



OFFICE OF PUBLIC AND INDIAN HOUSING

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

Date: November 9, 2023

Dear Lender Letter 2023-10

To: All Section 184A Approved Lenders and Servicers
Department of Hawaiian Home Lands

Subject Extension of the Foreclosure Moratorium in Connection with the
Presidentially-Declared Major Disaster Area in Maui County, Hawaii

Purpose This Dear Lender Letter (DLL) extends the foreclosure moratorium in Maui
County, Hawaii.

**Effective
Date** This DLL is effective immediately. The moratorium will remain in effect
through May 6, 2024.

**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 184A Native Hawaiian Housing
Loan Guarantee (Section 184A) program.

Background

HUD imposes an automatic 90-day foreclosure moratorium beginning on the date of any Presidentially Declared Major Disaster Area declaration. On August 10, 2023, President Joseph R. Biden declared Maui County, Hawaii a major disaster area due to the wildfires that decimated the county. HUD's automatic foreclosure moratorium is set to expire on November 8, 2023.

Due to the extent of the devastation from the wildfires and due to the unique geographic location of Maui, which makes recovery more difficult, HUD is extending the foreclosure moratorium to allow extended loss mitigation. HUD believes that borrowers need the additional time provided by the moratorium to access federal, state, or local housing resources and to consult with HUD-approved housing counselors.

Extension of Foreclosure Moratorium for Maui County, Hawaii

Properties guaranteed by the Section 184A program are subject to a moratorium on foreclosure through May 6, 2024. The moratorium applies to the initiation of 184A mortgage assignments to HUD and 184A mortgage assignments already in process.

Deadlines for the first legal action and reasonable diligence time frame are extended by 180 days from May 6, 2024.

Questions

Any questions regarding this DLL may be directed to 184A@hud.gov.

Signature

Richard J. Monocchio
Principal Deputy Assistant Secretary
For Public and Indian Housing