



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

OFFICE OF PUBLIC AND INDIAN HOUSING

Date: March 20, 2020

Dear Lender Letter: DLL - 2020-04

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

Subject Foreclosure and Eviction Moratorium in connection with the Presidentially Declared COVID-19 National Emergency

Purpose The purpose of this Dear Lender Letter (DLL) is to inform approved Sections 184 and 184A lenders and servicers of a foreclosure and eviction moratorium for all loans guaranteed under the Section 184 Indian Home Loan Guarantee Program and the Section 184A Native Hawaiian Housing Loan Guarantee Program for a period of 60 days.

Effective Date This Dear Lender Letter is effective immediately upon issuance.

Background The President of the United States proclaimed that the COVID-19 outbreak in the United States constitutes a national emergency. As a result of this unprecedented global pandemic, many jurisdictions have reduced services, businesses have closed, and other activities have been curtailed. In addition, this pandemic impedes the ability of Americans to work and provide for their families. This directly impacts the financial well-being of individuals, families, and businesses. Therefore, as part of a broader federal government effort, the Secretary of HUD is authorizing a moratorium on foreclosures. Furthermore, Americans have been asked to remain in their homes to stem the tide of COVID-19. To ensure families are not displaced during this critical period, the Secretary of HUD is also authorizing a moratorium on evictions for Sections 184 and 184A guaranteed loans.

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

Properties secured by Sections 184 or 184A guaranteed loans are subject to a moratorium on foreclosure for a period of 60 days from the date of issuance. The moratorium applies to the initiation of foreclosures and to foreclosures in process.

Similarly, evictions of persons from properties previously secured by Sections 184 or 184A guaranteed loans, where the lender has acquired title, are also suspended for a period of 60 days from the date of issuance.

In addition, deadlines of the first legal action and reasonable diligence timelines are extended by 60 days from the date of issuance.

Questions

Any questions regarding this Mortgagee Letter may be directed to Krisa M. Johnson at Krisa.M.Johnson@hud.gov.

Signature



R. Hunter Kurtz
Assistant Secretary
for Public and Indian Housing

CC: Heidi J. Frechette