



FHA INFO 2025-12

March 6, 2025

FHA Extends Foreclosure Moratorium for Borrowers Impacted by Los Angeles County, California Wildfires

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2025-07, Extension of the Foreclosure Moratorium in Connection with Presidentially-Declared Major Disaster Areas in Los Angeles County, California](#). FHA is extending the automatic foreclosure moratorium that was set to expire on April 8, 2025, by 90 days. The moratorium will now remain in effect through July 7, 2025. The provisions of [ML 2025-07](#) apply to all FHA Title II Single Family forward and Home Equity Conversion Mortgage (HECM) programs.

This extension provides homeowners with FHA-insured mortgages in the Los Angeles County Presidentially-Declared Major Disaster Areas (PDMDAs) additional time to access federal, state, or local housing resources; consult with HUD-certified housing counselors; and/or rebuild their homes. FHA believes this foreclosure moratorium extension is warranted due to the significant economic and property damage across the county. Mortgagees are required to implement this policy immediately.

Borrowers with FHA-insured single family mortgages located in the Los Angeles County PDMDAs should contact their mortgage or loan servicer immediately for assistance.

Borrowers can also obtain additional assistance in the following ways:

- Review disaster recovery resources from HUD and other Federal and state agencies available on [HUD's Disaster Resources](#) web page or contact the FHA Resource Center referenced below to learn more about disaster relief options.
- Contact a HUD-approved housing counseling agency. These agencies have counselors available to assist those impacted by natural disasters in determining assistance needs and identifying available resources. Homeowners can find a HUD-approved housing counseling agency online or use HUD's telephone look-up tool by calling (800) 569-4287. There is never a fee for foreclosure prevention counseling.
- For borrowers whose homes are destroyed or damaged to an extent that requires reconstruction or complete replacement, contact an [FHA-approved lender](#) about [FHA's Section 203\(h\) program](#). This program provides 100 percent financing for eligible homeowners to rebuild their home or purchase a new one.

- For borrowers seeking to purchase and/or repair a home that has been damaged, contact an FHA-approved lender about [FHA's Section 203\(k\) loan program](#). This program allows individuals to finance the purchase or refinance of a house, as well as the costs of repair or renovation, through a single mortgage.

Mortgagees and other interested parties are encouraged to review [ML 2025-07](#) and contact the FHA Resource Center (referenced below) with questions.

For more information, read today's [press release](#).

Need Support? Contact the FHA Resource Center.

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at www.hud.gov/answers.
- E-mail answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

About FHA INFO

FHA INFO is a publication of the Federal Housing Administration's (FHA), Office of Single Family Housing, U.S. Department of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410. We safeguard our lists and do not rent, sell, or permit the use of our lists by others, at any time, for any reason.

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