

Paperwork Reduction Act Submission

Please read the instruction before completing this form. For additional forms or assistance in completing this form, contact your agency's Paperwork Reduction Officer. Send two copies of this form, the collection instrument to be reviewed, the Supporting Statement, and any additional documentation to: Office of Information and Regulatory Affairs, Office of Management and Budget, Docket Library, Room 10102, 725 Seventeenth St. NW, Washington, DC 20503.

1. Agency/Subagency Originating Request: U.S. Department of Housing and Urban Development Office of Native American Programs	2. OMB Control Number: a. 2577-0200 b. <input type="checkbox"/> None
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3. Type of information collection: (check one) a. <input type="checkbox"/> New Collection b. <input type="checkbox"/> Revision of a currently approved collection c. <input checked="" type="checkbox"/> Extension of a currently approved collection d. <input type="checkbox"/> Reinstatement, without change , of previously approved collection for which approval has expired e. <input type="checkbox"/> Reinstatement, with change , of previously approved collection for which approval has expired f. <input type="checkbox"/> Existing collection in use without an OMB control number For b-f, note item A2 of Supporting Statement instructions.	4. Type of review requested: (check one) a. <input checked="" type="checkbox"/> Regular b. <input type="checkbox"/> Emergency - Approval requested by c. <input type="checkbox"/> Delegated 5. Small entities: Will this information collection have a significant economic impact on a substantial number of small entities? <input type="checkbox"/> Yes <input type="checkbox"/> No 6. Requested expiration date: a. <input checked="" type="checkbox"/> Three years from approval date b. <input type="checkbox"/> Other (specify)
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7. Title: Loan Guarantees for Indian Housing
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8. Agency form number(s): (if applicable) HUD-53036, HUD-53038, FNMA forms 2003, 1003A, 1005, and 1006

9. Keywords: Housing, Mortgages, Native American

10. Abstract: Information collected determines if the Department will guarantee loans and mortgage insurance made by private lenders to Native American borrowers on restricted land.
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11. Affected public: (mark primary with "P" and all others that apply with "X") a. Individuals or households e. Farms b. P Business or other for-profit f. Federal Government c. Not-for-profit institutions g. X State, Local or Tribal Government	12. Obligation to respond: (mark primary with "P" and all others that apply with "X") a. Voluntary b. P Required to obtain or retain benefits c. Mandatory
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13. Annual reporting and recordkeeping hour burden: a. Number of respondents 1,500 b. Total annual responses 3,000 Percentage of these responses collected electronically 0% c. Total annual hours requested 500 d. Current OMB inventory 334 e. Difference (+,-) +166 f. Explanation of difference: 1. Program change: 2. Adjustment: +166	14. Annual reporting and recordkeeping cost burden: (in thousands of dollars) Do not include costs based on the hours in item 13. a. Total annualized capital/startup costs b. Total annual costs (O&M) c. Total annualized cost requested d. Current OMB inventory e. Difference f. Explanation of difference: 1. Program change: 2. Adjustment:
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15. Purpose of Information collection: (mark primary with "P" and all others that apply with "X") a. X Application for benefits e. X Program planning or management b. Program evaluation f. Research c. General purpose statistics g. P Regulatory or compliance d. Audit	16. Frequency of recordkeeping or reporting: (check all that apply) a. <input checked="" type="checkbox"/> Recordkeeping b. <input type="checkbox"/> Third party disclosure c. <input checked="" type="checkbox"/> Reporting: 1. <input checked="" type="checkbox"/> On occasion 2. <input type="checkbox"/> Weekly 3. <input type="checkbox"/> Monthly 4. <input type="checkbox"/> Quarterly 5. <input type="checkbox"/> Semi-annually 6. <input type="checkbox"/> Annually 7. <input type="checkbox"/> Biannually 8. <input type="checkbox"/> Other (describe)
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17. Statistical methods: Does this information collection employ statistical methods? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	18. Agency contact: (person who can best answer questions regarding the content of this submission) Name: Thomas Wright Phone: (202) 708-0614 ext 4978
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19. Certification for Paperwork Reduction Act Submissions

On behalf of the U.S. Department of Housing and Urban Development, I certify that the collection of information encompassed by this request complies with 5 CFR 1320.9.

Note: The text of 5 CFR 1320.9, and the related provisions of 5 CFR 1320/8(b)(3), appear at the end of the instructions. The certification is to be made with reference to those regulatory provisions as set forth in the instructions.

The following is a summary of the topics, regarding the proposed collections of information, that the certification covers:

- (a) It is necessary for the proper performance of agency functions;
- (b) It avoids unnecessary duplication;
- (c) It reduces burden on small entities;
- (d) It uses plain, coherent, and unambiguous terminology that is understandable to respondents;
- (e) Its implementation will be consistent and compatible with current reporting and recordkeeping practices;
- (f) It indicates the retention periods for recordkeeping requirements;
- (g) It informs respondents of the information called for under 5 CFR 1320.8(b)(3):
 - (i) Why the information is being collected;
 - (ii) Use of the information;
 - (iii) Burden estimate;
 - (iv) Nature of response (voluntary, required for a benefit, or mandatory);
 - (v) Nature and extent of confidentiality; and
 - (vi) Need to display currently valid OMB control number;
- (h) It was developed by an office that has planned and allocated resources for the efficient and effective management and use of the information to collected (see note in item 19 of the instructions);
- (i) It uses effective and efficient statistical survey methodology; and
- (j) It makes appropriate use of information technology.

