

**FHA INFO #18-20**  
**May 16, 2018**



**TO: All FHA-Approved Mortgagees**  
**All Other Stakeholders in FHA Transactions**

## NEWS AND UPDATES

### **90-Day Conditional Extension of Foreclosure Moratorium for Areas Affected by Hurricane Maria in Puerto Rico and the U.S. Virgin Islands**

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2018-03](#), “*Extension of Disaster Foreclosure Moratoriums for Specified Areas Impacted by Hurricane Maria in Puerto Rico and the U.S. Virgin Islands*,” which extends the current foreclosure moratorium *only* for certain mortgaged properties in areas impacted by Hurricane Maria in the Federal Emergency Management Agency (FEMA)-designated Individual Assistance Areas within the Presidentially-Declared Major Disaster Areas (Affected Counties) in Puerto Rico and the U.S. Virgin Islands. This extension is applicable if the mortgage was no more than 60-days past due as of the date of the PDMDA, and the borrowers have not already been approved for forbearances or other loss mitigation options. The extension may be for a maximum of 90 days if additional requirements specified in the ML have been met.

HUD is exercising its authority to conditionally 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 applies to both the initiation of foreclosures and foreclosures already in process. [ML 2018-03](#) is effective immediately.

Read the [press release](#) from the Department of Housing and Urban Development (HUD).

#### **Quick Links**

- View Mortgagee Letter 2018-03 and other Mortgagee Letters at:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/administration/hudclips/letters/mortgagee](http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/letters/mortgagee)
- View current and archived Press Releases at:  
[https://www.hud.gov/press/press\\_releases\\_media\\_advisories](https://www.hud.gov/press/press_releases_media_advisories)
- View the status of Incident Periods on the FEMA Disasters web page at:  
<https://www.fema.gov/disasters>

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## 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](mailto: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															
<b>FHA INFO Archives:</b>	Visit the <a href="#">FHA INFO Archives</a> to access FHA INFO messages issued from 2012 to the present.														
<b>Subscribe/Unsubscribe Instructions:</b>	To subscribe to the Single Family FHA INFO mailing list you can use this link: <a href="#">FHA INFO</a> or send a request by email to: <a href="mailto:answers@hud.gov">answers@hud.gov</a> Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: <a href="mailto:answers@hud.gov">answers@hud.gov</a> <a href="mailto:aaa@xyz.com">aaa@xyz.com</a> <a href="mailto:bbb@xyz.com">bbb@xyz.com</a> <a href="mailto:ccc@xyz.com">ccc@xyz.com</a> <a href="#">To Unsubscribe</a> follow the unsubscribe instructions on that page.														
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