

Distribution Date: February 3, 2012

New HUD Final Rule; Notice for HUD-Approved Housing Counseling Agencies; Preventing Mortgage Fraud and Foreclosure Scams Webinar

New HUD Final Rule:

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

24 CFR Parts 5, 200, 203, 236, 400, 570, 574, 882, 891, and 982

[Docket No. FR 5359-F-02] RIN 2501-AD49

Title: Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity

AGENCY: Office of the Secretary, HUD.

ACTION: Final rule.

DATES: Effective Date: March 5, 2012.

SUMMARY: Through this final rule, HUD implements policy to ensure that its core programs are open to all eligible individuals and families regardless of

sexual orientation, gender identity, or marital status. This rule follows a January 24, 2011, proposed rule, which noted evidence suggesting that lesbian, gay, bisexual, and transgender (LGBT) individuals and families are being arbitrarily excluded from housing opportunities in the private sector. Such information was of special concern to HUD, which, as the Nation's housing agency, has the unique charge to promote the federal goal of providing decent housing and a suitable living environment for all. It is important not only that HUD ensure that its own programs do not involve discrimination against any individual or family otherwise eligible for HUD-assisted or insured housing, but that its policies and programs serve as models for equal housing opportunity...

To read this new final rule in its entirety, please visit: <http://www.gpo.gov/fdsys/pkg/FR-2012-02-03/pdf/2012-2343.pdf>

AND

Notice for HUD Approved Housing Counseling Agencies:

As each agency implements their chosen Client Management System (CMS) to collect and transmit HUD required data electronically to HUD's Housing Counseling System (HCS), there have been some concerns about counselors providing Social Security Numbers (SSN). We included the requirement to collect counselor SSN via CMS in anticipation of individual counselor certification as required by the Dodd-Frank Act. [Current HUD HECM Counselor Roster counselors are familiar with this requirement as a condition for Roster placement. They currently input their SSNs into FHA Connection, where the Roster is maintained.]

Per guidance from HUD, CMSs have built a general SSN requirement in their applications. So for most CMSs, successful transmissions of data to HUD are contingent on a complete response to the SSN request. However, with the exception of the HUD HECM Counselor Roster, counselor certification is not yet being implemented by HUD, so collection of full social security numbers of counselors as part of CMS transmission is not yet necessary.

To allow the CMS data to successfully transmit into HCS, we will allow agencies provide partial SSNs to satisfy the CMS requirement, while hiding the counselor's complete SSN. Agencies may input the number "1" for the first 4 digits of their counselors' SSNs and input their actual SSNs for the last 5 digits. This information will be protected. When the time comes when HUD may implement individual counselor certification, it may be necessary to require complete SSNs. In that event, HUD will notify agencies regarding updates to their SSN information.

Thank you for your cooperation.

All Parent Agencies should make sure their sub-agencies have received this information. Please direct questions or comments to your respective HUD point of contact or email: Housing.Counseling@hud.gov by directly responding to this email addresses.

AND

Preventing Mortgage Fraud and Foreclosure Scams Webinar:

February 28, 2012 - Preventing Mortgage Fraud and Foreclosure Scams Webinar. The webinar will provide information on the detection and prevention of Mortgage Fraud and Foreclosure Scams and is presented by the Department of HUD, Federal Reserve Bank, Federal Trade Commission, and the Federal Deposit Insurance Corporation. The intended audience includes Mortgage Industry (lenders, housing counselors, real estate agents, appraisers); Regulatory/governmental entities; and Consumers. Registration required, no fee. Click here to register: <http://www.visualwebcaster.com/event.asp?id=84977>