



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING-  
FEDERAL HOUSING COMMISSIONER

**Date: October 20, 2017**

**Mortgagee Letter 2017-15**

**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 Initial Disaster Foreclosure Moratorium for Properties in Specified Areas Impacted by Hurricanes Harvey, Irma, and Maria

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**Purpose** This Mortgagee Letter communicates specific guidance for the extension of foreclosure moratoriums for each of the three above-referenced disasters for properties located in the U.S. Department of Homeland Security's Federal Emergency Management Agency's (FEMA)-designated Individual Assistance Areas that are located within Presidentially-Declared Major Disaster Areas (PDMDA) for Hurricanes Harvey, Irma, and 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 thirty (30) calendar days from this Mortgagee Letter's date of issuance. To provide feedback on this policy document, please send any 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 2017-15

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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 Hurricanes' 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 to 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/](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/nsc/)

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**Summary of Changes** HUD is extending its initial ninety (90) day foreclosure moratorium for Hurricanes Harvey, Irma, and Maria for an additional ninety (90) day period as such period relates to each individual PDMDA's Declaration Date. These extensions are only applicable to the Individual Assistance Areas within the PDMDA.

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**Extension of the Foreclosure Moratorium** Due to the extensive damage caused by the three above-mentioned Hurricanes, HUD is exercising its authority to provide an extension of the initial foreclosure moratorium 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 90 days, which will be until February 21, 2018 for Hurricane Harvey, March 9, 2018 for Hurricane Irma, and March 19, 2018 for Hurricane Maria. The extension of these three initial moratoriums applies to the initiation of foreclosures and foreclosures already in process.

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## Mortgagee Letter 2017-15

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**Questions**

For additional information on this ML, please visit [www.hud.gov/answers](http://www.hud.gov/answers) or call the FHA Resource Center at 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number via TTY by calling the Federal Relay Service at 1-800-877-8339.

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**Signature**

Dana T. Wade  
General Deputy Assistant Secretary for Housing