

FHA INFO #20-75

October 20, 2020



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

NEWS AND UPDATES

Updates to the Effective Date of Initial COVID-19 Forbearance Requests and Home Equity Conversion Mortgage (HECM) Extension Period

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2020-34](#), *Update to the Date for Approving a COVID-19 Forbearance or COVID-19 Home Equity Conversion Mortgage (HECM) Extension*. This ML extends the date from October 30, 2020 to December 31, 2020, for when a borrower may request an initial six-month COVID-19 forbearance or make the initial request for an extension to a HECM due and payable period. This guidance was first announced in [ML 2020-06](#) on April 1, 2020.

FHA recognizes the continuing nature of the COVID-19 National Emergency and implemented the December 31, 2020, date to provide impacted borrowers with additional time to request a COVID-19 forbearance or HECM extension. The maximum timeframe for a COVID-19 Forbearance is still 12 months.

For further guidance, servicers should reference the COVID-19 Forbearance established in [ML 2020-06](#) and [ML 2020-22](#). Servicers are encouraged to read those MLs in their entirety as the requirements, aside from the revised deadlines, remain unchanged.

Quick Links

- View Mortgagee Letter [ML 2020-06](#), [ML 2020-22](#), and all other archived Mortgagee Letters at: https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee
- View the FHA COVID-19 Q&As on the Single Family main page on hud.gov at: https://www.hud.gov/program_offices/housing/sfh
- Access the Loss Mitigation Services for FHA Homeowners consumer page on hud.gov at: https://www.hud.gov/program_offices/housing/sfh/nsc/lossmit

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:	<p>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</p> <p>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</p> <p>aaa@xyz.com bbb@xyz.com ccc@xyz.com</p> <p>To Unsubscribe follow the unsubscribe instructions on that page.</p>	
Resource Links:	FHA Archived Webinars Career Opportunities Contracting Opportunities Events & Training FHA Forms FHA Homeownership Centers FHA Mortgagee Letters	Foreclosure Assistance Grant Opportunities HUD Homes - Property Listings HUD.gov Making Home Affordable Presidentially-Declared Major Disaster Areas Visit our Single Family Home Page



We hope that you will want to continue receiving information from HUD.
 We safeguard our lists and do not rent, sell, or permit the use of our lists by others, at any time, for any reason.

Connect with HUD on [Social Media](#) and follow Secretary Carson on [Twitter](#) and [Facebook](#).

[HUD COVID-19 Resources and Fact Sheets](#)