

Florida Governor Extends, With Conditions, State's Moratorium on Mortgage Foreclosures and Evictions Relief

By Sarah Spector

Florida Governor Ron DeSantis issued [Executive Order 20-180](#) on Wednesday to extend the state's moratorium on mortgage foreclosures and evictions through September 1, 2020, with limited conditions. Executive Order 20-94 was first signed on April 2, 2020, when the Governor suspended mortgage foreclosure actions for 45 days, and suspended evictions for non-payment of rent for the same length of time.

The original executive order did not prevent an association from proceeding with the processing of a pre-lien notice or a lien for the non-payment of assessments, nor did it include lien foreclosure causes of action under Florida Statutes 718 and 720 for condominium and homeowners' associations in the list of those that could not be pursued.

Executive Order 20-180, which extends the original executive order for a fourth time, limits the applicability of the moratorium to only those mortgage foreclosures where a single-family mortgagor (borrower) is unable to pay as a result of lost employment, diminished wages or business income, or some other monetary loss directly related to the COVID-19 emergency. It similarly limits applicability of the moratorium to those eviction cases where a residential tenant is unable to pay rent for the same reasons.

If you have any questions about this or any other issues relating to COVID-19 and community association or real estate law in general, please do not hesitate to contact any of the listed attorneys.

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