March 1, 2018

TO: All FHA-Approved Mortgagees and Servicers; All Other Stakeholders in FHA Transactions

NEWS AND UPDATES

60-Day Extension of Foreclosure Moratorium for Hurricane Maria Affected Areas in Puerto Rico and the U.S. Virgin Islands

Today, the Federal Housing Administration (FHA) published Mortgagee Letter (ML) 2018-02, “Extension of Disaster Foreclosure Moratoriums for Specified Areas Impacted by Hurricane Maria,” which extends the current 180-day foreclosure moratorium in the Presidentially-Declared Major Disaster Areas (PDMDAs) for Hurricane Maria in Puerto Rico and the U.S. Virgin Islands for an additional 60 days, through May 18, 2018. Read HUD’s press release.

The U.S. Department of Housing and Urban Development (HUD) is exercising its authority to extend the current foreclosure moratorium due to the extensive damage caused by Hurricane Maria in Puerto Rico and the U.S. Virgin Islands. This extension is only for those counties that the Federal Emergency Management Agency (FEMA) has declared to be eligible for Individual Assistance, and applies to both the initiation of foreclosures and foreclosures already in process.

ML 2018-02 is effective immediately, and is applicable to all homeowners with FHA-insured Title II forward mortgages whose property or place of employment is located in the PDMDAs for Puerto Rico’s Hurricane Maria (FEMA-DR-4339) and U.S. Virgin Islands’ Hurricane Maria (FEMA-DR-4340).

Quick Links

- View the status of Incident Periods on the FEMA Disasters web page at: https://www.fema.gov/disasters

Resources

Contact the FHA Resource Center:

- Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at: https://www.hud.gov/answers
- E-mail the FHA Resource Center at: 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-CALL-FHA (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.

**RESOURCE INFORMATION**

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