



OFFICE OF PUBLIC AND INDIAN HOUSING

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, DC 20410-5000

**Date: December 21, 2020**

**Dear Lender Letter 2020-13**

**To:** All Tribes  
All Tribally Designated Housing Entities  
All Section 184 Approved Lenders and Servicers  
All Section 184A Approved Lenders and Servicers

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**Subject** Section 184 Indian Home Loan Guarantee program (Section 184) and Section 184A Native Hawaiian Housing Loan Guarantee program (Section 184A) extension of foreclosure and eviction moratorium and loan processing flexibilities in connection with the Presidentially Declared COVID-19 National Emergency.

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**Purpose** The purpose of this Dear Lender Letter (DLL) is to inform lenders and servicers of an extension to the foreclosure and eviction moratorium originally issued in DLL 2020-04, extended in DLL 2020-06 and DLL 2020-08, and further extended in DLL 2020-10 for borrowers with Section 184 or Section 184A guaranteed loans for an additional period through February 28, 2021.

This DLL also announces an extension of the loan processing flexibilities originally issued in DLL 2020-05, extended in DLL 2020-06, DLL 2020-08, and DLL 2020-10, and modified and further extended in DLL 2020-12, for an additional period through February 28, 2021. This extension will allow industry partners additional opportunity to utilize flexible guidance related to re-verification of employment and appraisal protocols for the Section 184 and 184A programs affected by COVID-19

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**Effective Date** The extension of the moratorium announced in this DLL is effective immediately upon the expiration of the moratorium announced in DLL 2020-10 for all Section 184 and 184A guaranteed loans, except for Section 184 and 184A guaranteed loans secured by vacant or abandoned properties.

The extension for loan processing flexibilities announced in this DLL is effective immediately upon the expiration of the extension announced in DLL 2020-12.

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**Affected Programs**

This guidance applies to all Section 184 and 184A guaranteed loans, except for Section 184 and 184A guaranteed loans secured by vacant or abandoned properties; and covers all appraisal inspections completed on or before February 28, 2021, as well as all re-verification of employment cases closed on or before February 28, 2021.

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**Background**

On March 13, 2020, President Trump declared a National Emergency concerning the Coronavirus (COVID-19) Outbreak and initiated actions to stem the threat to public health and the American economy.

On March 20, 2020, HUD published DLL 2020-04, through which the Secretary of HUD authorized a 60-day moratorium on foreclosures of Section 184 or 184A guaranteed loans and evictions of persons from such properties, to ensure that individuals and families were not displaced during this period given the current COVID-19 National Emergency.

On April 9, 2020, HUD published DLL 2020-05 authorizing the temporary modification of requirements for re-verification of employment, appraisals, and IRS tax transcripts.

On May 19, 2020, HUD published DLL 2020-06 to extend the foreclosure and related evictions moratoriums and the loan processing flexibilities that expired on May 20, 2020 through June 30, 2020.

On June 29, 2020 HUD issued DLL 2020-08 to extend the foreclosure and related evictions moratorium and the loan processing flexibilities through August 31, 2020.

On August 8, 2020, the President issued an Executive Order to minimize, to the greatest extent possible, residential evictions and foreclosures during the ongoing COVID-19 National Emergency, and for HUD to take action to promote the ability of renters and homeowners to avoid eviction or foreclosure resulting from financial hardships caused by COVID-19. In response, on August 28, 2020, HUD issued DLL 2020-10 to extend the foreclosure and related evictions moratorium through December 31, 2020.

On October 30<sup>th</sup>, HUD issued DLL 2020-12 to extend the loan processing flexibilities through December 31, 2020, as well as provide an updated scope of work inspection option providing for Exterior-Only Appraisals, which limits face to face contact for certain Section 184 and 184A transactions affected by the COVID-19 National Emergency.

Due to the continued national emergency resulting from the COVID-19 pandemic, HUD is issuing a further extension of the foreclosure and related evictions moratorium and the loan processing flexibilities for all Section 184 and 184A guaranteed loans except those secured by vacant or abandoned properties.

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**Moratorium on Foreclosures and Evictions and Extension of Deadlines**

All Section 184 and 184A guaranteed loans, excluding vacant or abandoned properties, are subject to an extension to the moratorium on foreclosure through February 28, 2021. The moratorium applies to the initiation of foreclosures and to foreclosures in process.

Evictions of persons from properties with Section 184 and 184A guaranteed loans, excluding actions to evict occupants of legally vacant or abandoned properties, are also suspended through February 28, 2021.

Deadlines for the first legal action and reasonable diligence timelines are extended by 90 days from the date of expiration of this moratorium for all Section 184 and 184A guaranteed loans, except for Section 184 and 184A guaranteed loans secured by vacant or abandoned properties.

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**Extension of the flexibilities for the verification of employment, appraisal reviews and IRS tax transcripts**

This action extends the effective date of the guidance contained in DLL 2020-05 and extended in DLL 2020-06, DLL 2020-08, and DLL 2020-12 which provides flexible alternatives for re-verifying a borrower's employment, conducting appraisal reviews and obtaining IRS tax transcripts while physically-distancing during the Presidentially-Declared COVID-19 National Emergency. The flexibilities in DLL 2020-05, as modified by DLL 2020-12, are extended to February 28, 2021.

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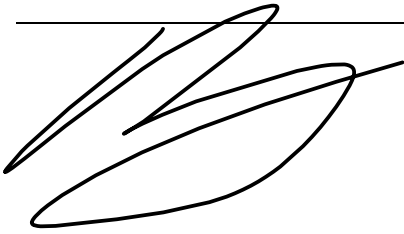
**Questions**

Any questions regarding this DLL may be directed to [Krisa.M.Johnson@hud.gov](mailto:Krisa.M.Johnson@hud.gov)

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**Signature**

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Assistant Secretary  
For Public and Indian Housing