

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
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3. Waiver Requested by (person, entity, HUD employee)
Matt Martin, Director NSC

4. Waiver Item (directive number, date, page, paragraph etc.)
Mortgagee Letter 2017-05, Page 4, Number 8, Word "Signed" (Partial Waiver)

Relief Sought

A temporary partial waiver of Mortgagee Letter 2017-05 that 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 but are not required to obtain a signed occupancy certification. This temporary waiver on obtaining signatures will be in effect through December 31, 2020.

5. Did a check of SharePoint indicate Prior Approval of a factually similar waiver? Yes (skip No. 6) 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** **conflicts** with statutory or regulatory provisions (cite rule or provision)

Counsel (signature) Sherece Tolbert Digitally signed by Sherece Tolbert Date: 2020.10.29 15:21:49 -04'00'	Date October 29, 2020
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7. Employee Justification (attach additional pages if necessary)

HECM borrowers are experiencing significant difficulties due to the COVID-19 National Emergency. This includes recommendations from public health officials for all individuals, but especially those over age 62 or with preexisting health conditions, to maintain physical distance from all others not residing in their home. Following these recommendations has caused difficulties for HECM borrowers in traveling to carry out routine tasks such as receiving and sending mail.

This temporary partial waiver is necessary because of difficulties HECM borrowers are experiencing in being able to receive and return mail during the COVID-19 Presidentially Declared National Emergency. As all HECM borrowers are age 62 or older, and this population is at high risk due to the COVID-19 pandemic. Mortgagees must continue to obtain the HECM borrower's annual certification but are not required to obtain a signed occupancy certification during the period of this temporary waiver.

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
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8. Granted Not Granted

Housing Director (signature) ELISSA SAUNDERS Digitally signed by ELISSA SAUNDERS Date: 2020.10.30 08:43:20 -04'00'	Date October 30, 2020
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Comments

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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