



U.S. Department of Housing and Urban Development
HUD Phoenix Field Office
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April 25, 2018

Liz Recchia
Government Affairs Director
West Maricopa Association of Realtors
9001 West Union Hills Drive #8
Peoria, AZ 85382

Dear Ms. Recchia:

Thank you for your letter of March 30, 2018, regarding how HUD policy is created and who may initiate changes to HUD policy, and more specifically, does HUD Santa Ana have the ability to alter the Free Assumability Clause.

The Department's policies and guidelines are not created at the local level, by any office or Homeownership center. In addition, the Santa Ana Homeownership Center has neither created nor initiated changes to the Free Assumability Clause. All HUD policies and guidelines are developed and monitored at our Headquarters in Washington DC.

Thank you for your interest in the Department's programs and policies. I hope this information is helpful in responding to your inquiry.

Sincerely,

A handwritten signature in blue ink that reads "Stephanie Smelnick".

Stephanie Smelnick
Arizona Field Office Director