

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
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3. Waiver Requested by (person, entity, HUD employee)
Matt Martin, Director, National Servicing Center

4. Waiver Item (directive number, date, page, paragraph, etc.)
Handbook 4000.1, Section III.A.2.h.xii.

Relief Sought

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 place for the Section 248 insurance program. This waiver will remain in effect through December 31, 2021.

5. Did a check of SharePoint indicate Prior Approval of a factually similar waiver? Yes (skip No. 6) No (go to No. 6) If previously approved, give Counsel's name and date of approval.
Sherece Tolbert, March 12, 2020

6. Counsel Determination. The Waiver Proposal **does not conflict** **conflicts** with statutory or regulatory provisions (cite rule or provision)
The related Temporary, Partial Waiver of 24 CFR § 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 Digitally signed by Elizabeth Davis Date: 2021.01.28 10:02:33 -05'00'	Date
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7. Employee Justification (attach additional pages if necessary)
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 Mortgagees 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 program. 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 of 24 CFR § 203.604 Servicing Responsibilities, Contact with the Mortgagor.

Field Office Concurrence

Name Elissa O. Saunders	Title Acting Director, Office of Single Family Asset Management	Date
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8. **Granted** **Not Granted**

Housing Director (signature)	ELISSA SAUNDERS 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 08:59:32 -05'00'	Date
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Comments

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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