



FHA INFO #21-05

January 21, 2021

### FHA Extends Foreclosure and Eviction Moratorium Policy

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2021-03, Extension of Foreclosure and Eviction Moratorium in Connection with the Presidentially-Declared COVID-19 National Emergency](#). Yesterday, President Joseph R. Biden directed agencies to extend a federal moratorium on evictions and a moratorium on foreclosures on federally guaranteed mortgages in response to the coronavirus pandemic. This ML announces a moratorium of foreclosures and evictions for single family properties with FHA-insured mortgages through March 31, 2021.

The moratorium applies to all FHA Title II Single Family forward mortgages and Home Equity Conversion Mortgages (HECM), except for those secured by vacant or abandoned properties.

This ML also extends the deadlines for the first legal action and reasonable diligence timelines for 120 days from the date of expiration of this moratorium for FHA-insured Single Family mortgages, except as noted above.

#### Quick Links

- All Mortgagee Letters:  
[https://www.hud.gov/program\\_offices/administration/hudclips/letters/mortgagee](https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee)

#### 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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