

Do I Qualify for COVID-19 Mortgage Forbearance?

Last updated April 5, 2021. This is a rapidly changing situation, please contact a lawyer for current information

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

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

Yes

No

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

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

Yes

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

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

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

Yes

No

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

You may qualify for **CARES Act Mortgage Forbearance** to stop making mortgage payments for up to 180 days

- If the COVID related hardship continues, you can qualify for an extension of 180 days (total forbearance 360 days)
- Some homeowners can qualify for two additional three month extensions (total forbearance 18 months). Eligibility for the extra extension depends on what type of federally backed loan you have
- You must apply through your mortgage company by June 30, 2021 if you have an FHA, VA, or USDA loan (there is currently no set deadline to apply if you have a Fannie Mae or Freddie Mac loan)
- You should request an extension before your forbearance expires
- You may be able to get back into forbearance if you have another COVID hardship
- The missed payments are not cancelled – you should contact your mortgage company about a permanent solution before your forbearance plan expires
- There should be several options to resolve the missed payments, the options will vary depending on what type of loan you have

You may qualify for two additional forbearance extensions of three months each (total forbearance of 18 months) if:

You have a VA, FHA, or USDA loan and started forbearance before June 30, 2020, or

You have a Fannie Mae or Freddie Mac Loan and were in active forbearance as of February 28, 2021

