

Foreclosure Protections for Texas Homeowners: COVID-19

The following government polices have been adopted to help Texan homeowners remain in their homes during the COVID-19 crisis. This policy list covers federal, state, and local protections from property tax foreclosures as well as mortgage foreclosure protections. If you know of any jurisdictions or updates that should added to this list, please email CommunityAssistanceProject@law.utexas.edu.

FEDERAL GOVERNMENT

March 18, 2020: Federal Housing Finance Agency directed [Fannie Mae and Freddie Mac](#) to suspend foreclosure and evictions for at least 60 days for homeowners in Fannie Mae or Freddie Mac-backed single-family mortgages. HUD also authorized the Federal Housing Administration to impose a 2-month moratorium on foreclosures and evictions for single-family homeowners with mortgages insured by FHA.

Federal Stimulus Legislation

Here are the key foreclosure protections in federal stimulus bill (the CARES Act) that passed by Congress on March 27th. See Section 4022.

- 60-day moratorium (from March 18, 2020) on initiation or execution of foreclosures on covered loans, which are federally-backed loans on 1-4 units properties purchased, securitized, owned, insured, or guaranteed by Fannie Mae or Freddie Mac, or owned, insured, or guaranteed by FHA, VA, or USDA. A borrower does not have to be experiencing a COVID-19 related hardship.
- Borrowers with a covered loan and experiencing a financial hardship due to COVID-19 can request and obtain a forbearance on their loan for up to 180 days, with an option to extend another 180 days. Approximately two-thirds of residential mortgages are covered loans.
- No late fees, interest, or penalties accrue during the forbearance period beyond the amounts scheduled or calculated as if the borrower made all contractual payments on time and in full under the terms of the mortgage contract.

Here is a useful [federal guide](#) to mortgage relief options under COVID-19

TEXAS JURISDICTIONS

Bexar County

[Tax assessor-collector](#) announced property tax foreclosures will be canceled for the months of April and May; the office is considering halting mortgage foreclosures.

Effective March 23, 2020, an [Executive Order](#) suspends foreclosure proceedings in Bexar County for at least the next 30 days.

Dallas County

March 27: Dallas County has [halted](#) all delinquent property tax litigation and property tax foreclosure proceedings until further notice.

Harris County

The Harris County [Commissioners Court](#) cancelled the April 7, 2020 tax foreclosure sale. No foreclosed homes will be sold at auction in April. Video link of meeting [here](#).

Harris County Tax Assessor-Collector & Voter Registrar Ann Harris Bennett announced that the Tax Office is providing a [three-month extension](#) of all 12-month delinquent property tax payment plans as a result of the COVID-19 pandemic. Property owners with 12-month installment payment plans will not have to make payments for March, April, or May 2020.

Hidalgo County (McAllen, Edinburg, Mission, Pharr, Mercedes)

[Emergency Order](#) passed on March 22, 2020:

- All foreclosure proceedings suspended for 30 days from issuance of the order.

Travis County

March 31st update: Travis County Tax Office is temporarily stopping any *new* legal actions against those with delinquent property taxes (however, state penalties and interest continue to accrue).