under the Claims Without Conveyance of Title Program (24 CFR 203.368)</p>	<p>Temporary Make file inactive 1 year after termination of mortgage insurance. Destroy 6 years after sale of property, termination of mortgage insurance or upon conclusion of any and all disputes, whichever is later.</p>	<p>Schedule 7 NARA Job N1-207-94-5, item 1</p>
74	RESERVED		
75	RESERVED		

76	<p>Field Office Log and Internal Review of Supervision of Area Management Brokers.</p> <p>This file contains logs and related internal reviews with supporting data of local office supervisory personnel. connected with the monitoring of Area Management Brokers.</p>	<p>Temporary</p> <p>Destroy when 1 year old.</p>	<p>Schedule 7</p> <p>NARA Job NCI-207-79-13, item 21</p>
77	RESERVED		
78	RESERVED		
79	<p>Tenant record card used in connection with the Lease with Option to Purchase Program</p>	<p>Temporary</p> <p>At the termination of the lease, insert the card in the property file case binder and destroy in accordance with disposition instructions for the Property File, item 18 of this Schedule 7.</p>	<p>Schedule 7</p> <p>NARA Job NCI-207-79-13, item 24</p>
80	RESERVED		
81	RESERVED		
82	<p>Supervision of Area Management Brokers File</p> <p>Files contain inspection reports, correspondence and work sheets relating to brokers' performance and non-performance in all areas of brokers' activities.</p>	<p>Temporary</p> <p>Destroy upon termination of the applicable contract unless contract has been terminated for cause. If contract has been terminated for cause, retain for 1 year or until conclusion of any disputes, whichever is later</p>	<p>Schedule 7</p> <p>NARA Job NCI-207-79-13, item 27</p>