

Kansas Legal Services

A non-profit law firm and community education organization helping low and moderate income people in Kansas



www.kansaslegalservices.org

HOUSING: Summary of Prevention of Evictions & Foreclosures Extended to June 30, 2021

Watch this video for the latest news.

This **Sixth COVID-19 Update** from the National Fair Housing Alliance provides a summary and links to all of the agency announcements extending the foreclosure moratorium to **June 30, 2021** for federally backed mortgage loans, updated COVID-19 specific loss mitigation guidelines for FHA, Fannie Mae and Freddie Mac loans, and links to resources for additional information.

Here is a helpful pamphlet prepared by the Kansas Bar Association with education about **your legal rights in eviction.**

Please also see Section II of the Update regarding the **June 30, 2021 deadlines for FHA, USDA and VA borrowers to request the initial COVID-19 forbearance** and the availability of an additional six months of forbearance for certain borrowers. HUD ML 2021-05 at p. 21 provides the details regarding reverse mortgages.

The Centers for Disease Control extended its nationwide eviction moratorium through March 31, 2021.

Kansas extended the moratorium on foreclosures and evictions until it's rescinded or until the expiration of the State of Disaster Emergency, which as of now is March 31. <https://governor.kansas.gov/wp-content/uploads/2021/01/21-02-Extending-Certain-EOs-Executed.pdf>

If you are in a situation that you feel is urgent, and you need advice or legal assistance to determine your next steps, please ask for help.

Apply Online for legal assistance. Or call 800-723-6953

You can access forms and resources put together for the public by a consortium of housing advocacy groups, [click here](#).

The Veterans Administration has extended a moratorium on evictions and foreclosures for VA-guaranteed loans through June 30, 2021 [Read more](#).

USDA Single Family Housing Direct Loan and Guarantee Programs: Extended Moratorium through June 30, 2021

* Effective February 16, 2021, with the exception of vacant or abandoned dwellings, foreclosures and related evictions for borrowers with USDA single family housing Direct and Guaranteed loans are suspended through June 30, 2021.

NEW: Federal Housing Finance Agency (FHFA) to prevent foreclosures of multi-family homes until June 30, 2021

The programs had been set to expire March 31. [Read more about it here](#).

Federal Housing Administration (FHA) extends Foreclosure and Eviction Moratorium through June 30, 2021

Federal Housing Administration (FHA) published Mortgagee Letter (ML) 2021-03, Extension of Foreclosure and Eviction Moratorium in Connection with the Presidentially-Declared COVID-19 National Emergency. Yesterday, President Joseph R. Biden directed agencies to extend a federal moratorium on evictions and a moratorium on foreclosures on federally guaranteed mortgages in response to the coronavirus pandemic. This ML announces a moratorium of foreclosures and evictions for single family properties with FHA-insured mortgages through June 30, 2021.

The moratorium applies to all FHA Title II Single Family forward mortgages and Home Equity Conversion Mortgages (HECM), except for those secured by vacant or abandoned properties.

This also extends the deadlines for the first legal action and reasonable diligence timelines for 120 days from the date of expiration of this moratorium for FHA-insured Single Family mortgages, except as noted above.

FHA Moratorium

Kansas Housing provides \$2 million in rent, utility assistance, program announced February 16, 2021.

Wichita renters may apply February 22. Outside of Wichita, renters may apply March 15. [Read more about it here.](#)

Request forbearance or mortgage relief - Information from the Consumer Financial Protection Bureau (CFPB)

Español

To request forbearance, you'll need to reach out to your servicer. To ensure that you are ready for that conversation, the CFPB has got some information to help you prepare.

HCCI - 785-234-0217 / 800-383-0217

You can get expert advice for your specific housing situation from Housing and Credit Counseling, Inc. (HCCI) .

Advice can be provided in Spanish or English.

If you live out of state and have questions about eviction moratoriums in other locations, please check this website Legal Help FAQ on Eviction & Rent Protections during the COVID-19 emergency <https://legalfaq.org/>

Updated March 16, 2021

Printed: April 22, 2021

<http://www.kansaslegalservices.org/node/2414/housing-summary-prevention-evictions-foreclosures-extended-june-30-2021>

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