If you are unable to certify compliance with any of these provisions, identify the item below and explain the reason in item 18 of the Supporting Statement.

Signature of Program Official:

X

Date:

Signature of Senior Officer or Designee:

X
Wayne Eddins, Departmental Paperwork Reduction Act Officer,
Office of the Chief Information Officer

Date:

Supporting Statement for Paperwork Reduction Act Submissions

2577-0200

Loan Guarantees for Indian Housing

A. Justification.

1. This information is required by Section 184 of the Housing and Community Development Act of 1992 as amended by Section 701 of the Native American Housing Assistance and Self-Determination Act of 1996 and implementing regulations at 24 CFR Section 1005. These regulations authorize Loan Guarantees for Indian Housing. Under this Program, the Department will guarantee loans made by private lenders to Native American borrowers to Tribally Designated Housing Entities (THDEs), and Tribes to construct, acquire, or rehabilitate 1-4-family homes. These homes must be located on trust land or land located in an Indian or Alaska Native area.
2. The information collected is be used by lenders to determine the borrowers credit worthiness and to transmit specific loan data to Treasury. Mortgage lenders provide the information contained in form HUD-53036 and form HUD-53038 ensure eligibility of the program and process the loan. Information required is needed to complete mortgage calculations, settlement requirements and general lender and mortgage information. The information is required to obtain a benefit.

To determine whether a particular borrower is eligible for the Section 184 loan guarantee, the lender must analyze the borrower's ability to repay the mortgage debt. Upon approval a guarantee fee of 1% of the loan amount must be submitted to HUD prior to endorsement of a Section 184 loan. The fee may be financed into the mortgage amount.

The information provided by mortgagees is based on information collected during the standard process of initiating a mortgage, as standard business practice. That information is gathered on FNMA forms 1003, 1003A, 1005, and 1006.

3. This information collection has not been adapted to an electronic process due the relatively low volume of transactions and the requirement for signatures. The Department has a draft eSignature policy in review.
4. The Department is not collecting this information through any other information collection mechanism.
5. The information requested was designed to minimize the burden for both large and small organizations, as well as for the Federal Government, by requesting a minimal amount of information.
6. Legislation requires the lender to submit application for the loan to the Secretary for underwriting and compliance. The Department would be in violation of the law if less frequent collection were made.
7. This information collection does not have any special circumstances that require submission of the information inconsistently with current OMB procedures.
8. The Department published a Notice of Proposed Information Collection for Public Comment on September 3, 2008 (Vol. 73, No. 171, pg 51504). To date, the Department has received no public comments on the proposed information collection.
9. No payments or gifts to respondents are provided.
10. The statutory basis for confidentiality may be found in Title 5 (the Privacy Act) (5 U.S.C. § 552a (e)(10)).
11. No sensitive questions of the nature described are involved.

12. Estimated burden:

Information	Title	no. of respondents	Frequency of response	hrs. per response		total annual hours	Hrly Cost	Total Costs
FNMA 1003 ¹	Universal Residential Loan Application	1,500	1	0		0		
FNMA 1003A	Statement of Assets and Liabilities	1,500	1	0		0		
FNMA 1005	Verification of Employment	1,500	1	0		0		
FNMA 1006	Verification of Deposit	1,500	1	0		0		
HUD-53036	Mortgage Credit Analysis	1,500	1	0.25		375	\$12	\$4,500
HUD-53038	Transmittal of Loan Guarantee Fee	1,500	1	0.083		125	\$12	\$1,494
Total		1,500				500		\$5,994

These forms are part of the lenders overall mortgage servicing operations. The recordkeeping is considered minimal and consists of placing a copy of the documents in the individual loan files. In the processing of any mortgage loan there are a variety of documents that are periodically placed in a mortgage file. These two documents are a small percentage of total number of documents, require no special filing and do not have any unique or special record requirements outside of normal mortgage file documentation.

13. There are no additional costs to respondents.

14. There are no additional costs to the Federal Government.

15. This request is an extension of an existing collection, 2577-0200. The change in burden hours is due to increasing loan volumes and overall growth of the program. The number of Section 184 loans has been increasing annually. The number of respondents has been raised to a projected 1,500 per year. There is an option for an electronic version of this form now available. This form has reduced the math errors and carries some of the data to multiple locations in the form.

16. The collection of information will not be published.

17. OMB approval number appears on the forms; the expiration date will be updated once OMB approval is received.

18. There are no exceptions to the certification statement identified in item 19 of the OMB 83-i.

B. Collections of Information Employing Statistical Methods

This information collection does not employ statistical methods.

¹Fannie Mae forms have no burden on applicants.