



**FHA INFO #21-07**

**February 3, 2021**

### **FHA Issues Multiple COVID-19 Temporary Policy Waivers**

Today, the Federal Housing Administration (FHA) announced several temporary provisions issued through policy waivers to help mitigate the impacts of the COVID-19 pandemic on borrowers with FHA-insured mortgages and mortgagees. These provisions are part of the Biden Administration's ongoing efforts to provide economic relief in response to the coronavirus pandemic. The following waivers build upon previously issued waivers and will be effective through December 31, 2021:

- Regulatory and Handbook Waivers: Alternative Methods for Face-to-Face Interviews with Borrowers
- Temporary Partial Waiver of Mortgagee Letter (ML) 2017-05: Home Equity Conversion Mortgages (HECM) Claim Type 22 (CT-22) Assignment Requests
- Temporary Partial Waiver of ML 2015-11: Waive \$5,000 Cap on Property Charge Repayment Plan.

Read today's [press release](#) and see below for additional details.

#### **Temporary Regulatory and Handbook Waivers: Alternative Methods for Face-to-Face Interviews with Borrowers**

The temporary [Regulatory](#) and [Handbook](#) waivers allow mortgagees to utilize alternative methods for conducting borrower interviews, which are used to gather and convey information to assess the borrower's circumstances, and to determine appropriate repayment plans as part of the early default intervention requirements of FHA default servicing. These waivers are effective through December 31, 2021.

#### **Temporary Partial Waiver of ML 2017-05: HECM Claim Type CT-22 Assignment Requests**

This temporary partial [waiver](#) of [ML 2017-05](#) allows mortgagees to submit a CT-22 Assignment Claim without having to obtain a signature from the HECM borrower on an occupancy certification. Mortgagees must continue to obtain the HECM borrower's annual certification. This temporary waiver is effective through December 31, 2021.

## Temporary Partial Waiver of ML 2015-11: Waive \$5,000 Cap on Property Charge Repayment Plan

This temporary partial [waiver](#) of [ML 2015-11](#), allows mortgagees to offer a recalculated repayment plan for unpaid property charges to HECM borrowers regardless of the total outstanding arrearage following a failed repayment plan. This temporary partial waiver is effective through December 31, 2021.

### Quick Links

- Single Family policy waivers under the “Single Family” section: [https://www.hud.gov/program\\_offices/administration/hudclips/waivers/](https://www.hud.gov/program_offices/administration/hudclips/waivers/)
- Mortgagee Letters: [https://www.hud.gov/program\\_offices/administration/hudclips/letters/mortgagee](https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee)
- Press Release: [www.hud.gov/press](http://www.hud.gov/press)

### Need Support? Contact the FHA Resource Center.

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at [www.hud.gov/answers](http://www.hud.gov/answers).
- E-mail [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.

### About FHA INFO

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