



FHA INFO 2023-27

April 7, 2023

FHA Extends COVID-19 Forbearance and COVID-19 Home Equity Conversion Mortgage (HECM) Extension Policies Through May 31, 2023

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2023-08: Extension for COVID-19 Forbearance and COVID-19 Home Equity Conversion Mortgage \(HECM\) Extensions Through May 31, 2023](#). This ML establishes May 31, 2023 as the final date for borrowers requesting a COVID-19 forbearance or a COVID-19 Home Equity Conversion Mortgage (HECM) Extension.

Requests for FHA's COVID-19 forbearance and HECM extension options were originally scheduled to end at the end of the COVID-19 National Emergency. As the National Emergency may end earlier than originally expected, FHA is choosing to extend its COVID-19-related forbearance and HECM extension policies beyond the end of the National Emergency. This gives borrowers with FHA-insured mortgages who need assistance additional time to request forbearance or a HECM extension. It also provides mortgagees with additional time to offer and process these requests.

This extension does not impact the recent changes made to HUD's loss mitigation program that were announced in [ML 2023-03: CORRECTED AND REPUBLISHED: Expansion of the COVID-19 Recovery Loss Mitigation Options](#).

Mortgagees are encouraged to thoroughly review today's [ML 2023-08](#) to ensure compliance with the updated policy guidance and timelines associated with HUD's extended COVID-19-related prevention efforts.

Need Support? Contact the FHA Resource Center.

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at www.hud.gov/answers.

- E-mail 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.

About FHA INFO

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