

The Division Directors for Lender Approval and Re-certification, and Quality Assurance shall be delegated the authority in section II. A. (General).

*B. Single Family Field Offices:* As a rule, requests that come to the Department are considered and decided by Housing officials at the Field Office level. Managers who work at or near the location of a proposal are often best suited to assess the needs of the local community and, within that context, the merits of a transaction. To enhance efficiency, the Office of Housing has centralized decision-making for single-family programs in its four Home Ownership Centers. Additional staff located in some 80 HUD offices throughout the country makes recommendations to and carries out functions on behalf of management in the HOCs. Accordingly, HOC managers require broad delegations of authority.

Each of the four HOC Directors and his or her Deputy Director will be delegated all of the authority in section II, other than section II. C. (Loan Servicing and Loss Mitigation), and section II.I., (Debarment responsibilities). Headquarters staff only carries out loan servicing and loss mitigation functions. The Assistant Secretary or General Deputy Assistant Secretary makes debarment determinations. However, pursuant to HUD's regulations at 24 CFR 200.204, the process for removing appraisers that violate HUD rules and procedures from the appraisal roster is, and will continue to be, carried out by staff in the HOCs. The Director of the Processing and Underwriting Division within each HOC issues to an appraiser the written notice of the proposed roster removal. If an appeal is filed by the appraiser, the HOC Director or Deputy Director handles the appeal (including an informal conference if one is requested) and makes the final determination of the matter.

HOC Division Directors, other than the Director of the Operations and Customer Service Division, will be delegated the authority in section II. A. (General), to authorize transactions, *i.e.*, to sign required documents, in relation to their respective subject matter jurisdictions. However, Division Directors will not be delegated the authority to waive directives. The Director of the Operations and Customer Service Division provides internal, administrative support for the HOC. Since this Division does not make binding determinations in proceedings that involve and/or impact HUD's public customers and clients, there is no need to delegate section II authority to the Division Director.

*In addition:*

- The Director of the Processing and Underwriting Division will be delegated the authority to perform functions under sections II. B. (Production), and section II. G. (Program Demonstrations).
- The Director of the Quality Assurance Division will be delegated the authority to perform functions under section II. D. (Quality Assurance).
- The Director of the Program Support Division will be delegated authority to perform the functions under section II. F. (Grants), and section II. G. (Program Demonstrations).
- The Director of the Real Estate Owned Division will be delegated authority to perform functions under sections II. G. (Program Demonstrations), and section II. H. (Property Disposition).

**Section IV. Single Family Programs—Authority Redelegated**

The Assistant Secretary for Housing-Federal Housing Commissioner and the General Deputy Assistant Secretary for Housing-Deputy Federal Housing Commissioner retain and redelegate (1) to the Deputy Assistant Secretary for the Office of Single Family Housing and Associate Deputy Assistant Secretary and (2) through the Deputy Assistant Secretary and Associate Deputy Assistant Secretary, to the Headquarters Office Directors and Headquarters Deputy Office Directors listed below, and (3) through the Headquarters Office Directors and Deputy Office Directors, to the Headquarters and Field Office managers listed below, the power and authority described as follows:

*A. Deputy Assistant Secretary and Associate Deputy Assistant Secretary, Office of Single Family Housing:* Authority is redelegated, on a nationwide basis, to take all actions necessary to the conduct of all single-family housing programs, including, but not limited to, the exercise of the following functions:

- (1) The general power to sign any documents necessary to perform enumerated functions, and to waive any directive that is not mandated by a statute or regulation;
- (2) All production functions related to mortgage insurance, grant, or other programs;
- (3) All loan servicing and loss mitigation functions, including the authority to act as a claims collection officer and to write off or compromise debt up to \$100,000;
- (4) All quality assurance functions;
- (5) All functions necessary to administer grants and cooperative agreements awarded by the Assistant Secretary. However, noncompetitive

contract awards proposed by assistance recipients subject to the administrative requirements for grants and cooperative agreements at 24 CFR part 85 may only be approved by the Assistant Secretary;

(6) All functions necessary to carry out a program conducted on a demonstration basis;

(7) All property disposition functions, other than authorizing direct sales under 24 CFR 291.210(c);

(8) Authority to conduct hearings concerning a lender or program participant's participation in HUD programs, and to issue (a) limited denials of participation, and (b) debarment notices, where a participant has elected not to contest the debarment decision of the Assistant Secretary.

*B. Director and Deputy Director, Office of Single Family Program Housing Development:* Authority is redelegated, on a nationwide basis, to take all actions necessary to the conduct of single-family housing programs, in relation to the following functions:

(1) The general power to sign any documents necessary to perform enumerated functions and to waive any directive that is not mandated by a statute or regulation;

(2) All production functions related to mortgage insurance, grant, or other programs;

(3) All functions necessary to carry out a cooperative agreement or competitive or non-competitive grant program, except for making grantee selections and approving recipient noncompetitive contracts; and,

(4) All functions necessary to carry out a program conducted on a demonstration basis.

*C. Director, Home Mortgage Insurance Division, Office of Single Family Housing Program Development:* Authority is redelegated, on a nationwide basis, to take all actions necessary to the conduct of single family housing programs, in relation to the following functions:

(1) The general power to sign any documents necessary to perform enumerated functions and to waive any directive that is not mandated by a statute or regulation; and,

(2) All production functions related to mortgage insurance, grant, or other programs.

*D. Director, Program Support Division, Office of Single Family Housing Program Development:* Authority is redelegated, on a nationwide basis, to take all actions and to perform all functions necessary to the conduct of the single family programs as follows:

(1) The general power to sign any documents necessary to perform