



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING –  
FEDERAL HOUSING COMMISSIONER

**Date: March 1, 2018**

**Mortgagee Letter 2018-XX**

**To:** All FHA-Approved Mortgagees  
All Single-Family Servicing Managers  
All FHA Roster Inspectors  
All HUD-Approved Housing Counselors

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**Subject** Extension of Disaster Foreclosure Moratoriums for Specified Areas Impacted by Hurricane Maria

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**Purpose** This Mortgagee Letter communicates specific guidance for the above-referenced disaster for properties located in the U.S. Department of Homeland Security's Federal Emergency Management Agency's (FEMA) designated Individual Assistance Areas, which are located within Presidentially-Declared Major Disaster Areas (PDMDAs) for Hurricane Maria.

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**Effective Date** This Mortgagee Letter is effective immediately.

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**Public Feedback** HUD welcomes feedback from interested parties for a period of 30 calendar days from the date of issuance of this Mortgagee Letter. To provide feedback on this document, please send it to the FHA Resource Center at [answers@hud.gov](mailto:answers@hud.gov). HUD will consider the feedback in determining the need for future updates.

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**Affected Programs** This guidance applies to all FHA Title II forward mortgages for borrowers whose property or place of employment is located in the Presidentially-Declared Major Disaster Areas for Puerto Rico's Hurricane Maria DR-4339 and Virgin Islands' Hurricane Maria DR-4340.

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## Mortgagee Letter 2018-XX, Continued

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### **Background**

HUD Handbook 4000.1, Section III.A.3.c.ii requires an initial moratorium on foreclosures of properties within a Presidentially-Declared Major Disaster Area (PDMDA) for a ninety (90) day period from the date of each PDMDA declaration. The initial moratorium applies to the initiation of foreclosures and foreclosures already in process. Pursuant to Section III.A.3.c.ii (A), HUD may communicate further specific guidance for extension of moratorium periods for individual disasters.

Information on the above-referenced Hurricane Affected Counties can be found on FEMA's website at [www.fema.gov](http://www.fema.gov) or by calling a regional FEMA office. The FEMA Regional Contacts' page [www.fema.gov/fema-regional-contacts](http://www.fema.gov/fema-regional-contacts), has links to phone numbers for their regional offices.

Mortgagees should direct affected borrowers with additional questions to FHA's "Disaster Relief Options for FHA Homeowners" page, which may be accessed at:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/nsc/qa/aho0121](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/nsc/qa/aho0121)

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### **Summary of Changes**

HUD is extending its current one hundred eighty (180) day foreclosure moratorium for Hurricane Maria impacted areas for an additional sixty (60) days. This extension period relates to Hurricane Maria's PDMDAs' Declaration Date. This extension is only applicable to the Individual Assistance Areas within the PDMDAs associated with Puerto Rico and the U.S. Virgin Islands.

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### **Extension of the Foreclosure Moratorium**

Due to the extensive damage caused in each of the above-mentioned PDMDAs, HUD is exercising its authority to provide an extension of the current foreclosure moratorium for an additional 60 days in only those counties that the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) has declared to be eligible for Individual Assistance (Affected Counties) for an additional 60 days. This extension will expire on May 18, 2018 for Hurricane Maria impacted areas and applies to the initiation of foreclosures and foreclosures already in process.

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## Mortgagee Letter 2018-XX, Continued

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**Questions**

Any questions regarding this Mortgagee Letter may be directed to the HUD National Servicing Center at 1-877-622-8525. Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339. For additional information on this Mortgagee Letter, please visit [www.hud.gov/answers](http://www.hud.gov/answers).

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**Signature**

Dana T. Wade  
General Deputy Assistant Secretary for Housing

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**Mortgagee Letter 2018-XX, Continued**

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