

Congress of the United States
Washington, DC 20515

February 26, 2018

The Honorable Ben Carson
Secretary
U.S. Department of Housing and Urban Development
451 Seventh Street, SW, Room 10120
Washington, DC 20410-1000

Dear Secretary Carson:


We write to urge your agency, the Federal Housing Administration (FHA), to extend the moratorium on foreclosures in Puerto Rico and the U.S. Virgin Islands, and that the amounts owed be rolled into the principal, rather than required to be fully paid in a lump sum. As you are aware FHA extended its initial 90-day foreclosure moratorium for an additional 90-days for FHA insured homeowners impacted by the 2017 hurricanes. For those impacted by Hurricane Maria the deadline is currently March 19, 2018.

However, due to the unsuitable pace of recovery in Puerto Rico and the U.S. Virgin Islands, an extension of the foreclosure moratorium is vital. Electrical power still needs to be fully restored in Puerto Rico and the U.S. Virgin Islands. The Army Corps of Engineers has stated that 90 percent of power in Puerto Rico will be restored by March. While other areas with tougher terrain will likely go without power until mid-April and late May. Without power the ability to generate revenue is practically impossible, and the debtors' ability to pay their mortgages is unrealistic.

Furthermore, the lack of power has made communications between banks and debtors unworkable. Several individuals on the islands never received proper communications as to how or if they could qualify for the moratorium. Many of them mistakenly believed they automatically qualified for the moratorium. Several others evacuated Puerto Rico and the U.S. Virgin Islands to the U.S. mainland due to the lack of power and the struggle to find food and potable water. Thus, these hurricane victims have been unable to receive adequate notice of foreclosure proceedings, and several are even unaware that their homes are being foreclosed on.

With Puerto Rico and the U.S. Virgin Islands still recuperating from the detrimental effects of Hurricane Maria, now is not the time to end the moratorium on foreclosures and create a situation that would exacerbate potential homelessness throughout the islands. Therefore, we respectfully request that you approve the extension of the foreclosure moratorium for an additional 90-days after the March 19, 2018 deadline, as well as roll the amounts owed into the principal. We thank you for your continued attention to this ongoing matter.

Sincerely,


Darren Soto
Member of Congress


Jennifer González-Colón
Member of Congress


Stacey Plaskett
Member of Congress

Nannette Diaz Barragan

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Member of Congress

Robert A. Brady

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Carlos Curbelo

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Al Lawson

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Grace Meng

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Stephanie Murphy

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Grace F. Napolitano

Grace F. Napolitano
Member of Congress

Bill Pascrell, Jr.

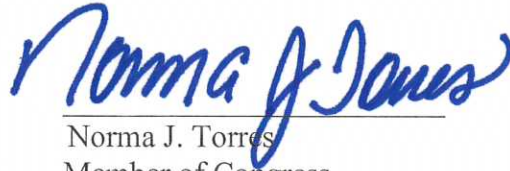
Bill Pascrell, Jr.
Member of Congress

Albio Sires

Albio Sires
Member of Congress



Ileana Ros-Lehtinen
Member of Congress



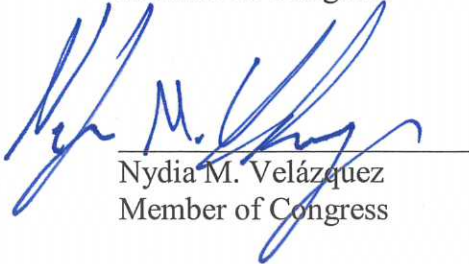
Norma J. Torres
Member of Congress



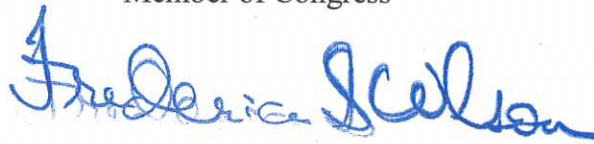
José E. Serrano
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Frederica S. Wilson
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