BERGER SINGERMAN
FLORIDA'S BUSINESS LAW FIRM

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

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By: Jeffrey R. Margolis

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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