**Step 1** - Do I have a COVID-19 related financial hardship?

- **Yes**
  - You don't qualify for COVID-19 mortgage forbearance but there may be other options – contact your mortgage company or a HUD approved housing counselor.

- **No**
  - **Step 2** - Am I worried about making mortgage payments OR behind on payments OR in foreclosure but before sale?
    - **Yes**
      - You don't qualify for “CARES Act” mortgage forbearance but your mortgage company might offer forbearance or other options. Contact your mortgage company or a HUD approved housing counselor to find out.
    - **No**
      - **Step 3** - Do I have a “federally backed” mortgage loan?
        - **Yes**
          - You may qualify for CARES Act Mortgage Forbearance to stop making mortgage payments for up to 180 days (forbearance can be extended another 180 days)
          - You must apply through your mortgage company in 2020!
          - You must request an extension before your forbearance expires
          - The missed payments are not cancelled – you should contact your mortgage company about a permanent solution before your forbearance plan expires

- **No**
  - If foreclosure sale already happened you may not be able to get forbearance.

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**Last updated October 21, 2020. This is a rapidly changing situation, please contact a lawyer for current information**

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

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