



FHA INFO 2024-25

May 3, 2024

FHA Further Extends its Foreclosure Moratorium for Borrowers in Maui County, Hawaii

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2024-08, Second Extension of the Foreclosure Moratorium in Connection with the Presidentially-Declared Major Disaster Area in Maui County, Hawaii](#), that further extends its foreclosure moratorium for borrowers with FHA-insured mortgages in Maui County, Hawaii. This extension — which runs through August 4, 2024 — is effective immediately.

This extension recognizes the unprecedented disaster in Maui resulting from the August 2023 wildfires. Therefore, FHA has extended its moratorium to give borrowers with FHA-insured mortgages on properties located in Maui County more time to access federal, state, and/or local housing resources, and to consult with HUD-certified housing counselors, without the added burden of potential foreclosure actions.

Today's ML also extends the deadlines for first legal action and reasonable diligence time frames to 90 days from the new August 4, 2024, moratorium date for foreclosures initiated on FHA-insured single family forward mortgages on properties in Maui County.

Additionally, mortgagees must extend the moratorium on foreclosures of FHA-insured Home Equity Conversion Mortgages (HECM) secured by properties located in Maui County. The foreclosure moratorium is applicable:

- only if the HECM is due and payable for reasons other than the death of the last remaining borrower and is not subject to a deferral period; and
- to the initiation of foreclosures, and foreclosures already in process.

Mortgagees and other stakeholders are encouraged to thoroughly read today's [ML 2024-08](#).

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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