

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
Office of Housing.

[FR Doc. 2026-13933 Filed 7-9-26; 8:45 am]

BILLING CODE 4210-67-P

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR-7106-N-23]

Privacy Act of 1974; System of Records

AGENCY: Office of the Chief Information Officer and Infrastructure and Operations (IOO), HUD.

ACTION: Notice of a modified system of records.

SUMMARY: Pursuant to the provisions of the Privacy Act of 1974, as amended, the Department of the Housing and Urban Development (HUD), Office of the Chief Information Officer (OCIO) and Infrastructure and Operations (IOO), is issuing a public notice of its intent to modify the Privacy Act System of Records Notice (SORN) titled "Voice of the Customer (VoC)". The Voice of the Customer (VoC) system of records, originally maintained by the Office of the Chief Financial Officer (OCFO), has been transferred to the OCIO. The VoC platform supports HUD's implementation of the Government Service Delivery Improvement Act and

the Executive Order 14058, *Transforming Federal Customer Experience and Service Delivery to Rebuild Trust in Government*, issued on December 13, 2021. It enables customers to provide feedback on HUD's services and allows the Department to analyze customer interactions to identify opportunities for service improvement and to build public trust. This modification updates the System Location, Authority for Maintenance of the System, Purpose, Categories of Records in the System, Record Source Categories, and Technical and Physical Safeguards. Details of these modifications are outlined in the **SUPPLEMENTARY INFORMATION** section.

DATES: Comments will be accepted on or before August 10, 2026. 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 or by one of the following methods:

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

Fax: 202-619-8365.

Email: privacy@hud.gov.

Mail: Attention: Privacy Office; Kimberly Morton, 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 rulemaking. 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:

Kimberly Morton, Acting Chief Privacy Officer; 451 7th Street SW, Room 10139; Washington, DC 20410-1000; telephone number 804-822-4801 (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: HUD updates the System of Records Notice (SORN) for the Voice of the Customer (VoC) to reflect the following changes:

- *System Number:* Updated to reflect on the new Program Office. OCIO is taking over the system from OCFO to align with HUD's Chief Information Officer being designated by the Secretary as the Department's Lead Service Delivery Improvement Official in accordance with the Government Service Delivery Improvement Act of 2025.

- *System Location:* Updated to reflect the current hosting environment and physical address.

- *System Manager:* Updated to reflect changes in personnel managing this system.

- *Authority for Maintenance of the System:* Updated to include the Government Service Delivery Improvement Act.

- *Purpose:* Updated to clarify the VoC system's role in collecting customer feedback to support service improvement and align with Executive Order 14058.

- *Categories of Records in the System:* Updated to include the customer feedback surveys and call record transcripts.

- *Record Source Categories:* Updated to clarify the source of records is customer feedback surveys and call record transcripts.

- *Administrative, Technical and Physical Safeguards:* Updated to reflect Qualtrics' FedRAMP-authorized security Controls, HUD access requirements, and enhance data protection.

SYSTEM NAME AND NUMBER:

Voice of the Customer (VoC), HUD/OCIO-06.

SECURITY CLASSIFICATION:

Unclassified.

SYSTEM LOCATION:

Qualtrics, LLC—333 River Park Dr., Provo, UT 84604-5787; hosted within Amazon Web Services (AWS) GovCloud US-West.

SYSTEM MANAGER(S):

Joseph P. Carter, Director of Customer Experience, Office of the Chief Information Officer, Department of Housing and Urban Development, 1670 Broadway, Floor 25, Denver, CO 80202; telephone number 202-402-5980.

AUTHORITY FOR MAINTENANCE OF THE SYSTEM:

Section 2 of The Department of Housing and Urban Development Act of 1965, 42 U.S.C. 3531; the Government Service Delivery Improvement Act, 5 U.S.C. 321 *et seq.*; and Executive Order 14058, on Transforming Federal Customer Experience and Service

Delivery to Rebuild Trust in Government.

PURPOSES OF THE SYSTEM:

The Voice of the Customer (VoC) Customer Experience (CX) is a FedRAMP authorized Software as a Service (SaaS) solution that supports enterprise-wide Customer Experience Management (CXM). The VoC system, serviced by Qualtrics, enables HUD and its program offices to design and distribute surveys of varying complexity, manage customer feedback centrally, and conduct qualitative and quantitative analysis on both collected and imported data.

CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:

Members of the Public, HUD Employees, and contractors.

CATEGORIES OF RECORDS IN THE SYSTEM:

Name, Email address (work/personal), Phone Number (work/personal), zip code (work/home), customer feedback surveys, and call record transcripts.

RECORD SOURCE CATEGORIES:

Records are obtained from individuals who participated in customer feedback surveys (including from Salesforce HUD Central) and/or interacted with a HUD contact center (*i.e.*, call record transcripts from Salesforce HUD Central).

