



FHA INFO #21-06

January 26, 2021

FHA Updates Its COVID-19 Forbearance Start Date and Home Equity Conversion Mortgage (HECM) Extension Period

In support of the Biden Administration's plan to provide economic relief for the individuals and families suffering financial impacts from the coronavirus pandemic, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2021-04, Update to the COVID-19 Forbearance Start Date and the COVID-19 Home Equity Conversion Mortgage \(HECM\) Extension Period](#) today.

Effective immediately, this ML extends through March 31, 2021, the deadline for single family borrowers with FHA-insured mortgages to [request an initial COVID-19 forbearance](#) from their mortgage servicer to defer or reduce their mortgage payments for up to six months. If needed, this forbearance can be extended for an additional six months. This ML also extends the deadline to request the initial extension period for HECM borrowers impacted by the COVID-19 pandemic.

The means of communication between a borrower and their mortgage servicer regarding a COVID-19 forbearance, and the terms of the COVID-19 forbearance, remain the same as established in [ML 2020-06](#) and [ML 2020-22](#).

Quick Links

- All Mortgagee Letters:
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.
- 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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