Hi, this is Brian Montgomery, HUD Assistant Secretary for Housing and Federal Housing Commissioner.

I’m reaching out at this extraordinary time, during the Coronavirus (COVID-19) outbreak, to ensure that FHA’s many stakeholders – including borrowers, lenders, property owners and agents, and business partners -- understand the status of our operations and our plans as health and economic events unfold and evolve.

I want to take this opportunity to let you know that ALL OF FHA is prepared to operate remotely when necessary so that our business activities continue, with as little disruption as possible, throughout the situation.

However, given the possible limitations of those arrangements, “with as little disruption as possible” does not mean “without delays.”

We can expect during this time that there will be some processing delays.

We are reminding FHA single family servicers of their obligation to offer the full suite of FHA’s loss mitigation options to distressed borrowers, to help prevent foreclosures.

The responses of our stakeholders, as always, should remain faithful to our Constitution, to the Fair Housing Act, the Americans with Disabilities Act, and to all Federal Laws and related regulations.

Within Single Family, FHA has already issued temporary waivers related to the in-person contact that is part of early-default intervention. We also encourage servicers to utilize the flexibility provided under the Fair Credit Reporting Act.

We recommend that Owners and Operators of Health Care Facilities and Hospitals continue to follow the Centers for Disease Control and Prevention (CDC) “Coronavirus
Guidelines” (located on CDC’s website) and to follow the direction of their local health officials.

With both our Health Care and Multifamily insured properties, inspections have been postponed until further notice. Generally, we are waiving requirements that involve face-to-face contact or inspections that provide unnecessary risk.

If there is a threat to life or property, HUD’s quality assurance inspectors will provide those inspections.

We encourage Public Housing Authorities, and Multifamily property Owners to be aware of the flexibilities provided so that relief can be accessed by residents during this time.

HUD is working to ensure all housing assistance payments, operations funding, and other funding streams continue to be obligated throughout this period of uncertainty.

For the safety of multifamily residents and all stakeholders, including those related to potential quarantine procedures, again, please follow CDC’s guidelines and those of your local health officials.

Our top priority is to keep everyone well – especially the most vulnerable populations in this country, who we so often serve -- and to ensure all of our residents live in safe, decent, and healthy homes.

I want to thank all you, our stakeholders, for participating in our programs, and for the great work you are already doing to safeguard the American people at this extraordinary time -- in no small part helping ensure that millions of Americans do have that safe, decent place to call home.

We will continue to provide updates through all of our channels as we work through this period in our nation’s history.

Please also check the program office pages on the hud.gov website. Each of our FHA insurance PROGRAM offices has published “Frequently Asked Questions” (“FAQs”) that may answer many of your questions.

These FAQs will be updated as needed, and we advise all of our stakeholders to check those documents regularly.
You can also go to our COVID-19 landing page – [HUD.gov/coronavirus](http://HUD.gov/coronavirus) which provides many useful links.

Thank you, and to everyone please follow the CDC guideline to protect one another so that we all get through this together.

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