



DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-7106-N-13]

Privacy Act of 1974; System of Records

AGENCY: Department of Housing and Urban Development (HUD).

ACTION: Notice of a Modified Systems of Records; correction; supplemental solicitation of public comment.

SUMMARY: On January 16, 2026, HUD published a Federal Register Notice to modify certain HUD system of records notices under the Privacy Act of 1974. The Notice announced HUD's intent to modify the HUD system of records notices in two regards. The Notice unintentionally omitted relevant information with respect to the second modification. Based on this substantive omission, HUD is publishing a Notice providing a correction to the second modification and reopening the public comment period for thirty days on the corrected language for the second modification.

DATES: Comments will be accepted on or before **[Insert 30 days after date of publication in the Federal Register]**. This proposed action will be effective on the date following the end of the comment period unless comments are received which result in a contrary determination.

ADDRESSES: You may submit comments, identified by docket number by one method:

Federal e-Rulemaking Portal: <http://www.regulations.gov>. Follow the instructions provided on that site to submit comments electronically.

Fax: 202-485-9531.

Email: privacy@hud.gov.

Mail: Attention: Privacy Office; Shalanda Caphart, Acting Chief Privacy Officer; The Executive Secretariat; 451 7th Street, SW, Room 10139; Washington, DC 20410-0001.

Instructions: All submissions received must include the agency name and docket number for this notice. All comments received will be posted without change to <http://www.regulations.gov> including any personal information provided.

Docket: For access to the docket to read background documents or comments received go to <http://www.regulations.gov>.

FOR FURTHER INFORMATION CONTACT: Shalanda Capehart, Acting Chief Privacy Officer, 451 7th Street, SW, Room 10139; Washington, DC 20410-0001; telephone (202) 402-5085 (this is not a toll-free number). HUD welcomes and is prepared to receive calls from individuals who are deaf or hard of hearing, as well as individuals with speech or communication disabilities. To learn more about how to make an accessible telephone call, please visit <https://www.fcc.gov/consumers/guides/telecommunications-relay-service-trs>.

SUPPLEMENTARY INFORMATION: On March 25, 2025, President Trump issued Executive Order (EO) 14249, “Protecting America’s Bank Account Against Fraud, Waste, and Abuse.” In the EO, President Trump directed agency heads to review and modify relevant System of Records Notices (SORNs) under the Privacy Act of 1974 to include a routine use that allows for the disclosure of records to the Department of Treasury for the purpose of identifying, preventing, or recouping fraud and improper payments, to the extent permissible by law.

On January 16, 2026, HUD published a Notice to modify certain HUD system of records notices under the Privacy Act of 1974 at 91 FR 2137. The notice listed HUD’s intent to modify the HUD SORNs in two specific ways:

(1) Adding a new routine use to the end of the routine use section of the HUD system of records notices listed in a table published at 91 FR 2137.

(2) Removing the Do Not Pay routine use for the SORN titled “Single Family Mortgage Insurance Origination System” published at 90 FR 36173 (August 1, 2025). The public comment period ended on February 17, 2026.

With respect to the first modification, no relevant information was omitted. HUD did not receive public comments on this modification. Accordingly, HUD will not revisit this matter. The modification became effective on February 18, 2026, the date following the end of the comment period.

With respect to the second modification, HUD identified an error and is not implementing the second modification as published for public comment at 91 FR 2137. In that Notice, HUD identified its intent to remove the routine use “P” for the System of Records Notice titled “Single Family Mortgage Insurance Origination System” but did not identify the routine use information that would serve as the replacement.

Through this Notice, HUD intends to remedy this error and replace the second modification found in the Supplementary Information section of the Notice published at 91 FR 2137 with: “(2) modifies the SORN titled ‘Single Family Mortgage Insurance Origination System’ last published at 90 FR 36173 (August 1, 2025), to remove and replace routine use ‘P: To the US Department of Treasury through a computer matching program interface between CHUMS and Treasury's Do Not Pay (DNP) system for the purposes of preventing and recovering improper payments and to verify borrower eligibility to participate in FHA's mortgage insurance programs per the Payments Integrity Information Act of 2019’ with the routine use below, which is required by the Office of Management and Budget (OMB) Memorandum M-25-32, ‘Preventing Improper Payments and Protecting Privacy Through Do Not Pay’ (August 20, 2025).”

HUD is reopening the deadline for public comments on the second modification until **[Insert 30 days after date of publication in the Federal Register]**. The action will be effective on the date following the end of the comment period unless comments are received which result in a contrary determination.

SYSTEM NAME AND NUMBER: Single Family Mortgage Insurance Origination System (SFMIOS), HUD/HSNG–03.

SECURITY CLASSIFICATION: Unclassified.

SYSTEM LOCATION: The core CHUMS system is in HUD Headquarters, 451 7th Street SW, Washington, DC 20410–1000, and Microsoft Azure Federal Cloud US East Data Center in One Microsoft Way, Redmond, Washington, 98052–6399. The Technology Open to Approved Lenders (TOTAL) Scorecard and CHUMS, FHAC and LAMS remain at the National Center for Critical Information Processing and Storage located at NASA’s Shared Services Center, Building 1111, Stennis Space Center, MS 39529–6000.

SYSTEM MANAGER(S): Brian Faux, Director, Office of Single-Family Program Development, HUD Headquarters, 451 7th Street SW, Washington, DC 20410; telephone (800) 225–5342.

ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USERS AND PURPOSES OF SUCH USES:

(P) To the U.S. Department of the Treasury when disclosure of the information is relevant to review payment and award eligibility through the Do Not Pay Working System for the purposes of identifying, preventing, or recouping improper payments to an applicant for, or recipient of, Federal funds, including funds disbursed by a state (meaning a state of the United States, the District of Columbia, a territory or possession of the United States, or a federally recognized Indian tribe) in a state-administered, federally funded program.

HISTORY: Docket No. FR-7104-N-09, 90 FR 36173, (August 1, 2025).

Shalanda L. Capehart

Acting Chief Privacy Officer, Office of Administration