



## If You Need Assistance in Making Your Mortgage Payments, Help is Available

(Last Updated: April 17, 2020 – **New Q&A is highlighted**)

If you are a homeowner with an FHA-insured single family home mortgage and you're having difficulty making your monthly mortgage payments due to the COVID-19 National Emergency, help is available. The three most important things you should do to protect your home investment if you have, or expect to have, a loss of income due to COVID-19:

1. Continue to make your monthly mortgage payments if you are able to do so.
2. If you are unable to make your mortgage payment, **contact your mortgage servicer** — the entity to which you make your monthly mortgage payments — as soon as possible and discuss your situation with a loss mitigation specialist. Please understand that your servicer's ability to respond quickly may be impacted during this National Emergency.
3. Contact a [HUD-Approved Housing Counseling Agency](#).

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## Trying to Understand Your Options? These Frequently Asked Questions Can Help

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**Q. I lost my job or have been furloughed due to the COVID-19 National Emergency and am worried that I cannot make my next mortgage payment. What should I do?**

**A.** FHA has communicated to mortgage servicers that they must offer you special COVID-19 mortgage payment relief options if you are eligible.

If you are able to keep making your mortgage payments during the national emergency, it is in your best interest to do so. If you find you are no longer able to make your monthly mortgage payments, the first thing you should do is contact your servicer — the company to whom you make your monthly mortgage payments. Your servicer will be able to provide you with what is known as forbearance, a mortgage repayment option that allows you to defer or lower your monthly payments for up to six months, and an additional six month period, if needed. Your mortgage servicer can further explain the details of the FHA COVID-19 National Emergency Forbearance option — what it means now and the options for bringing your mortgage payments current in the future.



**Q. I am having trouble making my mortgage payment due to the impacts of the COVID-19 National Emergency. Do I need to provide my servicer with documentation to prove I need forbearance?**

**A.** FHA servicers will ask you to confirm that you are having a financial hardship, either directly or indirectly, due to the COVID-19 National Emergency in order to qualify for a COVID-19 Forbearance, but will not require that you supply any documents.

Your mortgage servicer can further explain the COVID-19 Forbearance and can help you figure out other options for repaying any suspended mortgage payments or the balance of reduced mortgage payments.

**Q. Will the monthly mortgage payments that are reduced or suspended under a COVID-19 Forbearance need to be repaid?**

**A:** Yes. A homeowner with an FHA-insured mortgage who receives a COVID-19 National Emergency Forbearance is responsible for repaying the suspended mortgage payments or the balance of reduced mortgage payments. Your mortgage servicer can help you determine your options for eventually repaying any suspended mortgage payments or the balance due as a result of reduced mortgage payments. Your servicer will not charge you late fees and penalties while you are on a COVID-19 National Emergency Forbearance plan.

**Q. I'm worried about making my mortgage payment in the future with all the economic uncertainty around the COVID-19 pandemic. How can I proactively address this issue?**

**A.** Millions of U.S. homeowners are being impacted by the COVID-19 National Emergency. FHA has mortgage relief options, including the COVID-19 Forbearance, that homeowners with FHA-insured mortgages can use to defer or reduce your monthly mortgage payment, if needed. FHA continues to encourage those who can make their mortgage payments during this time to do so.

You should contact your mortgage servicer as soon as possible if you are unable to make your mortgage payments because of financial hardships from the COVID-19 National Emergency. If requested, your servicer will provide you with what is known as a forbearance, which will allow you to defer or lower your monthly payments for up to 12 months. Your mortgage servicer can further explain the details as well as options for repaying those amounts due in the future.

**Q. If I go back to work after starting an FHA COVID-19 Forbearance and can make my regular mortgage payments again in less than six months, should I resume paying them?**

**A.** Yes. Even if you received an FHA COVID-19 Forbearance, you are not required to use the full six months. It is more beneficial for you to begin making your regular mortgage payments as soon as you can reasonably do so. If you are able to begin making your payments prior to the expiration of your forbearance, contact your mortgage servicer and let them know you are ready to resume making your regular monthly mortgage payment. Your servicer will assist you in doing so.



**Q. How do I contact my servicer to let them know I want a Forbearance?**

**A.** Maximum mortgage repayment flexibilities are being offered to homeowners with FHA-insured mortgages due to the COVID-19 pandemic. However, you must contact your servicer as soon as you think you might not be able to make your regularly scheduled mortgage payment to request an FHA COVID-19 National Emergency Forbearance. This repayment option will allow you to defer or lower your monthly mortgage payments for up to 12 months. You can use any available means of communication to contact your servicer to request a forbearance. This includes, but is not limited to, phone calls, emails, texts, fax, mail, teleconferencing, etc.

**Q. (Added 4.17.20) Will I be required to make a “lump sum” payment to my loan servicer for the total missed payments at the end of the COVID-19 Forbearance period?**

**A. (Added 4.17.20)** No. A “lump sum” repayment for the total missed payments is not required immediately at the end of the COVID-19 Forbearance period. However, your lender will then evaluate you to see what loss mitigation options may be available. If you are an owner-occupant borrower who indicates they have the ability to resume making on-time mortgage payments, and were current or less than 30 Days past due as of March 1, 2020, you may be eligible for a COVID-19 Standalone Partial Claim. A partial claim is a no interest, junior loan secured by your property. No payments are due on the COVID-19 Standalone Partial Claim until the payoff, maturity or acceleration of your insured mortgage, including for the sale of your Property or a refinancing, or the termination of FHA insurance on your mortgage. If you are not eligible for the COVID-19 Standalone Partial Claim, your servicer will evaluate you with FHA’s other loss mitigation tools to help you repay the balance owed over time.

**Q. I have a Home Equity Conversion Mortgage (HECM) but have to go to a nursing home/rehabilitation facility due to COVID-19. Can I delay making the HECM due and payable so my spouse/partner/family can remain in the home?**

**A.** Yes. To ensure that your spouse/partner/family can remain in your home, you must contact your HECM servicer, the company who manages your HECM, as soon as possible. Upon your request, they must delay submitting a request to call your HECM due and payable.

**Q: I have a Home Equity Conversion Mortgage (HECM) but can’t pay my property taxes right now. Will I lose my home?**

**A.** No. You must contact your HECM servicer, the company who manages your HECM, as soon as possible. Upon your request, they must delay submitting a request to call your HECM due and payable.

**Q: I am having difficulty reaching my mortgage servicer. What should I do?**

**A.** Mortgage lenders and servicers are currently working with reduced staff and capacity due to the COVID-19 pandemic. As a result, FHA suggests homeowners check with their servicer for the best



way to contact them should you need to. Homeowners are encouraged to check their mortgage servicers website for contact options and updated information. Keep in mind your mortgage servicers ability to respond quickly may be impacted by COVID-19 National Emergency. It is important to remember that only your mortgage servicer can help you with forbearance if you are affected financially by COVID-19 and cannot make your monthly mortgage payments.