



National Emergency by Agency

Agency	Ability to Offer Initial COVID Forbearance	When COVID Forbearances Must Conclude	References	Resources Stating Same
FHA	Through May 31, 2023	This COVID-19 Forbearance period must not extend beyond November 30, 2023. The maximum COVID-19 Forbearance period for these Borrowers is 12 months	ML 2023-08	2023-08hsgml.pdf (hud.gov)
VA	Through May 31, 2023	VA expects that all COVID-related forbearances, initial or extended, will end no later than December 31, 2023	Circular 26-23-08	https://www.benefits.va.gov/HOMELOANS/documents/circulars/26-23-08.pdf
USDA	Through May 31, 2023	Servicers are expected to grant payment forbearance based on a borrower's verbal or written attestation to this financial hardship. The initial forbearance period may be up to 180 days and the borrower may request an extension of up to an additional 180 days. The term of the initial forbearance and any extension may be shortened at the borrower's request.	USDA Bulletin Dated April 10, 2023	USDA Extends COVID-19 Forbearance Deadline to May 31, 2023 (govdelivery.com)
FNMA	No End Date as of Today's Date	No End Date as of Today's Date	Fannie Mae Servicing Guide, D2-3.2.01 Forbearance Plan (09/09/20), LL-2021-02 (05/04/22), COVID 19 FAQs, Lender Resources	https://singlefamily.fanniemae.com/media/24891/display . https://singlefamily.fanniemae.com/media/22361/display . https://www.fanniemae.com/here-help-single-family/forbearance-explained .
FREDDIE	No End Date as of Today's Date	No End Date as of Today's Date	Bulletin 2021-8 (02/25/21), Bulletin 2020-10(04/08/20), Bulletin 2020-4(03/18/20)	https://guide.freddie.mac.com/app/guide/bulletin/2021-8 . https://guide.freddie.mac.com/app/guide/bulletin/2020-10 . https://guide.freddie.mac.com/app/guide/bulletin/2020-4