

**October 1, 2020**



FHA Single Family Housing

NEWS

**TO: All FHA-Approved Mortgagees and Servicers;  
All Other Interested Stakeholders in FHA Transactions;  
All Interested Parties**

## NEWS AND UPDATES

In this announcement:

- FHA Issues Temporary Waivers of its Deferral of Due and Payable Status for Eligible Non-Borrowing Spouses Impacted by the COVID-19 National Emergency
- Job Opportunity Alert: Chief, Insurance and Underwriting Branch, Atlanta, GA and Santa Ana, CA (Multiple Vacancies)

See below for details.

### FHA Issues Temporary Waivers of its Deferral of Due and Payable Status for Eligible Non-Borrowing Spouses Impacted by the COVID-19 National Emergency

Eligible Home Equity Conversion Mortgage (HECM) Non-Borrowing Spouses (NBS) currently have 90 days after the death of the last surviving HECM borrower to establish legal ownership or other ongoing legal right to remain in the property. Today, the Federal Housing Administration (FHA) issued a [temporary partial waiver](#) and corresponding [housing directive waiver](#) of that requirement in the superseded [Mortgagee Letter \(ML\) 2014-07](#) and subsequent [ML 2015-02](#) due to continued COVID-19 National Emergency concerns.

FHA recognizes the National Emergency declaration and resulting closures of courthouses, government offices, and other businesses may make it difficult for an eligible NBS to obtain the needed documents to establish legal ownership or legal right to remain in the property securing the HECM. FHA issued this partial waiver — which allows an eligible NBS to enter into a deferral period and avoid foreclosure if they are unable to meet the 90-day requirement because of circumstances beyond their control that are related to the COVID-19 National Emergency. The temporary partial *90-day Right to Remain* waiver is limited to a 12-month period from the date of issuance.

#### **Quick Links:**

- View today's temporary partial waiver, housing directive waiver, and all other Housing Waivers at: [https://www.hud.gov/program\\_offices/administration/hudclips/waivers/](https://www.hud.gov/program_offices/administration/hudclips/waivers/)

- View all archived Mortgagee Letters at:  
[https://www.hud.gov/program\\_offices/administration/hudclips/letters/mortgagee](https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee)

## Job Opportunity Alert: Chief, Insurance and Underwriting Branch, Atlanta, GA and Santa Ana, CA (Multiple Vacancies)

If you are interested in becoming an integral part of dynamic teams that help make affordable and sustainable housing solutions available to millions of low- to moderate-income individuals and families each year, then you might be a viable candidate to fill one of the following vacancies within the Federal Housing Administration's (FHA) Office of Single Family Housing:

<b>Job Title:</b>	<b>Chief, Insurance and Underwriting Branch (3 Vacancies; Multiple Locations)</b>
<b>Job Announcement Number:</b>	<ul style="list-style-type: none"> <li>• <a href="#">20-HUD-2356-P</a> — Open to the Public</li> <li>• <a href="#">20-HUD-2355</a> — Open to Specific Groups Listed in Announcement</li> </ul>
<b>Date Range to Apply for the Position:</b>	Opens 9/29/2020; closes 10/13/2020 at 11:59 PM (Eastern)
<b>Pay Scale-Series-Grade:</b>	GS-1101-13
<b>Location:</b>	<ul style="list-style-type: none"> <li>• Atlanta, GA (2 vacancies)</li> <li>• Santa Ana, CA (1 vacancy)</li> </ul>

If you or someone you know is interested in applying for these positions, click on the appropriate link (above), which will take you to the vacancy announcement on [USAJobs.gov](#).

### Quick Links:

- View all available federal job postings at: [USAJobs.gov](#)

### **Resources**

Contact the FHA Resource Center:

- Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at: [www.hud.gov/answers](http://www.hud.gov/answers).
- E-mail the FHA Resource Center at: [answers@hud.gov](mailto:answers@hud.gov). Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

<b>FHA INFO Archives:</b>	Visit the <a href="#">FHA INFO Archives</a> to access FHA INFO messages issued from 2012 to the present.
<b>Subscribe/Unsubscribe Instructions:</b>	To subscribe to the Single Family FHA INFO mailing list you can use this link: <a href="#">FHA INFO</a> or send a request by email to: <a href="mailto:answers@hud.gov">answers@hud.gov</a> Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: <a href="mailto:answers@hud.gov">answers@hud.gov</a> <a href="mailto:aaa@xyz.com">aaa@xyz.com</a>

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**Resource Links:**

[FHA Archived Webinars](#)

[Career Opportunities](#)

[Contracting Opportunities](#)

[Events & Training](#)

[FHA Forms](#)

[FHA Homeownership Centers](#)

[FHA Mortgagee Letters](#)

[Foreclosure Assistance](#)

[Grant Opportunities](#)

[HUD Homes - Property Listings](#)

[HUD.gov](#)

[Making Home Affordable](#)

[Presidentially-Declared Major Disaster Areas](#)

[Visit our Single Family Home Page](#)



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[HUD COVID-19 Resources and Fact Sheets](#)