

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.) Mortgagee Letter 2017-05, Page 4, Number 8, Word "Signed" (Partial Waiver)	
Relief Sought A temporary partial waiver of Mortgagee Letter 2017-05 (Page 4, Number 8, Word "Signed"). This waiver builds upon previous waivers to allow for additional flexibilities due to the COVID-19 National Emergency. This waiver allows Mortgagees to submit a CT-22 Assignment Claim without having to obtain a signature from the HECM borrower on an occupancy certification. Mortgagees must continue to obtain the HECM borrower's annual certification. However, mortgagees are not required to obtain a signed occupancy certification. This waiver will remain in effect through December 31, 2021.	
5. Did a check of SharePoint indicate Prior Approval of a factually similar waiver? <input checked="" type="checkbox"/> Yes (skip No. 6) <input type="checkbox"/> No (go to No. 6)	If previously approved, give Counsel's name and date of approval. Elizabeth Davis, December 11, 2020
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) Elizabeth Davis <small>Digitally signed by Elizabeth Davis Date: 2021.01.28 10:01:33 -05'00'</small>	Date
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7. Employee Justification (attach additional pages if necessary)

Due to COVID-19, HECM borrowers may be experiencing significant logistical, health, and financial difficulties. Additionally, public health officials recommend that all individuals, particularly those over age 62 or with preexisting health conditions, maintain physical distance from others not residing in their home. Compliance with these recommendations has made it more difficult for HECM borrowers to travel or carry out routine tasks, such as sending and receiving mail. These limitations may be preventing a borrower from completing the required HECM annual occupancy certification.

This temporary partial waiver builds on the prior waiver that became effective as of December 17, 2020, and that expires on February 28, 2021. Similar to that prior partial waiver, this waiver provides HECM borrowers with flexibilities during the COVID-19 pandemic. This waiver is necessary due to the difficulties HECM borrowers face due to COVID-19 and related public health guidance. As all HECM borrowers are age 62 and above, and this population is particularly susceptible to COVID-19, this waiver mitigates public health risks by allowing for continued HECM borrower annual certification without requiring a signed occupancy certification.

Field Office Concurrence

Name Elissa O. Saunders	Title Acting Director, Office of Single Family Asset Management	Date
8. <input checked="" type="checkbox"/> Granted <input type="checkbox"/> Not Granted	Housing Director (signature) ELISSA SAUNDERS <small>Digitally signed by: ELISSA SAUNDERS DN: CN = ELISSA SAUNDERS C = US O = U.S. Government OU = Department of Housing and Urban Development, Office of Housing Date: 2021.02.02 09:00:35 -05'00'</small>	Date

Comments

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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