## Request for **Waiver of Housing Directive**

## **U.S. Department of Housing** and Urban Development Office of Housing Federal Housing Commissioner

OMB Approval No. 2502-0	029
(Expires 04/30/2	020)

Handbook 4000.1, Section III.A.2.h.xii. Acceptable alternative methods for contacting borrowers include phone interviews, video calling services, etc.  Mortgagee must document their contact with the borrower following the same protocol that is currently required, noting the alternative methods of contact with the borrower following the same protocol that is currently required, noting the alternative methods of contact with the borrower following the same protocol that is currently required, noting the alternative methods of contact with the borrower following the same protocol that is currently required, noting the alternative methods of contact with the borrower following the same protocol that is currently required, noting the alternative methods of contact with the borrower following the same protocol that is currently required, noting the alternative methods of contact with the borrower following the same protocol that is currently required, noting the alternative methods of contact with the borrower following the same protocol that is currently required, noting the alternative methods of contact with the borrower following the same protocol that is currently required, noting the alternative methods of contact with the borrower following the same protocol that is currently required.															
Mat Warver Requested by (person, entity, HUD employee) Matt Martin, Director, National Servicing Center  4. Warver Item (directive number, date, page, paragraph, etc.) Handbook 4000.1, Section III.A.2.h.xii.  Relef Sought This partial waiver allows Mortgagees to utilize alternative methods for contacting borrowers in lieu of face-to-face interviews to meet the requirement Handbook 4000.1, Section III.A.2.h.xii. Acceptable alternative methods for contacting borrowers include phone interviews, video calling services, etc Mortgagee must document their contact with the borrower following the same protocol that is currently required might be elementary to use of in lieu of face-to-face contact. The partial waiver does not apply to Section 248 Mortgages on Indian Land. Face-to-Face requirements are still place for the Section 248 insurance program. This waiver will remain in effect through December 31, 2022.  5. Did a check of SharePoint Indians  A Yes (skip No. 6) No. (go to No. 6)  If previously approved, give Counsel's name and date of approval.  Elizabeth Davis, January 28, 2021  5. Counsel Determination. The Waiver Proposal does not conflict.  Counsel Centermination. The Waiver Proposal does not conflict.  Counsel (signature)  ELIZABETH DAVIS DAVI	1.	Field Office					2. Prograr	m and l	DAS (e.g., r	nulti	family develo	pment)			
Matt Martin, Director, National Servicing Center 4. Waiver Item (directive number, date, page, paragraph, etc.) Handbook 4000.1, Section III.A.2.h.xii. Acceptable alternative methods for contacting borrowers in lieu of face-to-face interviews to meet the requirement Handbook 4000.1, Section III.A.2.h.xii. Acceptable alternative methods for contacting borrowers include phone interviews, video calling services, etc Mortgagee must document their contact with the borrower following the same protocol that is currently required, noting the alternative methods of coursed in lieu of face-to-face contact. The partial waiver well may be same protocol that is currently required, noting the alternative methods of coursed in lieu of face-to-face contact. The partial waiver well remain in effect through December 31, 2022.  So bla caheck of SharePoint indicate Prior Approval of a faculatly similar Prior Approval of a faculation similar similar Prior Approval of a faculation similar si		National Servicing Cente	er				Single	Fam	ily Housin	g					
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Piperhousey approved, in previously similar waiver of the second part of a factually similar waiver?		This partial waiver allows Mortgagees to utilize alternative methods for contacting borrowers in lieu of face-to-face interviews to meet the requirements of Handbook 4000.1, Section III.A.2.h.xii. Acceptable alternative methods for contacting borrowers include phone interviews, video calling services, etc. The Mortgagee must document their contact with the borrower following the same protocol that is currently required, noting the alternative methods of contact used in lieu of face-to-face contact. The partial waiver does not apply to Section 248 Mortgages on Indian Land. Face-to-Face requirements are still in													
