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**Servicing Bulletin 2020-02**  
**March 31, 2020**

To: All CHFA Single Family Servicers  
From: Nandini Natarajan, Chief Executive Officer  
Subject: Single-Family Foreclosure, Evictions & Payment Forbearance

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I would like to reiterate my appreciation for your assistance in carrying out CHFA's mission under these challenging circumstances, as well as provide an update to our prior Bulletin which was issued on March 20, 2020.

Please be aware of all applicable provisions of the Coronavirus Aid, Relief, and Economic Security Act (the "**CARES Act**") which was enacted on Friday, March 27, 2020. In addition, please note that, pursuant to the order of the chief administrative judge of the State of Connecticut, all previously scheduled foreclosure sales are rescheduled to Saturday, June 6, 2020 (with no appointed committee work to begin prior to May 1, 2020), all first strict foreclosure "law days" are now set for June 2, 2020, and there is an immediate stay of all issued executions on evictions and ejections through May 1, 2020.

**CHFA INSTRUCTS ALL SERVICERS TO COMPLY WITH ALL OF THE FOLLOWING DIRECTIVES FOR ALL CHFA LOANS (INCLUDING DOWNPAYMENT ASSISTANCE LOANS):**

CHFA March 20, 2020 Bulletin: Through May 19, 2020, servicers are to:

- halt all new foreclosure actions;
- suspend all foreclosure actions currently in process (including the filing of any motions or proceeding with any pending matters in any way); and
- cease all eviction and ejection activity.

CARES Act Foreclosure Moratorium: The CARES Act implements a moratorium on all foreclosures through May 17, 2020 for all loans insured by FHA, guaranteed by VA or Department of Agriculture, and all loans purchased or securitized by Fannie Mae or Freddie Mac. This moratorium is to be applied to all CHFA loans.

CARES Act Payment Forbearance: The CARES Act authorizes payment forbearance for all *requesting borrowers who affirm that they are experiencing financial hardship as a result of the current crisis*, during which no fees, penalties or extra interest may be charged. CHFA has encouraged borrowers to contact their servicer in order to explore appropriate temporary assistance measures and directs implementation of this CARES Act provision by servicers for all CHFA loans.

*During this unprecedented and rapidly changing period of time, CHFA will strive to provide updates as soon as possible in the event circumstances or applicable regulations change, provided, however, CHFA expects all servicers to comply with all applicable laws and regulations as they become effective regardless of whether CHFA has issued specific guidance.*

Thank you again for your ongoing contributions to CHFA's mission critical business.

Questions regarding this Bulletin should be directed to Liisa Koeper at (860) 571-4226 or [liisa.koeper@chfa.org](mailto:liisa.koeper@chfa.org) or John Chilson at (860) 571-4247 or [john.chilson@chfa.org](mailto:john.chilson@chfa.org)