

# Request for Waiver of Housing Directive

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

1. Field Office National Servicing Center	2. Program and DAS (e.g., multifamily development) Single Family Housing, Office of Single Family Asset Management					
3. Waiver Requested by (person, entity, HUD employee) William Collins, 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, noting the alternative method(s) 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 effect for the Section 248 insurance program.						
5. Did a check of SharePoint indicate Prior Approval of a factually similar waiver?"	<table style="width:100%; border: none;"> <tr> <td style="width:15%; border: 1px solid black; text-align: center;"><input checked="" type="checkbox"/></td> <td style="border: none;">Yes (skip No. 6)</td> <td rowspan="2" style="border: none; vertical-align: top;">If previously approved, give Counsel's name and date of approval. Elizabeth Davis, November 23, 2021</td> </tr> <tr> <td style="border: 1px solid black; text-align: center;"><input type="checkbox"/></td> <td style="border: none;">No (go to No. 6)</td> </tr> </table>	<input checked="" type="checkbox"/>	Yes (skip No. 6)	If previously approved, give Counsel's name and date of approval. Elizabeth Davis, November 23, 2021	<input type="checkbox"/>	No (go to No. 6)
<input checked="" type="checkbox"/>	Yes (skip No. 6)	If previously approved, give Counsel's name and date of approval. Elizabeth Davis, November 23, 2021				
<input type="checkbox"/>	No (go to No. 6)					
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) <div style="border: 1px solid black; padding: 2px; display: inline-block;">Benjamin M. Litchfield</div> <small>Digitally signed by Benjamin M. Litchfield Date: 2024.04.03 13:17:07 -04'00'</small>	Date April 4, 2024
--	-----------------------

7. Employee Justification (attach additional pages if necessary)

This partial waiver of the required face-to-face interview is being issued because HUD is in the process of considering public comments to finalize rule making proposed to amend the current requirements of § 203.604 and accompanying Handbook 4000.1 implementation policy. HUD has determined that it is appropriate to temporarily continue the current partial waiver to allow mortgagees and borrowers to continue to engage using alternative communication methods as has been permitted since March 2020 until public comments to finalize the rule have been considered. Without this waiver, mortgagees would be required to restart their in person outreach and face-to-face interviews, which would require significant effort in staffing, contracting, and updating internal processes and borrower communications for the interim period before new requirements take effect. Furthermore, it could cause confusion for borrower advocates, housing counselors, and lawyers to determine which actions were taken by the mortgagee, as the requirements would change multiple times in a relatively short window. Therefore HUD believes it is in the best interest of the FHA Single Family Housing Mortgage to temporarily extend the partial waiver. This partial waiver to the FHA Single Family Housing Policy Handbook 4000.1 guidance aligns with the regulatory waiver: Partial Waiver of 24 CFR § 203.604 Servicing Responsibilities, Contact with the Mortgagor.

The partial waiver does not apply to Section 248 Mortgages on Indian Land, due to the statutory provisions governing the program; face-to-face requirements are still in effect for the Section 248 program.

Field Office Concurrence

Name Elissa Saunders	Title Director, Office of Single Family Asset Management	Date April 4, 2024
-------------------------	---	-----------------------

8. <input checked="" type="checkbox"/> Granted <input type="checkbox"/> Not Granted	Housing Director (signature) <div style="border: 1px solid black; padding: 2px; display: inline-block;">ELISSA SAUNDERS</div> <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: 2024.04.03 13:50:32 -04'00'</small>
--	---

Comments

The partial waiver will remain in effect until January 1, 2025, unless a superseding Mortgagee Letter or Handbook Update amends Section III.A.2.h.xii prior to that date.

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