



FHA INFO 2023-87

November 2, 2023

FHA Extends Additional Relief to Borrowers Recovering from Devastating Wildfires in Maui County, Hawaii

Today, the Federal Housing Administration (FHA) is announcing that it is extending the foreclosure moratorium for borrowers with FHA-insured mortgages in Maui County, Hawaii. FHA is providing this extension in recognition of the unprecedented challenges facing borrowers with FHA-insured mortgages following the August 2023 wildfire disaster in Maui.

The extension will give impacted borrowers more time to consult with mortgage servicers and housing counselors, and to access federal, state, and/or local housing resources without having to contend with the burden of an impending foreclosure action.

FHA's automatic 90-day foreclosure moratorium for the [Federal Emergency Management Agency \(FEMA\)](#) Hawaii Wildfires ([DR-4724-HI](#)) declaration was originally set to expire on November 8, 2023. With today's [Mortgagee Letter 2023-19](#), *Extension of the Foreclosure Moratorium in Connection with the Presidentially-Declared Major Disaster in Maui County, Hawaii*, FHA is instructing mortgage servicers to halt all foreclosure actions in Maui County through at least May 6, 2024.

Borrowers in Maui County with FHA-insured mortgages impacted by the wildfires should contact their mortgage servicer immediately for assistance. Borrowers can also obtain additional assistance in the following ways:

- Visit the [FHA Disaster Relief site](#) or call the FHA Resource Center at 1-800-304-9320 to learn more about disaster relief options.
- Contact a HUD-approved housing counseling agency. These agencies have counselors available to assist those impacted by natural disasters in determining assistance needs and identifying available resources. Homeowners can find a HUD-approved housing counseling agency [online](#) or use HUD's telephone look-up tool by calling (800) 569-4287. The telephone look-up tool includes access to information in more than 250 different languages. You do not have to have an FHA-insured mortgage to meet with a HUD-approved housing counseling agency. There is never a fee for foreclosure prevention counseling.

- For borrowers whose homes are destroyed or damaged to an extent that requires reconstruction or complete replacement, contact an FHA-approved lender about FHA's Section 203(h) Mortgage Insurance for Disaster Victims program. This program provides FHA insurance to disaster victims who may be eligible for 100 percent financing, including closing costs.
- For borrowers seeking to purchase and/or repair a home that has been damaged, contact an FHA-approved lender about FHA's Section 203(k) Rehabilitation Mortgage Insurance program. This program allows individuals to finance the purchase or refinance of a house along with its repair, through a single mortgage. Homeowners can also finance the rehabilitation of their existing homes if damaged.

Read today's [press release](#).

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

FHA INFO is a publication of the Federal Housing Administration's (FHA), Office of Single Family Housing, U.S. Department of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410. We safeguard our lists and do not rent, sell, or permit the use of our lists by others, at any time, for any reason.

Visit the [FHA INFO Archives](#) to access FHA INFO messages. For additional information and resources, visit the FHA Single Family Housing main page on HUD.gov

Stay Connected with the Office of Housing and the Federal Housing Administration:



SUBSCRIBER SERVICES:
[Manage Subscriptions](#) | [Help](#)