

## DENVER HOMEOWNERSHIP CENTER

Denver  
Casper  
Salt Lake City  
Des Moines  
St. Louis  
Oklahoma City

Omaha  
Albuquerque  
Helena  
San Antonio  
Tulsa  
New Orleans

Shreveport  
Fort Worth  
Fargo  
Sioux Falls  
Little Rock

Kansas City  
Lubbock  
Dallas  
Milwaukee  
Minneapolis

## PHILADELPHIA HOMEOWNERSHIP CENTER

Philadelphia  
Albany  
New York  
Providence  
Columbus  
Detroit

Cincinnati  
Camden  
Buffalo  
Burlington  
Washington, DC  
Cleveland

Grand Rapids  
Boston  
Bangor  
Pittsburgh  
Richmond  
Flint

Manchester  
Charleston  
Hartford  
Baltimore  
Wilmington  
Newark

## SANTA ANA HOMEOWNERSHIP CENTER

Santa Ana  
Fresno  
Honolulu  
Las Vegas

Los Angeles  
Phoenix  
Reno  
Sacramento

San Diego  
San Francisco  
Tucson  
Seattle

Anchorage  
Boise  
Portland  
Spokane

**Section II. Single Family Programs—Functions**

The Office of Single Family Housing is charged with carrying out duties of the Assistant Secretary and General Deputy Assistant Secretary for Housing as they relate to single family programs set forth in HUD's governing legislation. This broad range of programs enables HUD, in concert with program participants in the private and public sectors, to provide safe, decent, and affordable single family housing to millions of American families. Programs include the implementation of certain regulatory programs administered by the Office of Housing. They promote homeownership opportunities, provide for affordable financing, and help to educate people, who are often first-time homeowners, on how to maintain a home.

**Note:** Single family programs, and functions related thereto, do not include activities performed by the Office of Housing under the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 (FHEFSSA), 12 U.S.C. 4501 *et seq.* A separate office within the Office of Housing, the Office of Government Sponsored Enterprise Regulatory Staff, assists the Assistant Secretary in carrying out the provisions of the FHEFSSA.

Under this delegation, the Assistant Secretary redelegates broad program authority to the Deputy Assistant Secretary, the Associate Deputy Assistant Secretary, and commensurate with their respective duties, Directors in Headquarters and in the Field.

Characterizing the redelegated authority in broad or generic terms will enable the Deputy Assistant Secretary, Associate Deputy Assistant Secretary, and Directors in Headquarters and the Field, to perform all functions necessary

to accomplish single family program tasks and objectives.

In some past delegation notices, HUD has set forth, in "laundry list" fashion the detailed functions carried out by managers under generic function headings. Publishing detailed lists has proven problematic, as some listed items become obsolete over time, while other functions are omitted through oversight. Conversely, this delegation sets forth functions in generic terms, while the preamble provides insights into the nature of the work performed by managers with delegated authority under each category. The basic Single Family functions and a brief description of each are as follows:

**A. General Authority:** This authority allows managers to sign any and all documents necessary to carry out the business within their program and geographical jurisdictions. In addition, it allows managers, when considering a proposal, to waive any directives not mandated by statute or regulation for good cause and with a written justification.

**B. Production:** This function allows a manager with delegated authority to make all necessary determinations that relate to the insured mortgage process. Essentially, this category of functions begins with a proposal to insure a home mortgage and ends with the Department's endorsement of an insured mortgage. For all insurance programs, it includes, but is not limited to, such activities as approving direct endorsement lenders monitoring contract reviews, maintaining rosters and other lists of appraisers, inspectors, and lenders, performing underwriting reviews for mortgage credit, performing appraisal reviews, performing

architectural field reviews, and setting mortgage limits.

**C. Servicing and Loss Mitigation:** Servicing and Loss Mitigation functions are intended to ensure the servicing of the secretary-held mortgage portfolio and partial claims and the monitoring of FHA servicers' use of loss mitigation and timely reporting of defaulted, FHA-insured loans. Additional responsibilities include: Writing off or compromising principal debt, up to a maximum of \$100,000; providing on-site and off-site loss mitigation training to lenders, housing counseling agencies, and other FHA program offices within HUD; administering the Home Equity Conversion Mortgage reverse equity mortgage program; operating a nationwide call center to respond to questions concerning loss mitigation and foreclosure relief programs; and supporting the Department's endeavor against predatory lending practices.

**D. Quality Assurance:** Quality assurance functions are intended to ensure that an FHA lender is in compliance with FHA lending requirements and procedures. Lenders that fail to meet FHA standards are subject to sanctions. Functions include: Monitoring lender performance; reviewing default and insurance claim statistics; placing a lender on credit watch; making recommendations to the FHA Mortgagee Review Board for the imposition of sanctions; and entering into indemnification agreements; or terminating a lender's FHA status.

**E. Lender Approval and Recertification:** The approval of new lenders and the recertification of existing lenders are FHA's "gatekeeping" functions. Functions include the approval of Single Family and Multifamily lenders and processing