



OFFICE OF HOUSING

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, DC 20410-8000

February 4, 2015

MORTGAGEE LETTER 2015-04

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<b>To</b>	<b>All FHA-Approved Mortgagees</b>
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<b>Subject</b>	<b>Revised Notification to Homeowners of Availability of Housing Counseling Services</b>
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<b>Purpose</b>	This Mortgagee Letter updates the content of and provides a model template for the notice of the availability of HUD-approved housing counseling. The “Notification to Homeowners of Availability of Housing Counseling Services” provides a description of the potential services and benefits of housing counseling to delinquent borrowers.
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<b>Effective Date</b>	Mortgagees must comply with these requirements no later than 60 days from the date of this Mortgagee Letter.
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<b>Background</b>	Mortgagees must provide delinquent borrowers with a notice describing the availability of housing counseling offered by HUD-approved housing counseling agencies and by the mortgagee. Mortgagees are currently required to prepare such a notice that provides the information required by FHA. To increase the effectiveness of this notice, FHA has prepared a model template of the notice that is user-friendly and designed to ensure borrowers understand how housing counselors can assist them.
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<b>Affected Policy</b>	The requirements set forth in this Mortgagee Letter supplement the notification requirements outlined in Mortgagee Letters 2014-01, 2013-39, and 2002-12, and referenced in HUD Handbook 4330.1, Rev-5, Sec. 7-7(H).
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<b>Notification to Homeowners on the Availability of Housing Counseling</b>	Mortgagees must provide all information included in the attached “Notification to Homeowners of Availability of Housing Counseling Services” beginning on the 32 <sup>nd</sup> day, but no later than the 45 <sup>th</sup> day from the date payment was due, for each delinquency episode.
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For the purpose of notifying borrowers of HUD-approved housing counseling agencies, mortgagees may use the Notification in the format attached or include all text in a different format, as long as the Notification:

- informs delinquent borrowers of the availability of housing counseling services provided by HUD-approved housing counseling agencies;
- is provided in accessible formats or languages when such borrower communications have been requested by persons with disabilities and persons with limited English proficiency;
- provides instructions for locating a HUD-approved housing counseling agency in the borrower's area and includes the HUD toll-free telephone number (800) 569-4287, through which borrowers can obtain a list of housing counseling agencies;
- provides instructions for persons with hearing or speech impairments to access HUD's toll-free number via TTY by calling the Federal Information Relay Service at (800) 877-8339;
- provides instructions for using the HOPE NOW toll-free telephone number (888) 995-HOPE (4673); and
- describes housing counseling and the potential benefits of engaging in housing counseling.

If using the attached Notification, the mortgagee must not alter this Notification or use the HUD seal on any other document.

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**Accessing and Ordering the Notification**

Mortgagees choosing to use the HUD-provided format of the "Notification to Homeowners of Availability of Housing Counseling Services" may order the Notification by accessing HUD's Direct Distribution Center at [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/administration/dds](http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/dds) using the following form numbers:

- English version: 9692HC
- Spanish version: 9692HC-S
- Vietnamese version: 9692HC-V
- Chinese version: 9692HC-C

Mortgagees may reproduce the Notification as needed and may not alter the Notification in any way.

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**Information Collection Requirements**

Paperwork reduction information collection requirements contained in this Mortgagee Letter have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44 U.S.C. §§ 3501-3520) and assigned OMB Control Number 2502-0589. In accordance with the Paperwork Reduction Act, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a current valid OMB Control Number.

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**Questions**

Any questions regarding this Mortgagee Letter may be directed to the HUD's National Servicing Center at (877) 622-8525. Persons with hearing or speech impairments may reach this number by calling the Federal Information Relay Service at (800) 877-8339. For additional information on this Mortgagee Letter, please visit [www.hud.gov/answers](http://www.hud.gov/answers).

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**Signature**

Biniam Gebre  
Acting Assistant Secretary for Housing-Federal Housing Commissioner

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**Attachments**

- [English version](#)
- [Spanish version](#)
- [Vietnamese version](#)
- [Chinese version](#)