

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 Office of Single Family Program Development	2. Program and DAS (e.g., multifamily development) Office of Single Family Housing
3. Waiver Requested by (person, entity, HUD employee) Susan Borg, Acting Director, Home Mortgage Insurance Division	
4. Waiver Item (directive number, date, page, paragraph, etc.) Handbook 4000.1, II.A.7.c. Inspection and Repair Escrow Requirements for Mortgages Pending Closing or Endorsement in PDMDAs. Relief Sought Waive the requirement for "interior" photographs when performing damage inspections on properties pending mortgage closing or endorsement in Presidentially-Declared Major Disaster Areas (PDMDA) for the period in which exterior only appraisals are permitted as first announced in ML 2020-05, as may be extended in subsequent Mortgage Letters. The requirement for exterior photographs will remain in place.	
5. Did a check of SharePoint indicate Prior Approval of a factually similar waiver? <input type="checkbox"/> Yes (skip No. 6) <input checked="" type="checkbox"/> No (go to No. 6)	If previously approved, give Counsel's name and date of approval.
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	Digitally signed by ELIZABETH DAVIS Date: 2020.10.05 17:45:22 -04'00'	Date 10/5/2020
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7. Employee Justification (attach additional pages if necessary)

Due to the National Emergency concerning the Coronavirus (COVID-19), FHA has issued temporary relief from standard appraisal requirements, to permit exterior only appraisals (ML 2020-05, last extended by ML 2020-28). This relief does not apply to required inspections in PDMDAs. Many borrowers and appraisers are still reluctant to allow or carry out interior inspections. Waiving the "interior" photograph requirement will provide consistency between the inspection requirements for properties in PDMDAs with the requirements for appraisal inspections.

Field Office Concurrence

Name Kevin Stevens	Title Acting Director, Office of Single Family Program Dev.	Date
8. <input checked="" type="checkbox"/> Granted <input type="checkbox"/> Not Granted	Housing Director (signature) KEVIN STEVENS	Date 10/5/2020

Comments

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