

**Waiver of Section (IV)(E) of the FY 2014 – FY 2015 Comprehensive Housing
Counseling Grant Program Notice of Funding Availability**

Pursuant to §7(q) of the Department of Housing and Urban Development Act (42 U.S.C. 3535(q)) and 24 CFR 5.110, I hereby waive Section (IV)(E) of the FY 2014 – FY 2015 Comprehensive Housing Counseling Program (HCP) Notice of Funding Availability (FY 2014 – 2015 NOFA) relating to funding restrictions prohibiting HUD Housing Counseling Program grant funds from being used in conjunction with National Foreclosure Mitigation Counseling (NFMC) Program grant funds to cover the costs of housing counseling services.

Section (IV)(E) of the FY 2014 – 2015 NOFA would prohibit HCP participants from using HUD HCP grant funds under the NOFA to reimburse housing counseling activity costs for any counseling recipient for which the program participant also received an NFMC reimbursement.

For the following reasons, I find good cause to waive section (IV)(E) and enable program participants to use FY 2015 HUD HCP grant funds in conjunction with NFMC grant funds:

- Housing counseling industry conditions have changed since the restriction was originally implemented in FY 2012. Funding for the NFMC Program has decreased in recent years; however, housing counseling agencies still continue to provide counseling services in foreclosure prevention for clients who face long-term, complex foreclosure cases.
- Fixed-priced reimbursements provided to counseling agencies under the NFMC Program are insufficient to cover the counseling costs, and the funding restriction has the unintended consequence of creating a hardship for housing counseling agencies and their clients who are involved in complex foreclosure cases.

This waiver is applicable to all grant funds provided during Fiscal Year 2015 for use October 1, 2014 through September 30, 2016.



Edward L. Golding
Principal Deputy Assistant Secretary for
Housing

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