

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
3. Waiver Requested by (person, entity, HUD employee) Matt Martin, Director, NSC	
4. Waiver Item (directive number, date, page, paragraph, etc.) ML 2014-07, Page 9 ,Number 4, Page 10 Number 4; and ML 2015-02, Page 6, Number 4, and Page 7, Number 4	
Relief Sought This partial waiver will allow an otherwise Eligible Non-Borrowing Spouse to make necessary certifications to enter into a Deferral Period despite difficulties establishing the legal right to remain in the property due to COVID-19 related disruptions.	
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) Sherece Tolbert <small>Digitally signed by Sherece Tolbert Date: 2020.10.01 10:48:23 -04'00'</small>	Date October 1, 2020
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7. Employee Justification (attach additional pages if necessary)

HECM borrowers and Non-Borrowing Spouses are experiencing significant difficulties due to the COVID-19 National Emergency. This includes difficulty establishing good and marketable title or other legal right to remain in the property for life due to disruptions in the operations of courthouses across the country. Under existing policy, Non-Borrowing Spouses that do not meet this requirement are ineligible to enter into a Deferral Period and must satisfy the HECM or face foreclosure.

This partial waiver will allow an otherwise Eligible Non-Borrowing Spouse to make necessary certifications to enter into a Deferral Period despite difficulties establishing the legal right to remain in the property due to COVID-19 related disruptions. This directive waiver accompanies the partial regulatory waiver of this requirement at 24 C.F.R. 206.55(d)(1).

Effective as of the date signed by the Housing Director below.

Field Office Concurrence

Name Elissa Saunders	Title Acting Director, Office of Single Family Asset Management	Date
8. <input checked="" type="checkbox"/> Granted <input type="checkbox"/> Not Granted	Housing Director (signature) ELISSA SAUNDERS <small>Digitally signed by ELISSA SAUNDERS Date: 2020.10.01 10:55:24 -04'00'</small>	Date 10/1/2020

Comments

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- 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