



HELP FOR HOMEOWNERS: COVID-19 Mortgage Relief

Through guidelines established by the Coronavirus Aid, Relief, and Economic Security (CARES) Act, temporary mortgage relief is available for individuals who are experiencing a hardship such as job loss, income reduction or illness due to COVID-19.

→ Contact Your Mortgage Servicer

- **ONLINE:** Many mortgage servicers have updated their online account management to include an option to request mortgage relief, with automatic approval for up to three months.
- **PHONE:** Before you call, make sure you have the name of the borrower, their Social Security number, and the loan identification number handy.

→ Request a Forbearance

Forbearance allows you to pause or reduce your mortgage payments for a limited time without hurting your credit or having your home subject to foreclosure. Forbearance doesn't erase what you owe — you'll have to catch up on payments later. Borrowers need to maintain ongoing communication with their mortgage company throughout the process.

→ Prevent Foreclosure

Foreclosures have been suspended for 60 days for mortgages insured by the Federal Housing Administration or backed by Fannie Mae and Freddie Mac.

Visit [MakingHomeAffordable.gov](https://www.makinghomeaffordable.gov) to see if your loans are eligible.

If you have been served with legal papers regarding foreclosure, contact an attorney for assistance. For more information on how to find an attorney and a list of legal services offices in Louisiana, visit [Louisianalawhelp.org](https://www.louisianalawhelp.org).

If you need assistance, consider foreclosure prevention training or one-on-one counseling. Visit [our website](#) to find out more information.

→ Keep Up With Utilities

Shut-offs have been suspended for customers affected by COVID-19. Reach out to your utility providers to learn about additional relief that may be available.

→ Watch Out for Scams

If you think you may have been a victim of a scam, contact the U.S. Department of Justice Disaster Fraud Hotline at 866-720-5721.

