



DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-7110-N-10; OMB Control No. 2502-0423]

60-Day Notice of Proposed Information Collection: Single Family Premiums Collections

Subsystem-Upfront

AGENCY: Office of the Assistant Secretary for Housing- Federal Housing Commissioner, HUD.

ACTION: Notice.

SUMMARY: HUD is seeking approval from the Office of Management and Budget (OMB) for the information collection described below. In accordance with the Paperwork Reduction Act, HUD is requesting comment from all interested parties on the proposed collection of information. The purpose of this notice is to allow for 60 days of public comment.

DATES: Comments due [INSERT DATE 60 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER].

ADDRESSES: Interested persons are invited to submit comments regarding this proposal.

Written comments and recommendations for the proposed information collection can be sent within 60 days of publication of this notice to www.regulations.gov. Interested persons are also invited to submit comments regarding this proposal and comments should refer to the proposal by name and/or OMB Control Number and should be sent to: Darian Ziegler, PRA Liaison, Department of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410.

FOR FURTHER INFORMATION CONTACT: Darian Ziegler, PRA Liaison, Office of Housing, Department of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410; e-mail Darian.Ziegler@hud.gov, telephone (202) 402-5535. 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>.

Copies of available supporting documents for the proposed collection may be obtained from Ms. Ziegler.

SUPPLEMENTARY INFORMATION: This notice informs the public that HUD is seeking approval from OMB for the information collection described in Section A.

A. Overview of Information Collection

Title of Information Collection: Single Family Premiums Collections Subsystem-Upfront.

OMB Approval Number: 2502-0423.

Type of Request: Revision.

Form Number: N/A.

Description of the need for the information and proposed use: Single Family Premiums Collections Subsystem – Upfront (SFPCS-U) strengthens HUD's ability to manage and process upfront single-family mortgage insurance premium collections and corrections to submit data. It also improves data integrity for the Single Family Mortgage Insurance Program. FHA approved lenders use Automated Clearing House (ACH) applications for all transmissions with SFPCS-U. The collection of information is used to update HUD's Single Family Insurance System. The information collection is also used in calculating refunds due to former mortgagors of a portion of the unearned upfront mortgage insurance payment if mortgage insurance is terminated by conveyance to someone other than FHA and a claim for insurance is not presented for payment, by prepayment of the mortgage, or by voluntary agreement with FHA approval. Without this information the premium collection/monitoring process would be severely impeded, and program data would be unreliable. In general, lender respondents use the ACH

applications to remit the upfront premium through SFPCS-U to obtain mortgage insurance.

Refund of one-time payment set forth by 24 CFR 203.283:

(a) The Commissioner shall provide for the refund to the mortgagor of a portion of the unearned MIP paid pursuant to § 203.280 if the contract of insurance covering the mortgage is terminated:

- (1) By conveyance to one other than the Commissioner and a claim for the insurance benefits is not presented for payment (§ 203.315),
- (2) By prepayment of the mortgage (§ 203.316), or
- (3) By voluntary agreement with the approval of the Commissioner (§ 203.317).

(b) The Commissioner shall determine the amount of the premium refund by multiplying the amount the premium paid at the time the mortgage was insured by the applicable premium refund percentage for mortgages insured in the year the mortgage was endorsed for insurance. The Commissioner shall determine the applicable premium refund percentage for each year in an equitable manner and in accordance with sound financial and actuarial practice, taking into account:

- (1) Projected salaries and expenses,
- (2) prospective losses generated by insurance claims, and
- (3) expected future payments of premium refunds.

Respondents: FHA approved lenders.

Estimated Number of Respondents: 1,080.

Estimated Number of Responses: 26,752.

Frequency of Response: 24.77.

Average Hours per Response: .15.

Total Estimated Burdens: \$224,672.

Information Collection	Number of Respondents	Frequency of Response	Responses Per Annum	Burden Hour Per Response	Annual Burden Hours	Hourly Cost Per Response	Annual Cost
Single Family Premiums Collections Subsystem-Upfront	1,080	24.77	26,752	.15	4,012	\$56	\$224,672

B. Solicitation of Public Comment

This notice is soliciting comments from members of the public and affected parties concerning the collection of information described in Section A on the following:

- (1) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility;
- (2) The accuracy of the agency's estimate of the burden of the proposed collection of information;
- (3) Ways to enhance the quality, utility, and clarity of the information to be collected; and
- (4) Ways to minimize the burden of the collection of information on those who are to respond; including through the use of appropriate automated collection techniques or other forms of information technology, e.g., permitting electronic submission of responses.

HUD encourages interested parties to submit comment in response to these questions.

C. Authority: Section 2 of the Paperwork Reduction Act of 1995, 44 U.S.C. 3507.

Paul M. Olin,
Acting General Deputy Assistant Secretary for Housing
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