



OFFICE OF PUBLIC AND INDIAN HOUSING

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

Date: July 30, 2021

Dear Lender Letter 2021-07

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

Subject Extension of Foreclosure-Related Eviction Moratorium and Expiration of the Foreclosure Moratorium in Connection with the Presidentially-Declared COVID-19 National Emergency

Purpose The purpose of this Dear Lender Letter (DLL) is to inform Lenders of the extension of the foreclosure-related eviction moratorium for an additional period through September 30, 2021, and to remind them of the expiration of the foreclosure moratorium.

Effective Date The expiration of the foreclosure moratorium and extension of the foreclosure-related eviction moratorium announced in this DLL are effective immediately upon the expiration of the foreclosure moratorium and foreclosure-related evictions announced in [DLL 2021-06](#) for all loans guaranteed under the Section 184 Indian Home Loan Guarantee (Section 184) and Section 184A Native Hawaiian Home Loan Guarantee (Section 184A) programs except for Section 184 and Section 184A guaranteed loans secured by vacant or abandoned properties.

Public Feedback HUD welcomes feedback from interested parties for a period of 30 calendar days from the date of issuance. To provide feedback on this policy document, please send feedback to Office of Loan Guarantee at Section184Comments@HUD.gov. HUD will consider the feedback in determining the need for future updates.

Affected Programs This guidance applies to the Section 184 and Section 184A programs except for Section 184 and Section 184A guaranteed loans secured by vacant or abandoned properties.

Background

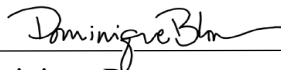
HUD's foreclosure moratorium is set to expire on July 31, 2021, and HUD is not extending that moratorium further. Accordingly, foreclosures of Office of Native American Programs (ONAP) guaranteed loans may be initiated or resumed upon the expiration of the foreclosure moratorium in accordance with ONAP requirements. To avoid displacement of severely distressed Borrowers and allow them time to access suitable housing options after foreclosure, HUD is extending the foreclosure-related eviction moratorium initially announced on March 20, 2020, in Dear Lender Letter (DLL) 2020-04 for persons in properties that were secured by Section 184 or Section 184A guaranteed loans, excluding legally vacant or abandoned properties. During the moratorium, a Lender must not initiate or continue with an eviction to acquire possession of the foreclosed property. HUD anticipates that this extension will provide Borrowers additional time to access tribal, federal, state, or local housing stability resources or to consult with housing counselors.

Moratorium on Foreclosure-Related Evictions

Foreclosure-related evictions of persons from properties that were secured by Section 184 and Section 184A guaranteed loans excluding legally vacant or abandoned properties, are suspended through September 30, 2021. A Lender must not initiate or continue with an eviction to acquire possession of the foreclosed property.

Questions

Any questions regarding this DLL may be directed to Krisa.M.Johnson@hud.gov.

Signature

Dominique Blom
General Deputy Assistant Secretary
For Public and Indian Housing