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

(1) To the National Archives and Records Administration, Office of Government Information Services (OGIS), to the extent necessary to fulfill its responsibilities in 5 U.S.C. 552(h), to review administrative agency policies, procedures and compliance with the Freedom of Information Act (FOIA), and to facilitate OGIS' offering of mediation services to resolve disputes between persons making FOIA requests and administrative agencies.

(2) To a congressional office from the record of an individual, in response to an inquiry from the congressional office made at the request of that individual.

(3) To contractors, grantees, experts, consultants, Federal agencies, and non-Federal entities, including, but not limited to, State and local governments and other research institutions or their parties, and entities and their agents with whom HUD has a contract, service agreement, grant, cooperative agreement, or other agreement for the purposes of statistical analysis and research in support of program operations, management, performance monitoring, evaluation, risk

management, and policy development, to otherwise support the Department's mission, or for other research and statistical purposes not otherwise prohibited by law or regulation. Records under this routine use may not be used in whole or in part to make decisions that affect the rights, benefits, or privileges of specific individuals. The entity receiving information under this routine use may not further disclose the records in an identifiable form.

(4) To contractors, grantees, experts, consultants and their agents, or others performing or working under a contract, service, grant, cooperative agreement, or other agreement with HUD, when necessary to accomplish an agency function related to a system of records. Disclosure requirements are limited to only those data elements considered relevant to accomplishing an agency function.

(5) To contractors, experts and consultants with whom HUD has a contract, service agreement, or other assignment of the Department, when necessary to utilize relevant data for the purpose of testing new technology and systems designed to enhance program operations and performance.

(6) To appropriate agencies, entities, and persons when (1) HUD suspects or has confirmed that there has been a breach of the system of records, (2) HUD has determined that as a result of the suspected or confirmed breach there is a risk of harm to individuals, HUD (including its information systems, programs, and operations), the Federal Government, or national security; and (3) the disclosure made to such agencies, entities, and persons is reasonably necessary to assist in connection with HUD's efforts to respond to the suspected or confirmed breach or to prevent, minimize, or remedy such harm.

(7) To another Federal agency or Federal entity, when HUD determines that information from this system of records is reasonably necessary to assist the recipient agency or entity in (1) responding to a suspected or confirmed breach or (2) preventing, minimizing, or remedying the risk of harm to individuals, the recipient agency or entity (including its information systems, programs, and operations), the Federal Government, or national security, resulting from a suspected or confirmed breach.

(8) To appropriate Federal, State, local, tribal, or other governmental agencies or multilateral governmental organizations responsible for investigating or prosecuting the violations of, or for enforcing or implementing, a statute, rule,

regulation, order, or license, where HUD determines that the information would assist in the enforcement of civil or criminal laws and when such records, either alone or in conjunction with other information, indicate a violation or potential violation of law.

(9) To a court, magistrate, administrative tribunal, or arbitrator in the course of presenting evidence, including disclosures to opposing counsel or witnesses in the course of civil discovery, litigation, mediation, or settlement negotiations, or in connection with criminal law proceedings; when HUD determines that use of such records is relevant and necessary to the litigation and when any of the following is a party to the litigation or have an interest in such litigation: (a) HUD, or any component thereof; or (b) any HUD employee in his or her official capacity; or (c) any HUD employee in his or her individual capacity where HUD has agreed to represent the employee; or (d) the United States, or any agency thereof, where HUD determines that litigation is likely to affect HUD or any of its components.

(10) To any component of the Department of Justice or other Federal agency conducting litigation or in proceedings before any court, adjudicative, or administrative body, when HUD determines that the use of such records is relevant and necessary to the litigation and when any of the following is a party to the litigation or have an interest in such litigation: (a) HUD, or any component thereof; or (b) any HUD employee in his or her official capacity; or (c) any HUD employee in his or her individual capacity where the Department of Justice or agency conducting the litigation has agreed to represent the employee; or (d) the United States, or any agency thereof, where HUD determines that litigation is likely to affect HUD or any of its components.

(11) To the Office of Management and Budget, in order to comply with Circular A-11, part 6, Section 280 reporting requirements. Records provided under this routine use will be de-identified and may become publicly available on [performance.gov](https://www.performance.gov).

POLICIES AND PRACTICES FOR STORAGE OF RECORDS:

Records are mainlined in electronic media only.

POLICIES AND PRACTICES FOR RETRIEVAL OF RECORDS:

Records are retrieval by name and work email addresses.

POLICIES AND PRACTICES FOR RETENTION AND DISPOSAL OF RECORDS:

GRS 6.5.010 Public Customer Service Records, Disposition Authority DAA—GRS—2017—0002—0001. Temporary—Destroy 1 year after resolved, or when no longer needed for business use, whichever is appropriate.

