



ASSISTANT SECRETARY FOR HOUSING-  
FEDERAL HOUSING COMMISSIONER

**Date: April 8, 2025**

**Mortgagee Letter 2025-10**

**To:** All FHA-Approved Mortgagees  
All Direct Endorsement Underwriters  
All Eligible Submission Sources for Condominium Project Approvals  
All FHA Roster Appraisers  
All FHA-Approved 203(k) Consultants  
All FHA-Approved Title I Lenders  
All HUD-Certified Housing Counselors  
All HUD-Approved Nonprofit Organizations  
All Governmental Entity Participants  
All Real Estate Brokers  
All Closing Agents

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**Subject** Second Extension of the Foreclosure Moratoriums in Connection with Hurricanes Helene and Milton

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**Purpose** This Mortgagee Letter (ML) further extends the foreclosure moratoriums in the areas impacted by Hurricanes Helene and Milton.

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**Effective Date** The provisions of this ML are effective immediately. The moratoriums will remain in effect through July 10, 2025.

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**Affected Programs** The provisions of this ML apply to all FHA Title II Single Family forward and Home Equity Conversion Mortgage (HECM) programs.

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**Background** HUD provides an automatic 90-Day foreclosure moratorium beginning on the date of any Presidentially-Declared Major Disaster Area declaration. Between September 28, 2024, and October 11, 2024, Florida, Georgia, North Carolina, South Carolina, Tennessee and Virginia were declared major disaster areas due to Hurricanes Helene and Milton. On December 6, 2024, HUD extended the automatic foreclosure moratoriums through April 11, 2025. Due to the extent of damage from Hurricanes Helene and Milton, HUD is further extending its foreclosure moratoriums. HUD believes that Borrowers need the additional time provided by the moratoriums to access federal, state, or local housing resources. Therefore, HUD is further extending the foreclosure moratoriums.

**Summary of Changes**

This ML:

- further extends the foreclosure moratorium in III.A.2.n.ii Moratorium on Foreclosures for Properties located in FEMA Designated Areas within the States of Florida, Georgia, North Carolina, South Carolina, Tennessee and Virginia; and
  - provides extended relief for FHA-insured HECMs.
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**FHA-Insured Forward Mortgages - Extension of Foreclosure Moratorium for FEMA Declarations for Hurricanes Helene and Milton**

Properties secured by FHA-insured Single Family forward mortgages are subject to a moratorium on foreclosure through July 10, 2025. The moratorium applies to the initiation of foreclosures and to the completion of foreclosures in process for the following FEMA Declarations for Hurricanes Helene and Milton:

<b>FEMA Declaration</b>	
Florida Hurricane Helene, September 28, 2024	<a href="#">DR-4828-FL</a>
North Carolina Tropical Storm Helene, September 28, 2024	<a href="#">DR-4827-NC</a>
South Carolina Hurricane Helene, September 29, 2024	<a href="#">DR-4829-SC</a>
Georgia Hurricane Helene, September 30, 2024	<a href="#">DR-4830-GA</a>
Virginia Tropical Storm Helene, October 1, 2024	<a href="#">DR-4831-VA</a>
Tennessee Tropical Storm Helene, October 2, 2024	<a href="#">DR-4832-TN</a>
Florida Hurricane Milton, October 11, 2024	<a href="#">DR-4834-FL</a>

Deadlines for the first legal action and Reasonable Diligence Time Frame are extended by 180 Days from July 10, 2025.

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**Home Equity Conversion Mortgages (HECM) - Foreclosure Moratorium for FEMA Declarations for Hurricanes Helene and Milton**

The Mortgagee must observe a moratorium on foreclosures of properties secured by FHA-insured HECMs through July 10, 2025, in the following FEMA Declarations for Hurricanes Helene and Milton:

<b>FEMA Declaration</b>	
Florida Hurricane Helene, September 28, 2024	<a href="#">DR-4828-FL</a>
North Carolina Tropical Storm Helene, September 28, 2024	<a href="#">DR-4827-NC</a>
South Carolina Hurricane Helene, September 29, 2024	<a href="#">DR-4829-SC</a>
Georgia Hurricane Helene, September 30, 2024	<a href="#">DR-4830-GA</a>
Virginia Tropical Storm Helene, October 1, 2024	<a href="#">DR-4831-VA</a>
Tennessee Tropical Storm Helene, October 2, 2024	<a href="#">DR-4832-TN</a>
Florida Hurricane Milton, October 11, 2024	<a href="#">DR-4834-FL</a>

The foreclosure moratorium is applicable:

- only if the HECM is Due and Payable for reasons other than the death of the last remaining Borrower and is not subject to a Deferral Period; and
- to the initiation of foreclosures and foreclosures already in process.

During the foreclosure moratorium, Mortgagees are granted an automatic 180-Day extension for all servicing deadlines, including the deadlines for requesting to call a HECM Due and Payable and providing notice to HUD of loans which have automatically become Due and Payable.

Mortgagees are granted an automatic 180-Day extension from the moratorium's expiration date to commence or recommence foreclosure action or evaluate the Borrower for loss mitigation. Where foreclosure has not been initiated, the Mortgagee may submit a request for an extension to HUD's foreclosure-related deadlines through Home Equity Reverse Mortgage Information Technology ([HERMIT](#)) when prohibited from performing a required activity due to the foreclosure moratorium.

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**Paperwork  
Reduction Act**

The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act (PRA) of 1995 (44 U.S.C. 3501-3520) and assigned OMB control numbers 2502-0005; 2502-0059; 2502-0117; 2502-0189; 2502-0302; 2502-0306; 2502-0322; 2502-0328; 2502-0358; 2502-0404; 2502-0414; 2502-0429; 2502-0494; 2502-0496; 2502-0524; 2502-0525; 2502-0527; 2502-0538; 2502-0540; 2502-0556; 2502-0561; 2502-0566; 2502-0570; 2502-0583; 2502-0584; 2502-0589; 2502-0600; 2502-0610; and 2502-0611. In accordance with the PRA, 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.

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**Feedback or  
Questions**

HUD welcomes feedback from interested parties and will consider feedback in determining the need for future updates. Any feedback or questions regarding this ML may be directed to the FHA Resource Center at 1-800-CALLFHA (1-800-225-5342), [answers@hud.gov](mailto:answers@hud.gov), or [www.hud.gov/answers](http://www.hud.gov/answers). The FHA Resource Center is prepared to accept calls from persons who are deaf or hard of hearing, as well as individuals with speech or communication disabilities. Information on how to make an accessible phone call is available at <https://www.fcc.gov/consumers/guides/telecommunications-relay-services>.

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**Signature**

Jeffrey D. Little  
General Deputy Assistant Secretary for Housing

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