



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING-
FEDERAL HOUSING COMMISSIONER

January 31, 2013

MORTGAGEE LETTER 2013-06

To **All FHA-Approved Mortgagees, Single Family Servicing Managers**

Subject **Extension of Disaster Moratorium and Suspension of Evictions for Specified Properties Impacted by Hurricane Sandy**

**Extension of
Foreclosure
Moratorium**

As indicated in Mortgagee Letter 2012-23, HUD requires a moratorium on foreclosures of properties in Presidentially-Declared Major Disasters for a ninety (90) day period from the date of each Disaster Area declaration. The moratorium applies to the initiation of foreclosures AND foreclosures already in process.

Due to the extensive damage caused by Hurricane Sandy, HUD is extending the foreclosure moratorium for an additional 90 days in those counties that U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) has declared to be eligible for individual assistance (Affected Counties). The moratorium extension in the Affected Counties applies to the initiation of foreclosures AND foreclosures already in process.

Information on Hurricane Sandy Affected Counties can be obtained from the FEMA website at: www.fema.gov or by calling the local FEMA office.

Mortgagees should also direct affected borrowers with additional questions to FHA's "Disaster Relief Options for FHA Homeowners" page, which may be accessed via the following link:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/nsc/q_aho0121.

**Suspension of
Evictions**

Evictions of persons from properties secured by FHA mortgages are suspended for properties located in Affected Counties until April 30, 2013.

**Information
Collection
Requirements**

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 number 2502-0059. 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.

Questions

Any questions regarding this Mortgagee Letter may be directed to the HUD's National Servicing Center at (877) 622-8525. Persons with hearing or speech impairments may reach this number by calling the Federal Information Relay Service at (800) 877-8339. For additional information on this Mortgagee Letter, please visit www.hud.gov/answers.

Signature

Carol J. Galante
Assistant Secretary for Housing-Federal Housing Commissioner