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HUD No. 21-023
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FOR RELEASE

Tuesday
February 16, 2021

HUD ANNOUNCES EXTENSIONS AND EXPANSIONS OF COVID-19 HOMEOWNER RELIEF AND HOME RETENTION MEASURES

Extensions and expansions support the immediate and ongoing needs of homeowners who are experiencing economic impacts related to the COVID-19 pandemic.

WASHINGTON - To provide urgent economic relief to homeowners impacted by COVID-19, today the U.S. Department of Housing and Urban Development (HUD) announced extensions of the Federal Housing Administration's (FHA) foreclosure and eviction moratoriums, as well as an extension of the initial start date of a COVID-19 Forbearance. Forbearance is an option mortgage servicers use to provide homeowners with a pause to their monthly payments for a limited period of time during a COVID-19 induced hardship.

The FHA has extended the length of forbearance for some borrowers, and will allow more borrowers access to COVID-19 loss mitigation options. These measures will provide relief to the nation's homeowners with FHA-insured single family mortgages who continue to suffer financially because of the COVID-19 pandemic.

Additionally, the Office of Public and Indian Housing is planning to announce similar relief for Native American and Native Hawaiian homeowners assisted under the Section 184 Indian Home Loan Guarantee Program and the Section 184A Native Hawaiian Housing Loan Guarantee Program.

HUD's actions align with President Biden's priority to provide economic relief and support to working families by providing urgently-needed housing relief for homeowners and renters.

"As President Biden has made clear, it is urgent that we help homeowners throughout the nation who are struggling financially from this unprecedented national emergency," said Acting HUD Secretary Matthew Ammon. "The steps we are taking today will provide both immediate relief to those in desperate need of assistance and help more homeowners keep

their homes and resume their payments when the pandemic subsides.”

The extension of the foreclosure and eviction moratoriums applies to all homeowners with an FHA-insured forward or Home Equity Conversion Mortgage (HECM) loan, and homeowners with a Section 184 or Section 184A mortgage loan, except for properties that are legally vacant or abandoned, through June 30, 2021. HUD prohibits servicers from initiating or proceeding with foreclosure and foreclosure-related eviction actions during the moratoriums. HUD also extended the deadlines for the first legal action and reasonable diligence timeframes for servicers to 180 days from the date of expiration of the foreclosure and eviction moratorium.

To address the ongoing need to expand mortgage payment assistance solutions for homeowners, for all FHA-insured forward mortgages, today HUD:

- Extended the timeframe for homeowners to request the start of a COVID-19 Forbearance from their mortgage servicer through June 30, 2021. This extension provides homeowners with additional time to request a forbearance from their mortgage servicer.
- Expanded the COVID-19 Forbearance to allow up to two forbearance extensions of up to three months each for homeowners who requested a COVID-19 Forbearance on or before June 30, 2020. These additional forbearance extensions will provide relief to homeowners in this situation who will be nearing the end of their maximum 12-month forbearance period and have not yet stabilized their financial situation.
- Expanded the use of FHA’s streamlined COVID-19 loss mitigation home retention and home disposition options to all homeowners who are behind on their mortgage payments by at least 90 days. This expansion will require mortgage servicers to assess more homeowners for a streamlined waterfall of loss mitigation home retention options, starting with FHA’s COVID-19 Standalone Partial Claim.

To assist seniors with HECMs, FHA has extended the timeframe for the start of an initial COVID-19 HECM extension through June 30, 2021. For HECMs that entered an initial extension period on or before June 30, 2020, up to two additional three-month extension periods are available.

HUD urges all homeowners who are able to make their mortgage payments to continue to do so. However, homeowners who need COVID-19 mortgage payment assistance should contact their mortgage servicer immediately or consider contacting a HUD-approved housing counseling agency. Homeowners may also visit HUD’s Coronavirus Relief for Homeowners web page or HUD’s COVID-19 Resources for Native Americans webpage for additional information and resources.

Homeowners and renters can visit consumerfinance.gov/housing for up-to-date information on their relief options, protections, and key deadlines.

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*HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all.
More information about HUD and its programs is available at www.hud.gov and <https://espanol.hud.gov>.*

You can also connect with HUD on social media or sign up for news alerts on HUD's Email List.

HUD COVID-19 Resources and Fact Sheets



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