

Request for Waiver of Housing Directive

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

OMB Approval No. 2502-0029
(Expires 04/30/2020)

1. Field Office National Servicing Center	2. Program and DAS (e.g., multifamily development) Single Family Housing
3. Waiver Requested by (person, entity, HUD employee) Matt Martin, Director, National Servicing Center	
4. Waiver Item (directive number, date, page, paragraph, etc.) FHA Single Family Housing Policy Handbook 4000.1, Section III.A.1.k.ii.(E)	
Relief Sought This waiver waives the requirement, under the Borrower-Initiated Cancellation of MIP requirements, that the borrower has not been more than 30 Days delinquent on the mortgage during the previous 12 months, provided that the nonpayment occurred while the borrower was on a COVID-19 Forbearance. This waiver applies to Handbook 4000.1, Section III.A.1.k.ii.(E) Borrower-Initiated Cancellation of MIP.	
5. Did a check of SharePoint indicate Prior Approval of a factually similar waiver? <input type="checkbox"/> Yes (skip No. 6) <input checked="" type="checkbox"/> No (go to No. 6)	If previously approved, give Counsel's name and date of approval.
6. Counsel Determination. The Waiver Proposal does not conflict <input checked="" type="checkbox"/> conflicts <input type="checkbox"/> with statutory or regulatory provisions (cite rule or provision)	

Counsel (signature) Sherece Tolbert Digitally signed by Sherece Tolbert Date: 2020.08.27 17:39:08 -04'00'	Date August 27, 2020
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7. Employee Justification (attach additional pages if necessary)

HUD is seeking to ensure that borrowers are not penalized for participating in a COVID-19 Forbearance.

The CARES Act and HUD's FHA servicing policies for borrowers impacted by the COVID-19 pandemic state that borrowers are not considered to be delinquent for purposes of credit reporting, during the COVID-19 Forbearance period, if the borrowers are otherwise performing as agreed. FHA encouraged servicers to consider the impacts of the COVID-19 pandemic on borrowers' financial situations and any flexibilities a servicer may have under credit reporting laws when taking any negative credit reporting actions. Similarly, this waiver provides flexibilities during the COVID-19 pandemic with respect to HUD's policy for FHA MIP Cancellation, so borrowers otherwise eligible to initiate MIP cancellation are not negatively impacted by taking a COVID-19 Forbearance.

Field Office Concurrence

Name Elissa Saunders	Title Acting Director, Office of Single Family Asset Management	Date August 28, 2020
8. <input checked="" type="checkbox"/> Granted <input type="checkbox"/> Not Granted	Housing Director (signature) ELISSA SAUNDERS Digitally signed by ELISSA SAUNDERS Date: 2020.08.28 10:46:41 -04'00'	Date August 28, 2020

Comments

Public reporting burden for this collection of information is estimated to average xx minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Distribution: (includes waivers granted and denied)

Original to Field Office;

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

And one copy to either of the following:

Office of the Deputy Assistant Secretary for Single Family Housing, Room 9282, HUD Headquarters, HU
Office of the Deputy Assistant Secretary for Multifamily Housing, Room 6106, HUD Headquarters, HT