

FHA INFO #20-95

December 21, 2020



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

NEWS AND UPDATES

FHA Extends the Expiration Dates for Multiple COVID-19 Related Policies

In this Announcement:

Today, the Federal Housing Administration (FHA) announced extensions to several temporary provisions previously instituted through Mortgagee Letters (ML) and policy waivers to help mitigate the impacts of the COVID-19 pandemic on borrowers with FHA-insured mortgages and mortgagees. These extensions, listed below, include:

- Extension of the foreclosure and eviction moratorium for FHA-insured Single Family mortgages through February 28, 2021;
- Extension of the date for approving an initial forbearance requested by an FHA borrower due to financial hardships resulting from COVID-19, through February 28, 2021; and
- Extension of the temporary provisions for endorsement processes for mortgages where a borrower has been granted a forbearance related to COVID-19 prior to the loan being endorsed for FHA insurance through March 31, 2021.

See the following MLs and policy waivers for additional details and the effective dates for the policies. Read today's [Press Release](#).

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- [Mortgagee Letter 2020-43](#): *Extension of Foreclosure and Eviction Moratorium in Connection with the Presidentially-Declared COVID-19 National Emergency*. This ML announces the further extension of the foreclosure and eviction moratorium that is currently in place. This moratorium, which is effective until February 28, 2021, is for all Single Family FHA-insured mortgages, except those secured by vacant and abandoned properties. The ML also extends the post-moratorium deadlines for the first legal action and reasonable diligence timelines for 120 days.
 - [Mortgagee Letter 2020-44](#): *Second Update to the COVID-19 Forbearance Start Date and the COVID-19 Home Equity Conversion Mortgage (HECM) Extension Period*. This ML announces the further extension of the effective date for approving an initial COVID-19 Forbearance or for granting an extension to a HECM deadline as outlined in [ML 2020-06](#), through February 28, 2021.

- [Temporary Partial Waiver of Mortgagee Letter 2017-05](#): *Home Equity Conversion Mortgage (HECM) Claim Type 22 (CT-22) Assignment Requests*. This temporary partial waiver of [ML 2017-05](#) continues the flexibilities provided in a previous waiver to allow for mortgagees to submit a CT-22 Assignment Claim without having to obtain a signature from the HECM borrower on an occupancy certification if they are able to verify the occupancy through other means, such as email, or verbally. This temporary waiver is effective through February 28, 2021.
- [Temporary Partial Waiver of Mortgagee Letter 2015-11](#): *Loss Mitigation Guidance for Home Equity Conversion Mortgages (HECMs) in Default due to Unpaid Property Charges*. This temporary partial waiver continues the flexibilities provided in a previous waiver to allow mortgagees to offer a recalculated repayment plan for unpaid property charges to HECM borrowers regardless of the total outstanding arrearage. This temporary partial waiver is effective through February 28, 2021.
- Temporary [Regulatory](#) and [Handbook](#) Waivers of Requirements to send Delinquency Notices to Mortgagors on a COVID-19 Forbearance. For borrowers on a COVID-19 Forbearance, these waivers provide temporary relief for mortgagees from the requirements to send delinquency notices related to borrowers in default. These waivers are designed to address potential confusion and uncertainty surrounding policy changes enacted due to the COVID-19 National Emergency.
- [Mortgagee Letter 2020-45](#): *Extension of Temporary Guidance for Endorsement of Mortgages under Forbearance for Borrowers Affected by the Presidentially-Declared COVID-19 National Emergency consistent with the Coronavirus Aid, Relief, and Economic Security (CARES) Act*. This ML extends the temporary provisions for endorsement processes originally contained in [ML 2020-16](#) for mortgages where a borrower has been granted a forbearance related to the Presidentially-Declared COVID-19 National Emergency prior to the loan being endorsed for FHA insurance. This extension is effective for pending endorsements through March 31, 2021.
- [Mortgagee Letter 2020-46](#): *Extension of Temporary Guidance for COVID-19 Multisubject: Updated Temporary Guidance for Verification of Self-Employment; Rental Income; 203(k) Rehabilitation Escrow Account*. This ML announces the further extension of the verification of business operations options for self-employed borrowers and rental income guidance and the administration of the 203(k) Rehabilitation Escrow guidance outlined in [ML 2020-24](#), and extended through [ML 2020-40](#), to case numbers assigned on or before February 28, 2021.
- [Mortgagee Letter 2020-47](#): *Extension of Re-verification of Employment and Exterior-only Appraisal scope of work option for Federal Housing Administration (FHA) Single Family programs impacted by the Coronavirus Disease of 2019 (COVID-19)*. This ML announces the further extension of the re-verification of employment guidance in [ML 2020-05](#); and extends the exterior-only appraisal inspection option in [ML 2020-37](#), through February 28, 2021.

Quick Links:

- View all HUD Press Releases at: <https://www.hud.gov/press>
 - View all Mortgagee Letters at: https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee
 - View all Single Family policy waivers under the “Single Family” subhead at: https://www.hud.gov/program_offices/administration/hudclips/waivers/
 - View the online or PDF versions of the *Single Family Housing Policy Handbook* 4000.1 at: https://www.hud.gov/program_offices/administration/hudclips/handbooks/hsggh
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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: 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.														
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