



FHA INFO #21-09

February 16, 2021

FHA Extends its Foreclosure and Eviction Moratoria and Expands Temporary COVID-19 Forbearance and Servicing Polices to Provide Additional Homeowner Relief

Recognizing the financial and other hardships many individuals and families are facing due to the ongoing COVID-19 pandemic, the Federal Housing Administration (FHA) is expanding its relief efforts to assist homeowners with FHA-insured mortgages.

In today's [Mortgagee Letter \(ML\) 2021-05, Extensions of Single Family Foreclosure and Eviction Moratorium, Start Date of COVID-19 Initial Forbearance, and Home Equity Conversion Mortgage \(HECM\) Extension Period; Expansion of COVID-19 Loss Mitigation Options](#), FHA outlines multiple COVID-19 related policy extensions and expansions that are designed make it easier for mortgagees to provide FHA-insured homeowners with the assistance they need to retain their homes during these challenging times.

The updated guidance in this ML is effective immediately and applies to all FHA Title II Single Family programs. The ML:

- Extends the foreclosure and eviction moratoriums through June 30, 2021, and provides a 180-day extension to the deadlines for the first legal action and the reasonable diligence time frame from the date of the moratorium expiration;
- Extends the dates to request an initial COVID-19 Forbearance or a COVID-19 Home Equity Conversion Mortgage (HECM) extension period through June 30, 2021;
- Adds two COVID-19 Forbearance and COVID-19 HECM extension periods of up to three months each for borrowers who requested their initial COVID-19 Forbearance or COVID-19 HECM extension period on or before June 30, 2020, and are coming to the end of their 12 month period;
- Expands eligibility for the COVID-19 loss mitigation options for certain borrowers regardless of whether they received a COVID-19 Forbearance; and
- Eliminates the restriction on the number of permanent COVID-19 home retention options a borrower can receive.

For more information, read today's [Mortgagee Letter 2021-05](#) and [Press Release](#).

Industry Webinar

In the coming days, FHA servicers and other interested parties will be able to access a pre-recorded webinar in which the various policy updates outlined in ML 2021-05 will be discussed in more detail. Viewing information and training materials will be available on the FHA Single Family [Events and Training](#) web page.

Webinar access information will be communicated through an FHA INFO when available.

Quick Links

- Mortgagee Letters: https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee
- *Single Family Housing Policy Handbook* 4000.1 https://www.hud.gov/program_offices/administration/hudclips/handbooks/hsgb
- Press Releases: www.hud.gov/press
- Events and Training: https://www.hud.gov/program_offices/housing/sfh/events

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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