



ASSISTANT SECRETARY FOR HOUSING  
FEDERAL HOUSING COMMISSIONER

**Date: December 17, 2020**

**Mortgagee Letter 2020-43**

**To:** All FHA-Approved Mortgagees  
All Direct Endorsement Underwriters  
All Eligible Submission Sources for Condominium Project Approvals  
All FHA Roster Appraisers  
All FHA-Approved 203(k) Consultants  
All HUD-Approved Housing Counselors  
All HUD-Approved Nonprofit Organizations  
All Governmental Entity Participants  
All Real Estate Brokers  
All Closing Agents

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**Subject** Extension of Foreclosure and Eviction Moratorium in Connection with the  
Presidentially-Declared COVID-19 National Emergency

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**Purpose** The purpose of this Mortgagee Letter (ML) is to inform mortgagees of an extension to the foreclosure and eviction moratorium originally issued in ML 2020-04, extended in MLs 2020-13 and 2020-19, and further extended in ML 2020-27 for borrowers with FHA-insured Single Family mortgages covered under the Coronavirus Aid, Relief, and Economic Security (CARES) Act for an additional period through February 28, 2021.

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**Effective Date** The extension of the moratorium announced in this ML is effective immediately upon the expiration of the moratorium announced in ML 2020-27 for all FHA-insured mortgages except for FHA-insured mortgages secured by vacant or abandoned properties.

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**Public Feedback** HUD welcomes feedback from interested parties for a period of 30 calendar days from the date of issuance. To provide feedback on this policy document, please send feedback 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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## Mortgagee Letter 2020-43, Continued

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### **Affected Programs**

This guidance applies to all FHA Title II Single Family forward and Home Equity Conversion Mortgage (reverse) mortgage programs except for FHA-insured mortgages secured by vacant or abandoned properties.

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### **Background**

On March 18, 2020, HUD published ML 2020-04, through which the Secretary of HUD authorized a 60-day moratorium on foreclosures of FHA-insured mortgages and evictions of persons from properties securing FHA-insured mortgages, to ensure that individuals and families were not displaced during this critical period. On May 14, 2020, HUD published ML 2020-13 to extend the moratorium that expired on May 17, 2020 through June 30, 2020. On June 17, 2020, HUD published ML 2020-19 to extend the moratorium through August 31, 2020. On August 8, 2020, the President issued an Executive Order to minimize, to the greatest extent possible, residential evictions and foreclosures during the ongoing COVID-19 national emergency, and for HUD to take action to promote the ability of renters and homeowners to avoid eviction or foreclosure resulting from financial hardships caused by COVID-19. In response, HUD issued ML 2020-19 and then 2020-27. Due to the continued national emergency resulting from the COVID-19 pandemic, HUD is issuing a further extension for all FHA-insured mortgages except those secured by vacant or abandoned properties.

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### **Moratorium on Foreclosures and Evictions and Extension of Deadlines**

FHA-insured Single Family mortgages, excluding vacant or abandoned properties, are subject to an extension to the moratorium on foreclosure through February 28, 2021. The moratorium applies to the initiation of foreclosures and to foreclosures in process.

Separate from any eviction moratorium that was applicable to lessors under the CARES Act, evictions of persons from properties securing FHA-insured Single Family mortgages, excluding actions to evict occupants of legally vacant or abandoned properties, are also suspended through February 28, 2021.

Deadlines for the first legal action and reasonable diligence timelines are extended by 120 days from the date of expiration of this moratorium for FHA-insured Single Family mortgages, except for FHA-insured mortgages secured by vacant or abandoned properties.

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## Mortgagee Letter 2020-43, Continued

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### **Paperwork Reduction Act**

The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44 U.S.C. 3501-3520) and assigned OMB Control Numbers 2502-0005; 2502-0059; 2502-0117; 2502-0189; 2502-0302; 2502-0306; 2502-0322; 2502-0358; 2502-0404; 2502-0414; 2502-0429; 2502-0494; 2502-0496; 2502-0525; 2502-0527; 2502-0538; 2502-0540; 2502-0556; 2502-0561; 2502-0566; 2502-0570; 2502-0583; 2502-0584; 2502-0589; 2502-0595 and 2502-0600. In accordance with the Paperwork Reduction Act, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB Control Number.

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### **Questions**

Any questions regarding this Mortgagee Letter may be directed to the FHA Resource Center at 1-800-CALL-FHA. 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**

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Federal Housing Commissioner