ADMINISTRATIVE, TECHNICAL, AND PHYSICAL SAFEGUARDS:

Voice of the Customer (VoC) Customer Experience (CX) uses Qualtrics, which is FedRAMP authorized Software as a Service (SaaS) system for enterprise-wide Customer Experience Management (CXM). Qualtrics is responsible for implementing administrative, technical, and physical security and privacy controls. HUD employees and contractors must first authenticate through the HUD network using their PIV card and PIN before accessing the system. Qualtrics provides secure, role-based access to systems and data. Qualtrics's data access controls and authorizations determine what a user can and cannot do after logging in. Qualtrics supports a fine-grained authorization model, allowing an administrator to grant access based on user groups/roles, organization hierarchy, and data permissions. Predefined roles can automatically mask personal or other sensitive data, obscuring fields from unauthorized users. This masking feature supports compliance with the Health Insurance Portability and Accountability Act (HIPAA) and other regulations. Records are secured with the data at rest encryption (via AWS volume encryption is applied) and data in transit encryption (via data transmission over https protocols).

RECORD ACCESS PROCEDURES:

Individuals requesting records of themselves should address written inquiries to the Department of Housing and Urban Development, 451 7th Street SW, Washington, DC 20410–0001. For verification, individuals should provide their full name, current address, and telephone number. In addition, the requester must provide either a notarized statement or an unsworn declaration made under 24 CFR 16.4.

CONTESTING RECORD PROCEDURES:

The HUD rule for contesting the content of any record pertaining to the individual by the individual concerned is published in 24 CFR 16.8 or may be obtained from the system manager.

NOTIFICATION PROCEDURES:

Individuals requesting notification of records of themselves should address

written inquiries to the Department of Housing and Urban Development, 451 7th Street SW, Washington, DC 20410–0001. For verification purposes, individuals should provide their full name, office or organization where assigned, if applicable, and current address and telephone number. In addition, the requester must provide either a notarized statement or an unsworn declaration made under 24 CFR 16.4.

EXEMPTIONS PROMULGATED FOR THE SYSTEM:

None.

HISTORY:

Docket No. FR–7092–N–34, 89 FR 63212, August 2, 2024.

Kimberly Morton,

Acting Chief Privacy Officer, Office of Administration.

[FR Doc. 2026–13969 Filed 7–9–26; 8:45 am]

BILLING CODE 4210–67–P

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

[Docket No. FR–6548–N–04]

Credit Watch Termination Initiative; Terminations of Direct Endorsement (DE) Approval

AGENCY: Office of the Assistant Secretary for Housing—Federal Housing Commissioner, Department of Housing and Urban Development (HUD).

ACTION: Notice.

SUMMARY: This notice advises of the cause and effect of terminations of Direct Endorsement (DE) approval taken by HUD's Federal Housing Administration (FHA) against HUD-approved mortgagees through the FHA Credit Watch Termination Initiative. This notice includes a list of mortgagees that have had their DE Approval terminated.

FOR FURTHER INFORMATION CONTACT: John Higgins, Director, Quality Assurance Division, Office of Housing, Department of Housing and Urban Development, 451 7th Street SW, Washington, DC 20410–8000; telephone (202) 402–6730 (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: HUD has the authority to address deficiencies in

the performance of lenders' loans as provided in HUD's mortgagee approval regulations at 24 CFR 202.3. On May 17, 1999, HUD published a notice (64 FR 26769) on its procedures for terminating Origination Approval Agreements with FHA lenders and placement of FHA lenders on Credit Watch status (an evaluation period). In the notice, HUD advised that it would publish in the **Federal Register** a list of mortgagees that have had their Approval Agreements terminated. HUD Handbook 4000.1 section V.E.3.a.iii outlines current procedures for terminating Underwriting Authority of Direct Endorsement mortgagees.

Termination of Direct Endorsement Approval: HUD approval of a DE mortgagee authorizes the mortgagee to underwrite single family mortgage loans and submit them to FHA for insurance endorsement. The approval may be terminated on the basis of poor performance of FHA-insured mortgage loans underwritten by the mortgagee. The termination of a mortgagee's DE Approval is separate and apart from any action taken by HUD's Mortgagee Review Board under HUD regulations at 24 CFR part 25.

Cause: HUD regulations and policy permit HUD to terminate the DE Approval of any mortgagee having a default and claim rate for loans endorsed within the preceding 24 months that exceeds 200 percent of the default and claim rate within the geographic area served by a HUD field office, and that exceeds the national default and claim rate for insured mortgages.

Effect: Termination of DE Approval precludes the mortgagee from underwriting FHA-insured single-family mortgages within the HUD field office jurisdiction(s) listed in this notice. Mortgagees authorized to hold or service FHA-insured mortgages may continue to do so.

Loans that closed or were approved before the termination became effective may be submitted for insurance endorsement. Approved loans are those already underwritten and approved by a DE underwriter and cases covered by a firm commitment issued by HUD. Cases at earlier stages of processing cannot be submitted for insurance by the terminated mortgagee; however, the cases may be transferred for completion of processing and underwriting to another mortgagee with DE Approval in that geographic area. Mortgagees must continue to pay existing insurance premiums and meet all other obligations associated with insured mortgages.

A terminated mortgagee may apply for reinstatement if their DE Approval in