

## Status of CARES Act Foreclosure Moratorium for Single-Family Mortgages

June 30, 2020

This update supplements NFHA's summaries dated [March 20, 2020](#), [April 3, 2020](#) and [May 26, 2020](#).

### I. The Temporary Foreclosure and Eviction Moratorium in the CARES Act Covering Federally-Backed Mortgage Loans Expired on May 17, 2020

Except with respect to a vacant or abandoned property, during the 60-day period beginning on March 18, 2020, a servicer of a federally-backed mortgage loan was prohibited from:

- Initiating any judicial or non-judicial foreclosure process
- Moving for a foreclosure judgment or order of sale
- Executing a foreclosure-related eviction or foreclosure sale

### II. Temporary Extension of Foreclosure Moratorium for Federally-Backed Mortgage Loans

In NFHA's [May 26, 2020 COVID-19 Update](#), we reported that the foreclosure and eviction activities for single-family federally-backed mortgages were extended to June 30, 2020.

**Mortgage Servicing Announcements released in June by FHA, USDA, VA, Fannie Mae and Freddie Mac uniformly extended the moratorium on foreclosure sales and foreclosure-related activity to August 31, 2020 for federally-backed loans, excluding mortgages secured by vacant or abandoned properties.**

The announcements extending the moratorium to August 31, 2020 are available here:

[HUD Mortgagee Letter 2020-19 Extension of Foreclosure and Eviction Moratorium to August 31, 2020](#)

[USDA Single Family Guaranteed Loans Extension of Foreclosure and Eviction Moratorium to August 31, 2020](#)

[USDA Direct Loans Extension of Foreclosure and Eviction Moratorium to Aug. 31, 2020](#)

[VA Circular 26-20-22 Extension of Foreclosure and Eviction Moratorium to August 31, 2020](#)

[FHFA News Release 06.17.20 Extension of Foreclosure and Eviction Moratorium to August 31, 2020](#) (Regulator of Fannie Mae and Freddie Mac)

[Fannie Mae Lender Letter 2020-02 Updated 06.24.20 Extension of Foreclosure Moratorium to August 31, 2020](#) (See p. 8)

[Freddie Mac Bulletin 2020-25 Extension of Foreclosure Moratorium to August 31, 2020](#)

### III. COVID-19 Resource Websites for Federally-Backed Mortgage Loans and Loss Mitigation Guidelines

#### FHA-INSURED LOANS

[HUD COVID-19 Servicing Resources](#)

[HUD Mortgagee Letter 2020-06 04.1.20](#)

FHA's Loss Mitigation Options for Single Family Borrowers Affected by the Presidentially-Declared COVID-19 National Emergency in Accordance with the CARES Act

[Temporary Partial Waiver of Face-to-Face Contact Requirement 03.13.20](#)

[HUD Single Family Policy Handbook 4000.1](#) Issued 10.24.10 (PDF Version)

[All HUD Mortgagee Letters](#)

#### USDA/RHS

[USDA Rural Development COVID-19 Page](#)

[USDA Servicing Guaranteed Non-Performing Loans HB-1-3555 Chapter 19 \(revised 04.30.20\)](#)

[USDA Direct Loans Chapter 5 Special Servicing HB-2-3550](#)

#### VA LOANS

[VA Loans COVID-19 Related Information for Borrowers and Servicers](#)

[VA Circulars Home Loans](#)

[VA Servicer Handbook M26-4 Guaranteed Loans](#)

## FANNIE MAE LOANS

[Fannie Mae Loan Look-Up](#)

[Fannie Mae Lender Letter 2020-07 COVID-19 Payment Deferral Updated 06.10.20](#)

[Fannie Mae COVID-19 Servicing Resources](#)

[Fannie Mae Single Family Servicing Guide 06.10.20](#) (PDF Format)

[Fannie Mae Single Family Servicing Guide](#) (On-Line Format)

## FREDDIE MAC LOANS

[Freddie Mac Loan Look Up](#)

[Freddie Mac Bulletin 2020—15 COVID-19 Payment Deferral 05.13.20](#)

[Freddie Mac COVID-19 Servicing Resources](#)

[Freddie Mac Seller/Servicer Guide 06.10.20](#) (PDF Format)

[Freddie Mac Seller/Servicer Guide](#) (On-Line Format)

## IV. Additional Resources

CFPB RESPA Regulation X – Requests for Information  
[12 CFE 1024.36 Requests for Information](#)

[CFPB FAQs Mortgage Servicing Rules re COVID-19 - April 2020](#)

[CSBS and CFPB CARES Act Forbearance & Foreclosure – Additional Guidance May 2020](#)

[CFPB Interim Rule on Loss Mitigation Options for Homeowners Recovering from Pandemic-Related Financial Hardships](#)

[CFPB – General Information for all COVID-19 Impacted Homeowners](#)

This Summary will be updated as new information is released.  
Updates will be posted on [NFHA's COVID-19 webpage](#).