

Do I Qualify for COVID-19 Mortgage Forbearance?

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

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

Yes

No

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

Step 2 - Am I worried about making mortgage payments OR behind on payments OR in foreclosure but before sale?

No

If foreclosure sale already happened you may not be able to get forbearance

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

Step 3 - Do I have a "federally backed" mortgage loan?

No

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

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

