

or speech impairments may call HUD's TTY number at (202) 708-1455 or the Federal Information Relay Service's TTY number at (800) 877-8339. Other than the "800" number, the telephone numbers listed are not toll-free.

SUPPLEMENTARY INFORMATION: The organizational structure of the Office of Single Family Housing, Office of Housing, has undergone substantial change over recent years. A major focus of HUD's reform effort has been, and remains, on placing decision-making authority in HUD Offices at or near the geographic site of a transaction. Headquarters personnel are primarily responsible for assisting the Assistant Secretary in developing policies and procedures for Office of Housing programs. Also, Headquarters staff is responsible for carrying out consumer protection legislation. On occasion, Headquarters staff will review and make determinations concerning mortgage insurance transactions if, for example, novel issues having national implications are involved. A separate question concerns what positions, within the Office of Housing, should be delegated authority to bind the Department. While a number of HUD staff, reflecting a range of expertise, may participate in decision-making, performing such functions as gathering and assessing facts and making recommendations about the disposition of a transaction, only a relatively small number of managers, acting within the scope of their delegated authority and applicable law, have independent authority through the delegation process, to make binding decisions on behalf of HUD.

Accordingly, under this redelegation, that revokes and or supersedes all prior redelegations to Office of Single Family Housing managers, the Assistant Secretary is redelegating very broad operating authority to a clearly defined universe of Office of Housing positions in Headquarters and in the Field.

Section I. Single Family Housing Programs-Office of Housing Organization

A. Office of Single Family Housing—Headquarters: All Single Family Housing managers, in Headquarters and the Field, report to the Deputy Assistant Secretary and Associate Deputy Assistant Secretary for Single Family

Housing. In Headquarters, there are three major single family housing offices, each of which are headed by a Director and are comprised of Divisions. These Offices are the following:

- *The Office of Single Family Housing Program Development:* This Office is comprised of two Divisions. The Home Mortgage Insurance Division is generally responsible for developing and implementing policies, procedures, and guidelines covering pre-application stage through the final endorsement stage of FHA mortgage insurance cases, including mortgage loan origination and refinancing cases.

The Program Support Division is responsible for: administering HUD's Housing Counseling program; managing FHA's nonprofit mortgagor, discount sales, and secondary financing programs; maintaining the Single Family Housing Web site; producing Single Family Housing brochures; overseeing the marketing of Single Family Housing programs; and providing a wide variety of technical assistance to the three Offices within Single Family Housing.

- *The Office of Single Family Asset Management:* This Office is also comprised of two Divisions. The Single Family Servicing and Loss Mitigation Division is responsible for implementing the single family loan servicing and loss mitigation program, as well as for strategic planning and guidance in relation to HUD's mortgage loan portfolio. This portfolio includes loans that are currently insured or that have been assigned to the Department. Although a Headquarters Division, its staff, including the Division director, is out-stationed to Oklahoma City and Tulsa, Oklahoma. Also, the loan servicing and loss mitigation function is carried out only by this Headquarters division, and not by any Field Office.

The Asset Management and Disposition Division develops policies and procedures for, and implements, the single family housing property disposition program.

- *The Office of Lender Activities and Program Compliance:* This Office consists of two Divisions. The Lender Approval and Re-certification Division assists in the development of criteria for approving FHA lenders. Applications from mortgage lenders seeking to become FHA mortgagees are filed with,

reviewed, and decided within this Division. The Division is also responsible for lender re-certifications.

The second division, the Quality Assurance Division, is responsible for ensuring that FHA-approved lenders comply with requirements that govern lender practices. It monitors the performance of lenders and how well their loans perform on an ongoing basis. If necessary, the Office can work with lenders to improve their practices, or, at the other extreme, assist the Office of Housing in terminating a lender's FHA approval status.

B. Office of Single Family Housing—Field Office Structure: In order to maximize efficiencies and empower people and communities, the Office of Single Family Housing undertook a major field reorganization over the past few years. Today, the Office has four Homeownership Centers (HOC) located in Atlanta, Georgia; Denver, Colorado; Philadelphia, Pennsylvania; and Santa Ana, California. These HOCs are responsible for the processing of cases within their respective geographic jurisdictions. In addition, Office of Single Family Housing employees, engaged in program support and lender monitoring activities, are out-stationed to locations throughout the United States. Among other things, these employees work within local communities, conducting marketing and outreach responsibilities, to ensure that the public is aware of and has access to Office of Housing programs.

A uniform structure applies to all of the HOCs. The highest ranking official in the HOC is the HOC Director, who is assisted by the HOC Deputy Director. Functions performed by HOC staff are distributed, according to type (e.g., production, quality assurance, etc.), among five Divisions, each headed by a Division Director. The five HOC Divisions are titled (1) Processing and Underwriting; (2) Quality Assurance; (3) Program Support; (4) Real Estate Owned; and (5) Operations and Customer Service.

Division Directors report to the HOC Director and Deputy Director. (As is the case in Headquarters, all staff report to the Deputy Assistant Secretary and Associate Deputy Assistant Secretary for Single Family Housing.) The chart below identifies each HOC and its geographic jurisdiction.

ATLANTA HOMEOWNERSHIP CENTER

Atlanta
Jackson
Jacksonville
Knoxville
Greensboro

Indianapolis
Chicago
Orlando
Tampa

Memphis
Nashville
Birmingham
Columbia

Coral Gables
Louisville
Caribbean