Prior Approval of a factually similar waiver?  No (go to No. 6) Elizabeth Davis, January 28, 2021  Counsel Determination. The Waiver Proposal does not conflict \(\times\) conflicts with statutory or regulatory provisions (cite rule or provision) The related Temporary, Partial Waiver of 24 CFR \(\frac{1}{2}\) 203.604 Servicing Responsibilities, Contact with the Mortgagor prevents this Waiver of Housing Directive from conflicting with that regulation. There is no statutory conflict.  Counsel (signature)  ELIZABETH DAVIS DAVI	 5	Did a check of SharePoint indicate	: 5	Yes	(skin No	6)	If previous	slv an	proved a	ive	Counsel's n	ame and date	of app	roval	
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Counsel (signature)  ELIZABETH DAVIS	ô.	Counsel Determination.	The W	aiver Pro	posal <b>do</b>	oes not	conflict	X	conflicts		with statuto	ory or regulato	ry provi	sions	s (cite rule or provision)
ELIZABETH DAVIS DA										ues	, Contact W	ui tile Mortgaç	gor prev	ents	uns vvalvei oi riousing
This partial waiver of required face-to-face interviews is being issued due to continued public health concerns related to COVID-19.  This partial waiver allows Mortgagees to utilize alternative methods for contacting borrowers, in lieu of face-to-face interviews, to gather and convey required information, to assess the borrower's circumstances, and to determine appropriate repayment plans, to meet the requirements of Section III.A.2.h.xii, under FHA's early default intervention requirements. This waiver is necessary to protect Borrowers and their families, as well as Mortgage and their contractors, from the risks of spreading COVID-19 through person to person contact.  This partial waiver does not apply to Section 248 Mortgages on Indian Land, due to the statutory provisions governing the Section 248 insurance pro Face-to-face requirements are still in place for the Section 248 insurance program.  This partial waiver to the FHA Single Family Housing Policy Handbook 4000.1 guidance aligns with the regulatory waiver: Temporary, Partial Waiver CFR § 203.604 Servicing Responsibilities, Contact with the Mortgagor.  Field Office Concurrence  Name  Julienne Y. Joseph  Title  Deputy Assistant Secretary for Single Family Housing  Date  December 2, 2021  December 2, 2021  December 2, 2021		Counsel (signature)	E	LIZABE	ETH DA	VIS	ÄVIS							Date	11/23/21
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CFR § 203.604 Servicing Responsibilities, Contact with the Mortgagor.  Field Office Concurrence  Name  Julienne Y. Joseph  B. Granted  Not Granted  Not Granted  Not Granted  Not Granted  Not Granted  December 2, 2021  December 2, 2021										the	statutory p	rovisions gove	erning th	ne Se	ection 248 insurance program.
Name  Julienne Y. Joseph  B. V Granted Not Granted  Not Granted  Not Granted  Not Granted  Title  Deputy Assistant Secretary for Single Family Housing  Digitally signed by JULIENNE JOSEPH Date: 2021.11.24 08:27:42  -05'00'  December 2, 2021		This partial waiver to the CFR § 203.604 Servicing	FHA Si Respo	ingle Fan onsibilities	nily Housi s, Contac	ing Pol t with t	icy Handbo he Mortgaឲູ	ook 40 gor.	000.1 guid	anc	e aligns with	h the regulator	ry waive	er: Te	mporary, Partial Waiver of 24
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B. V Granted Housing Director (signature)    Date   December 2, 2021							Title								
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Comments								Dat	te: 2021.11.24		7:42				December 2, 2021
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Distribution: (includes waivers granted and denied)

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One copy to each of the following: Director, Organizational Policy, Planning and Analysis Division, Room 9116, HUD Headquarters, HRO

Assistant General Counsel, Multifamily Mortgage Division, HUD Headquarters, Room 9230, CAHAA Office of the Deputy Assistant Secretary for Single Family Housing, Room 9282, HUD Headquarters, HU

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