

What happens at the end of FHA COVID-19 Forbearance?

Step 1: Know when your forbearance ends.



*Prairie State Legal Services
Legal Help for Homeowners
Project: 888-966-7757*

Step 2:

Are you ready to resume required monthly payments by the end of COVID-19 forbearance?

Yes

No

Last updated November 16, 2020. This is a rapidly changing situation, please contact a lawyer for current information

Step 3:

45 days before it ends, send RFI to servicer for options

OR
Call servicer 30 days before expiration

Ask for an extension before forbearance expires – up to 360 days total

Step 4:

Apply/Request to be evaluated for post-COVID forbearance options.

You aren't eligible for post-COVID forbearance modification or partial claim but may qualify for a full documentation FHA modification and/or partial claim. Call a HUD certified housing counselor if you need help applying

Step 5:

Can you afford pre-forbearance payment?

No

Yes

Were you current or less than 30 days behind on your mortgage on 3.1.20?

No

Yes

Step 6:

Can you afford to make regular payments plus an additional amount?

No

Yes

You are eligible to be evaluated for a post-COVID-19 forbearance partial claim (payment deferral) and/or modification, with reduced documentation. Contact your servicer to apply

*HUD Certified Housing Counseling Agency Search:
<https://apps.hud.gov/offices/hsa/sfh/hcc/hcs.cfm>*

You may qualify for a repayment plan.