



FHA INFO 2024-51

July 25, 2024

### **Extension of the Foreclosure Moratorium in Connection with the Presidentially-Declared Major Disaster Area in Maui County, Hawaii**

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2024-15, Third Extension of the Foreclosure Moratorium in Connection with the Presidentially-Declared Major Disaster Area in Maui County, Hawaii](#). This new extension — which is effective immediately — gives homeowners with FHA-insured mortgages in Maui County additional time to access available federal, state, or local housing resources; consult with HUD-approved housing counselors; and/or rebuild their homes.

FHA believes that due to the extent of the devastation from the wildfires, the reduced capacity to access needed resources, and the unique geographic location of Maui, this further extension for the properties in Maui County is warranted.

The provisions of [ML 2024-15](#) apply to all FHA Title II Single Family forward and Home Equity Conversion Mortgage (HECM) programs. The moratorium will remain in effect through January 1, 2025.

Mortgagees are required to implement this policy immediately. Stakeholders should contact the FHA Resource Center (referenced below) if they have questions after reviewing the ML.

#### **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](http://www.hud.gov/answers).
- E-mail [answers@hud.gov](mailto: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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