Paperwork Reduction Act Submission

Please read the instruction before completing this form. For additional forms or assistance in completing this forms, 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.

Agency/Subagency Originating Request: U.S. Department of Housing and Urban Development Office of Nation Associates Research		;	2. OMB Control Number: a. 2577-0200	b. None
Office of Native American Programs				
 3. Type of information collection: (check one) a. New Collection b. Revision of a currently approved collection c. Extension of a currently approved collection d. Reinstatement, without change, of previously approved collection for which approval has expired e. Reinstatement, with change, of previously approved colle for which approval has expired f. Existing collection in use without an OMB control number For b-f, note item A2 of Supporting Statement instructions. 	a. b. c. Small en on a sub Ye: 6. Requeste	Delegated utities: Will this inforostantial number of S No ed expiration date:	oproval requested by	
7. Title: Loan Guarantees for Indian Housing				
Loan Guarantees for indian Housing				
8. Agency form number(s): (if applicable) HUD-50127, HUD-50132 ; HUD-50143; HUD 50148; HUD 50)149			
9. Keywords: Housing, Mortgages, Native American, Section 184, Office o	Loan Guarantee			
Information collected determines if the Department wi Native American borrowers on "Indian areas". 11. Affected public: (mark primary with "P" and all others that apply with "X") a. Individuals or households e. Farms	12. Obliga			e by private lenders t
b. P Business or other for-profit c. Not-for-profit institutions g. X State, Local or Tribal Government	b. P Re	•	or retain benefits	
13. Annual reporting and recordkeeping hour burden: a. Number of respondents b. Total annual responses Percentage of these responses collected electronically c. Total annual hours requested d. Current OMB inventory e. Difference (+,-) 1. Program change: 2. Adjustment: -19,39	Do not a. Total b. Total c. Total d. Curre e. Differ f. Expla	include costs base annualized capi I annual costs (O annualized cost ent OMB invento	0&M) requested ry	thousands of dollars)
15. Purpose of Information collection: (mark primary with "P" and all others that with "X") a. X Application for benefits b. Program evaluation c. General purpose statistics d. Audit (mark primary with "P" and all others that existing the prim	a. 🔀 Fement c. 🔀 F	Recordkeeping Reporting: On occasior Quarterly	bing or reporting: (check all b. Third party discons 2. Weekly 5. Semi-annually 8. Other (describ	closure 3. Monthly 6. Annually
17. Statistical methods: Does this information collection employ statistical methods? Yes No	submission) Name: Thomas	•	est answer questions regard	ling the content of this

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:	Date:
X Rodger J. Boyd, Deputy Assistant Secretary, Office of Native American Programs, PN	

Signature of Senior Officer or Designee:	Date:
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X	
October Delland, Demantiscantal Demantiscante Deduction Act Officer	
Colette Pollard, Departmental Paperwork Reduction Act Officer,	
Office of the Chief Information Officer	
Office of the Chief Information Officer	

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 the Department of Housing and Urban Development to run a loan guarantee program to facilitate lending 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 that 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 from lenders is used to determine a borrower's credit worthiness and ability to pay for a home loan as well as to ensure that lenders comply with the program requirements. Mortgage lenders provide information to HUD through the "case number request form", and the "mortgage credit analysis worksheets." The Section 184 specific forms help to ensure the borrower is eligible for the program. The information being collected is needed to complete mortgage calculations, settlement requirements and obtain general lender and mortgage information. The information is required to obtain a benefit. All of this information is obtained by lenders from borrowers generally through a face to face meeting. The borrowers must fill out all of the documentation or their loans will not be able to be processed. However, at all times the privacy of the respondents and the associated information collected will be protected to the extent permitted by law.

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. Once a loan has been approved, the borrower will have to submit a guarantee fee of 1.5% of the loan amount to HUD before the loan will be endorsed. 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.

As this is an ongoing collection of information, the requirements have not changed over time.

- 3. The information collected on the forms below is used to ensure that the lenders have followed program requirements and that the Secretary of HUD is legally protected against possible fraud, waste, and abuse. That information is gathered on the following forms: Mortgage Credit Analysis Worksheet-Acquisition or Construction; Rider for Section 184-Tribal Trust; Firm Commitment Submission Checklist; and Checklist for Proposed Transactions Less Than 1 Year Old. Every form mentioned above is either an industry standard form or a form that mimics and industry standard form but is tailored to programmatic requirements.
 - 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 electronic signature policy in review.
 - The collection of the information contained in these forms is authorized and governed under these laws and regulations: Title 12 Chapter 13 Section 1715z–13a of the U.S. C.; 24 CFR 1005; 5 U.S.C. § 552a, *Privacy Act of 1974*; Public Law 100-503, *Computer Matching and Privacy Act of 1988*; OMB Memo M-99-18, *Privacy Policies on Federal Web Sites*; and OMB Memo M-03-22, *OMB Guidance for Implementing the Privacy Provisions*.
- 4. A thorough review of all the required documentation was recently conducted with all of the program underwriters with the goal of ensuring that there was no unnecessary duplication in the collection of information. Additionally the program reached out to a cross section of lenders in order to seek ideas on how to streamline the collection of information.

- 5. The agency does not believe that the collection of this information will have a significant economic impact on a substantial number of small entities. Although many of the approved lenders are small businesses, almost every one of them processes other types of government loans such as FHA and VA which require substantially more documentation. Thus it is the program's belief that lenders qualifying as small entities are not uniquely burdened through the collection of any of the above materials.
- 6. 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.
- 7. 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.
- 8. HUD published a Notice of Proposed Information Collection for public comments in the *Federal Register*, Volume 79; Page 3218, on January 17, 2014. The public was given until March 18, 2014, to submit comments on the proposed information collection. HUD received no comments on this proposed collection.
- 9. There will be no payment or gift to respondents.
- 10. When the collected pieces of information are given to HUD they are stored in locked cabinets whenever possible. Once the forms have been reviewed by HUD staff the loan is either denied and sent back to the lender or approved and sent to an Iron Mountain storage facility. The Iron Mountain storage facility is a National Archives and Records Administration (NARA)-compliant Federal Records Centers. The Iron Mountain storage facility meets NARA 36 Code of Federal Regulations (CFR) Part 1234 and Federal Emergency Management Agency's (FEMA) Continuity of Operations Plan (COOP) requirements.
- 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
HUD-50132	Mortgage Credit Analysis Worksheet- Acquisition	250	1	.50	1375	\$25	\$34,375
HUD-50149	Rider for Section 184-Tribal Trust	50	1	.50	250	\$18	\$4500
HUD-50127	Firm Commitment Submission Checklist	250	1	.15	450	\$18	\$8100
HUD-50148	Checklist for Proposed Transactions Less Than 1 Year Old	50	1	.15	75	\$18	\$1350
HUD-50143	Section 184 Direct Guarantee Reservation of Funds Request	250	1	.15	450	\$18	\$8100
Total		850			2600		\$56425

Information	Title	no. of respondents	Frequency of response	hrs. per response	total annual hours	Hrly Cost	Total Costs

- 13. There are no additional costs to respondents.
- 14. There are no additional costs to the Federal Government.
- 15. This request is a revision of a currently approved collection. The revision is needed to correct errors detected on the currently approved collection. Since only a fraction of the approved collection was impacted by the policy changes, only four of the forms needed to be updated. HUD 50143 is replacing HUD-50113. The reason for the change is that ONAP is preparing to publish a PIH Notice, and the current form, HUD-50113, which is used a dozen times a day has been deemed by OGC to be noncompliant with NEPA Laws.
- 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.