



# Insights

## Eviction and Foreclosure Moratoriums Extended to August 31, 2020 for Federally-Backed Mortgages

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On June 16, 2020, the Federal Housing Finance Agency (“FHFA”) announced that government-sponsored entities Fannie Mae and Freddie Mac will extend their single-family moratoriums on evictions and foreclosures until at least August 31, 2020.[1] This extends the previously-issued moratoriums, which had a sunset date of June 30, 2020.

Similarly, on June 17, 2020, The Federal Housing Administration (“FHA”) extended its moratoriums on foreclosures and evictions until August 31, 2020.[2] FHA’s moratoriums apply to FHA-insured single-family mortgages, and is an extension of the prior June 30, 2020 expiration date set by FHA’s Mortgagee Letter 2020-13. Lenders should take note that FHA’s moratoriums do not apply to FHA-insured mortgages secured by vacant or abandoned properties. The FHA moratoriums apply to both initiation of foreclosure actions, as well as foreclosures in process.

Krieg DeVault remains committed to providing clients with the necessary insights into the ever-changing landscape of today’s environment. If you would like to learn more about our Financial Services Professionals, please [click here](#).

[1] “FHFA Extends Foreclosure and Eviction Moratorium,” Federal Housing Finance Agency, *available at* <https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Extends-Foreclosure-and-Eviction-Moratorium-6172020.aspx>.

[2] Mortgagee Letter 2020-19, U.S. Department of Housing and Urban Development, *available at* <https://www.hud.gov/sites/dfiles/OCHCO/documents/2020-19hsngml.pdf>.