

**FHA INFO #20-80**  
**October 30, 2020**

FHA Single Family Housing



NEWS

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

## NEWS AND UPDATES

### Temporary Partial Waivers of Certain HECM Policies Due to the COVID-19 National Emergency

Today, the Federal Housing Administration (FHA) issued two temporary partial waivers to its HECM policies that allow mortgagees to be more flexible in submitting HECM Assignment Claims without borrower signatures and in reviewing borrowers for subsequent repayment plans for unpaid property charges, regardless of the total outstanding arrearage.

#### **Waiver of Borrower Signature Requirement for HECM Assignment Claims**

This [temporary partial waiver](#) of HECM claim assignments policy from [Mortgagee Letter \(ML\) 2017-05](#) allows mortgagees to submit an Assignment Claim without having to obtain a signature from the HECM borrower on an occupancy certification. Mortgagees are required, however, to continue to obtain annual occupancy certifications from HECM borrowers.

The requirement to obtain a signed annual occupancy certification is being temporarily waived due to difficulties some HECM borrowers may be experiencing in receiving and sending mail and other correspondence due to COVID-19-related difficulties. This temporary waiver is effective through December 31, 2020.

#### **Waiver of Maximum Arrearage for Subsequent HECM Property Charge Repayment Plan**

FHA also issued a [temporary partial waiver](#) of policy originally introduced in [ML 2015-11](#). Today's partial waiver builds on the previous [HECM COVID-19 repayment waiver](#), dated April 14, 2020, that expires on October 30, 2020.

It gives mortgagees authority to offer HECM borrowers a repayment plan for unpaid property charges — regardless of the total outstanding arrearage — by waiving certain requirements outlined in ML 2015-11, and allowing them to repay property tax arrearages of any amount if they are unable to make two consecutive payments during the COVID-19 National Emergency. This temporary partial waiver is also effective through December 31, 2020.

#### **Quick Links:**

- View both of today's temporary partial waivers and all other Housing policy waivers at: [https://www.hud.gov/program\\_offices/administration/hudclips/waivers/](https://www.hud.gov/program_offices/administration/hudclips/waivers/)
- View Mortgagee Letters 2017-05, 2015-11, and all other archived MLs at: [https://www.hud.gov/program\\_offices/administration/hudclips/letters/mortgagee](https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee)

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## 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-CALL-FHA (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.

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