

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.

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.
Elizabeth Davis, November 23, 2021

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 acting on behalf of Sherece Tolbert	Digitally signed by Elizabeth Davis acting on behalf of Sherece Tolbert Date: 2022.12.16 09:21:18 -05'00'	Date December 16, 2022
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7. Employee Justification (attach additional pages if necessary)

See additional page below for justification.

Field Office Concurrence

Name Julienne Y. Joseph	Title Deputy Assistant Secretary for Single Family Housing
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8. <input checked="" type="checkbox"/> Granted <input type="checkbox"/> Not Granted	Housing Director (signature) JULIENNE JOSEPH	Digitally signed by JULIENNE JOSEPH Date: 2022.12.16 14:35:39 -05'00'	Date December 16, 2022
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Comments

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

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

Employee Justification for waiver of Handbook 4000.1, Section III.A.2.h.xii.

- This partial waiver of required face-to-face interviews is being issued due to continued Presidentially Declared COVID-19 National Emergency and more recent impacts from the spread of Respiratory Syncytial Virus and seasonal flu, and to the current staffing and resource constraints affecting mortgage servicers.
- 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. In addition to continued concerns of COVID-19, Americans are now facing RSV and increased rates of the seasonal flu. Additionally, FHA notes that the use of technology during the pandemic has been successful in achieving the same goals as a face-to-face interaction thereby eliminating the need for in 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.