

# FLORIDA, HUD, FHFA, AND VA ANNOUNCE EXTENSIONS OF FORECLOSURE AND EVICTION MORATORIUMS

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On August 31, Florida's Governor Ron DeSantis issued Executive Order 20-211, providing a limited extension of mortgage foreclosure and eviction relief in Florida until October 1, 2020. The executive order maintains the changes made to prior versions of the mortgage foreclosure and eviction relief orders made by Executive Order 20-180, including:

- A property owner may initiate a mortgage foreclosure or eviction process in any situation allowed under existing Florida statutes. The Executive Order only halts the final action of certain foreclosures and evictions.
- The protections of halting final action for certain foreclosures and evictions are only for persons affected by the COVID-19 emergency. The Executive Order does not cover tenants whose lease expires or when non-payment occurs due to reasons other than the COVID-19 emergency.
- The Executive Order applies only to residential tenants, not to commercial evictions.

Executive Order 20-2011

Executive Order 20-180

On August 27, HUD announced that it is extending its COVID-related foreclosure and eviction moratoriums for FHA insured loans that was set to expire on August 31, 2020 until December 31, 2020, and issued a Mortgagee Letter implementing the extensions. HUD's News Release can be found [here](#) and HUD's Mortgagee Letter implementing the extensions can be found [here](#).

On the same day, the Federal Housing Finance Agency announced that the single-family foreclosure and eviction moratoriums for Freddie Mac and Fannie Mae, also set to expire on August 31, 2020, will be extended until December 31, 2020. Freddie Mac issued a Servicing Bulletin to implement the extended moratoriums. FHFA's News Release can be found [here](#), Freddie Mac's News Release can be found [here](#), Freddie Mac's Servicing Bulletin can be found [here](#), and Fannie Mae's News Release can be found [here](#).

On August 24, the Veterans Administration issued two circulars extending its moratoriums on foreclosures and evictions, similarly set to expire on August 31, 2020 to December 31, 2020. VA's Foreclosure Circular can be found [here](#), and VA's Eviction Circular can be found [here](#).

Berger Singerman's Real Estate Group is available to help lenders understand and address the full range of mortgage banking related issues.

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