

# 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.) ML 2015-11, Option 1: HECM Loss Mitigation Repayment Plan, Section D. Unsuccessful Repayment Plan Performance, Bullets 1 (Partial Waiver) and 2.	
Relief Sought A temporary partial waiver of Mortgagee Letter 2015-11, that allows the Mortgagee to offer a Repayment Plan for unpaid property charges to HECM borrowers regardless of the total outstanding arrearage, by waiving the phrase "if the outstanding arrearage is less than \$5,000" in bullet point 1 and waiving in its entirety bullet point 2 of Section D (Unsuccessful Repayment Plan Performance) under the section of the Mortgagee Letter entitled "Option 1: HECM Loss Mitigation Repayment Plan".	
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, June 13, 2022
6. Counsel Determination. The Waiver Proposal <b>does not conflict</b> <input checked="" type="checkbox"/> <b>conflicts</b> <input type="checkbox"/> with statutory or regulatory provisions (cite rule or provision)	

Counsel (signature)	Elizabeth Davis acting on behalf of Sherece Tolbert <small>Digitally signed by Elizabeth Davis acting on behalf of Sherece Tolbert Date: 2022.11.21 12:19:56 -05'00'</small>	Date
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7. Employee Justification (attach additional pages if necessary)

HECM borrowers, who are a particularly vulnerable population, continue to experience significant difficulties due to the lingering effects of the COVID-19 pandemic. Such difficulties include but may not be limited to, health concerns, decreased income, as well as reduced mobility due to public health guidance. Given these circumstances, HECM borrowers are often unable to send timely repayment plan payments to their servicer. Under existing policy, when a borrower fails to make two consecutive payments on a HECM repayment plan, the plan fails and servicers may only offer the borrower a new repayment plan where the borrower's total arrearage is less than \$5,000. Because these particular borrowers have been unable to deliver timely payments to servicers, this waiver allows servicers to evaluate impacted borrowers for a new repayment plan regardless of the total arrearage.

This temporary partial waiver builds on the prior partial waiver dated June 16, 2022 and that expires on December 31, 2022.

Field Office Concurrence

Name Julienne Y. Joseph	Title Deputy Assistant Secretary for Single Family Housing	Date
8. <input checked="" type="checkbox"/> Granted <input type="checkbox"/> Not Granted	Housing Director (signature) <b>JULIENNE JOSEPH</b> <small>Digitally signed by JULIENNE JOSEPH Date: 2022.11.21 14:32:32 -05'00'</small>	Date

Comments

This waiver will remain in effect through December 31, 2023.

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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  
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