



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC



As the impacts from the COVID-19 pandemic continue to ripple across our nation, an escalating foreclosure crisis among FHA-insured borrowers is reaching a cataclysmic point impacting hundreds of thousands of borrowers. We understand that many homeowners may be struggling and unable to make mortgage payments due to the COVID-19 pandemic.

If you are current on your mortgage payments or are already on a mortgage payment forbearance, please disregard this letter.

If you or someone you know are one of the many FHA-borrowers in communities across the country having difficulty paying your mortgage due to the pandemic, we urge you to act now.

FHA’s special COVID-19 mortgage payment forbearance is currently available to FHA-insured borrowers.

There are two ways to get more information on the special COVID-19 mortgage payment forbearance:

First, contact your mortgage servicer, the entity to which you make your mortgage payments.	If you are unable to contact your mortgage servicer right now, get help from a HUD-approved Housing Counseling Agency.
<ul style="list-style-type: none"> • Call, email or visit the website of your mortgage servicer using the contact information on your monthly mortgage statement. • State that you have a financial hardship due to COVID-19 and request a COVID-19 forbearance. A COVID-19 forbearance allows you to reduce or suspend your mortgage payments for a period of time. 	<ul style="list-style-type: none"> • Contact a HUD-approved housing counseling agency in your local area. To find a HUD-approved agency, call (800) 569-4287, or use the online search at www.hud.gov/housingcounseling • Explain your situation. Housing counselors are trained to assess your financial situation and explain the options available to you. • A HUD certified housing counselor may be able to help you work with your mortgage servicer to obtain a COVID-19 forbearance.

You are not alone during these difficult times. The COVID-19 mortgage payment forbearance is available now so please seek assistance to obtain this option.

Sincerely,

HUD Office of Housing Counseling

Beware of scams: You can view a copy of this letter on the U.S. Department of Housing and Urban Development’s web site at: www.hud.gov/housingcounseling. Homeowners and renters can visit consumerfinance.gov/housing for up-to-date information on their relief options, protections, and key deadlines.