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| **U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**WASHINGTON, DC 20410-5000March 27, 2020 Dear Lender Letter: DLL - 2020-04**To**: Section 184 and 184A Lenders and Servicers; Indian Tribes; and Tribally Designated Housing Entities**Subject:** Foreclosure and Eviction Moratorium in connection with the Presidentially Declared COVID-19 National Emergency

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| **Purpose**: The purpose of this Dear Lender Letter (DLL) is to inform approved Sections 184 and 184A lenders and servicers of a foreclosure and eviction moratorium for all loans guaranteed under the Section 184 Indian Home Loan Guarantee Program and the Section 184A Native Hawaiian Housing Loan Guarantee Program for a period of 60 days.**Effective Date:** This DLL is effective immediately upon issuance.**Background**The President of the United States proclaimed that the COVID-19 outbreak in the United States constitutes a national emergency. As a result of this unprecedented global pandemic, many jurisdictions have reduced services, businesses have closed, and other activities have been curtailed. In addition, this pandemic impedes the ability of Americans to work and provide for their families. This directly impacts the financial well-being of individuals, families, and businesses. Furthermore, Americans have been asked to remain in their homes to stem the tide of COVID-19. Therefore, on March 18, 2020, the Secretary of HUD authorized a 60-day moratorium on foreclosures for FHA-insured single-family homes. To ensure families are not displaced during this critical period, the Secretary of HUD is authorizing a moratorium on evictions for Sections 184 and l84A guaranteed loans.**Moratorium on Foreclosures and Evictions and Extension of Deadlines**Properties secured by Sections 184 or 184A guaranteed loans are subject to a moratorium on foreclosure for a period of 60 days from the date of issuance. The moratorium applies to the initiation of foreclosures and to foreclosures in process.Similarly, evictions of persons from properties previously secured by Sections 184 or 184A guaranteed loans, where the lender has acquired title, are also suspended for a period of 60 days from the date of issuance.In addition, deadlines of the first legal action and reasonable diligence timelines are extended by 60 days from the date of issuance.Any questions regarding this Mortgagee Letter may be directed to Krisa M. Johnson at Krisa.M.Johnson@hud.gov. |

Sincerely,Hunter KurtzAssistant Secretaryfor Public and Indian HousingCC: Heidi J. Frechette |

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