

OLG INFO 2023-15

November 9, 2023

ONAP Extends Additional Relief to Borrowers Recovering from Devastating Wildfires in Maui County, Hawaii

Today, the Office of Native American Housing (ONAP) is announcing that it is extending the foreclosure moratorium for borrowers with Section 184A Native Hawaiian Housing Loan Guarantee program (Section 184A) loans in Maui County, Hawaii. ONAP is providing this extension in recognition of the unprecedented challenges facing borrowers with Section 184A loans following the August 2023 wildfire disaster in Maui. The extension will give impacted borrowers more time to consult with loan servicers and housing counselors, as well as access federal, state and/or local housing resources without having to contend with the burden of an impending foreclosure action.

ONAP's automatic 90-day foreclosure moratorium for the <u>Federal Emergency Management Agency</u> Hawaii Wildfires (<u>DR-4724-HI</u>) declaration was originally set to expire on November 8, 2023. With today's Dear Lender Letter 2023-10, Extension of the Foreclosure Moratorium in Connection with the Presidentially Declared Major Disaster in Maui County, Hawaii, ONAP is instructing loan servicers to halt any new or in process 184A loan assignments to HUD for Maui County through May 6, 2024.

Borrowers in Maui County with Section 184A loans who are impacted by the wildfires should contact their loan servicer immediately for assistance. Borrowers can also obtain additional assistance by reaching out to a HUD-approved housing counseling agency. These agencies have counselors available to assist those impacted by natural disasters in determining assistance needs and identifying available resources.

Homeowners can find a HUD-approved housing counseling agency <u>online</u> or use HUD's telephone look-up tool by calling (800) 569-4287. The telephone look-up tool includes access to information in more than 250 different languages. There is never a fee for foreclosure prevention counseling.