

FHA INFO #20-32
May 14, 2020



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

NEWS AND UPDATES

FHA continues to provide stakeholders with new and updated information regarding its response to the COVID-19 National Emergency. See below for the latest updates:

In this Announcement:

- Extension of Foreclosures and Evictions Moratorium and New Reporting Requirements Related to CARES Act Loss Mitigation Options
- FHA Extends Temporary COVID-19 Single Family Re-Verification of Employment and Appraisal Protocols to June 30, 2020
- New Website for Consumers Needing Housing-related Information Due to the COVID-19 National Emergency

Extension of Foreclosures and Evictions Moratorium and New Reporting Requirements Related to CARES Act Loss Mitigation Options

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2020-13](#), "*Extension of Foreclosure and Eviction Moratorium in connection with the Presidentially-Declared COVID-19 National Emergency and New Reporting Requirements Related to FHA Single Family's CARES Act Loss Mitigation Options.*"

This ML announces an extension of the foreclosure and eviction moratorium for all FHA-insured single family mortgages previously announced in [ML 2020-04](#), to June 30, 2020. This extension excludes vacant and abandoned properties. In addition, today's ML announced new reporting requirements in FHA's Single Family Default Monitoring System (SFDMS) for loss mitigation options related to the Coronavirus Aid, Relief, and Economic Security (CARES) Act. Read today's [Press Release](#) for more details on this topic.

Foreclosure and Eviction Moratorium Extension to June 30, 2020

This action extends a moratorium authorized by the Secretary of the Department of Housing and Urban Development (HUD) on March 18, 2020, in [ML 2020-04](#) and continues to help minimize the pandemic's financial impact on individuals and families in response to the Presidentially-Declared COVID-19 National Emergency.

New Default and Delinquency Reporting Requirements

Mortgagees and servicers are required to select the appropriate default/delinquency reason codes to report the borrower's status at the end of each reporting cycle and update accordingly as their circumstances change. Effective May 1, 2020, FHA implemented new reason codes related to COVID-19, which should be applied to the April 2020 reporting cycle. Refer to the [Single Family Default Monitoring System Codes Guide](#) for more information.

Quick Links (You should use a different web browser if you encounter issues opening documents in Internet Explorer)

- View Mortgagee Letter 2020-13 and all other archived Mortgagee Letters at: https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee
- View the Single Family Default Monitoring System Reporting Codes Guide at: https://www.hud.gov/program_offices/housing/sfh/handbook_references
- View the FHA COVID-19 Q&A on the Single Family main page on hud.gov at: https://www.hud.gov/program_offices/housing/sfh

FHA Extends Temporary COVID-19 Single Family Re-verification of Employment and Appraisal Protocols to June 30, 2020

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2020-14](#), *Extension of the Effective Date of Mortgagee Letter 2020-05, Re-verification of Employment and Exterior-Only and Desktop-Only Appraisal Scope of Work Options for FHA Single Family Programs Impacted By COVID-19*.

The Mortgagee Letter announces an extension of the effective date of the guidance contained in [ML 2020-05](#), which provides flexible alternatives for re-verifying a borrower's employment and conducting appraisal reviews while physically-distancing during the Presidentially-Declared COVID-19 National Emergency.

As outlined in today's [ML 2020-14](#), FHA's extension of appraisal guidance is effective immediately for appraisal inspections completed on or before June 30, 2020. The extension of re-verification of employment guidance is also effective immediately for cases closed on or before June 30, 2020.

Quick Links

- View Mortgagee Letter 2020-14 and all other archived Mortgagee Letters at: https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee

New Website for Consumers Needing Housing-related Information Due to the COVID-19 National Emergency

The [Consumer Financial Protection Bureau \(CFPB\)](#), [U.S. Department of Housing and Urban Development \(HUD\)](#), and [Federal Housing Finance Agency \(FHFA\)](#) are working together to help homeowners and renters during the COVID-19 (coronavirus) National Emergency.

If the borrowers with whom you work are concerned about how to pay their mortgage or rent because of the national emergency, visit the new [Mortgage and Housing Assistance site](#) for the latest information on what to do now, and options for mortgage and rent payment relief.

Learn about:

- [Mortgage relief options](#)
- [Protection for renters](#)
- [Watch out for scams and bad actors](#)
- [Mortgage basics](#)

Quick Links

- Visit the new Mortgage and Housing Assistance site at: www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/

Resources

Contact the FHA Resource Center:

- Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at: 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-CALLFHA (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.

FHA INFO Archives:	Visit the FHA INFO Archives to access FHA INFO messages issued from 2012 to the present.	
Subscribe/Unsubscribe Instructions:	To subscribe to the Single Family FHA INFO mailing list you can use this link: FHA INFO or send a request by email to: answers@hud.gov Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: answers@hud.gov aaa@xyz.com bbb@xyz.com ccc@xyz.com To Unsubscribe follow the unsubscribe instructions on that page.	
Resource Links:	FHA Archived Webinars Career Opportunities Contracting Opportunities	Foreclosure Assistance Grant Opportunities HUD Homes - Property Listings

[Events & Training](#)

[FHA Forms](#)

[FHA Homeownership Centers](#)

[FHA Mortgagee Letters](#)

[HUD.gov](#)

[Making Home Affordable](#)

[Presidentially-Declared Major
Disaster Areas](#)

[Visit our Single Family Home Page](#)



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