From: DCF BWF Work Programs Help Desk <BWFWorkProgramsHD@wisconsin.gov>
Sent: Friday, July 23, 2021 7:12 AM
To: DCF DL DFES BWF W-2 REGIONAL STAFF <DCFDLDFESBWFW-2REGIONALSTAFF@wisconsin.gov>; DCF DL DFES BWF W-2 Agency Directors <DCFDLDFESBWFW2AgencyDirectors@wisconsin.gov>; DCF DL DFES BWF W-2 Agency CARES Coordinators <DCFDLW-2AgencyCARESCoordinators@wisconsin.gov>
Subject: COVID-19 FHA Mortgage Assistance

Good Morning,

As the impacts from the COVID-19 pandemic continue to adversely affect communities, homeowners may be struggling and unable to make mortgage payments. The Federal Housing Administration (FHA) is offering mortgage assistance to FHA-insured borrowers who are behind in their mortgage payments.

FHA-insured mortgage borrowers may qualify for special COVID-19 mortgage payment forbearance.

Borrowers must request this assistance through their mortgage servicer directly by Sept 30, 2021.

A COVID-19 forbearance allows borrowers to reduce or suspend mortgage payments for an initial period of up to six months, which can be extended.

There are two ways for borrowers to get more information on the COVID-19 mortgage payment forbearance:

1. **Contact the mortgage servicer (the entity to which the borrower makes mortgage payments).**
    - Call, email or visit the website of the mortgage servicer using the contact information on the monthly mortgage statement.
    - Borrowers should state that they have a financial hardship due to the COVID-19 pandemic and request a COVID-19 forbearance.
2. **If borrowers are unable to contact their mortgage servicer, get help from a HUD-approved Housing Counseling Agency.**
    - Contact a HUD-approved housing counseling agency in your local area.
        - To find a HUD-approved agency, call (800) 569-4287, or use the online search at www.hud.gov/housingcounseling
    - Borrowers: explain your situation. Housing counselors are trained to assess your financial situation and explain the available options. A HUD certified

housing counselor may be able to help you work with your mortgage servicer.

For Borrowers: Be Aware of Scams Scam artists often offer fake help to people in crises. They do this to steal money or personal information. Always check on the offer of help and don't feel pressured to "take immediate action." **The best way to protect yourself is to say "no"** if anyone contacts you and asks for your personal information like your Social Security, bank account, Medicare ID, or driver's license numbers. Learn about COVID-19 scams on CFPB's website.

Mental Health: The COVID-19 pandemic has brought overwhelming grief to many. If you or someone you know needs help or support, please:

- Call or text the Disaster Distress Helpline at 800-985-5990 for immediate help and support.

- Visit the American Red Cross Virtual Family Assistance Center website, or call 833-492-0094, for comfort, support, information, and resource referrals if you have suffered loss due to COVID-19. All support is provided virtually and is completely confidential.

For additional information, please see the attached flyer and banner graphics (both in Spanish and English).

This email will be posted to the BWF Work Programs Help Desk Home Page.

KEEP YOUR **HOME**

COVID-19 MORTGAGE PAYMENT RELIEF

Struggling to keep up with mortgage payments on your FHA-insured mortgage because of COVID-19? Take action now to keep your home. Work with your mortgage servicer to get the help you need. Or, contact a HUD-approved housing counseling agency to understand your options. Find out more at ***https://www.hud.gov/coronavirus/homeowners***

CONSERVE SU **VIVIENDA**

ALIVIO PARA EL PAGO DE LA HIPOTECA POR LA COVID-19

Tiene problemas para estar al día con los pagos de su hipoteca asegurada por la FHA debido a la COVID-19? Actúe ahora para conservar su vivienda. Trabaje con su agente hipotecario para obtener la ayuda que necesita. O comuníquese con una agencia de asesoramiento de vivienda aprobada por el HUD para entender sus opciones. Obtenga más información en ***HUD.gov/coronavirus/homeowners.***

OBTENGA **AYUDA**

ALIVIO PARA EL PAGO DE LA HIPOTECA POR LA COVID-19

Está atrasado con los pagos de la hipoteca asegurada por la FHA a causa de la COVID-19? Hay ayuda disponible. Solicite asistencia a su agente hipotecario y dialogue con él cuando se comunique con usted. Trabajar con su agente ahora puede ayudarle a conservar su vivienda. Obtenga más información en ***HUD.gov/coronavirus/homeowners.***

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC

OFFICE OF HOUSING COUNSELING

As the impacts from the COVID-19 pandemic continue to ripple across our nation, an escalating foreclosure crisis among FHA-insured borrowers is reaching a cataclysmic point impacting hundreds of thousands of borrowers. We understand that many homeowners may be struggling and unable to make mortgage payments due to the COVID-19 pandemic.

If you are current on your mortgage payments or are already on a mortgage payment forbearance, please disregard this letter.

If you or someone you know are one of the many FHA-borrowers in communities across the country having difficulty paying your mortgage due to the pandemic, we urge you to act now.

FHA's special COVID-19 mortgage payment forbearance is currently available to FHA-insured borrowers.

There are two ways to get more information on the special COVID-19 mortgage payment forbearance:

First, contact your mortgage servicer, the entity to which you make your mortgage payments.	**If you are unable to contact your mortgage servicer right now, get help from a HUD-approved Housing Counseling Agency.**
• Call, email or visit the website of your mortgage servicer using the contact information on your monthly mortgage statement. • State that you have a financial hardship due to COVID-19 and request a COVID-19 forbearance. A COVID-19 forbearance allows you to reduce or suspend your mortgage payments for a period of time.	• Contact a HUD-approved housing counseling agency in your local area. To find a HUD-approved agency, call (800) 569-4287, or use the online search at www.hud.gov/housingcounseling • Explain your situation. Housing counselors are trained to assess your financial situation and explain the options available to you. • **A HUD certified housing counselor may be able to help you work with your mortgage servicer to obtain a COVID-19 forbearance.**

You are not alone during these difficult times. The COVID-19 mortgage payment forbearance is available now so please seek assistance to obtain this option.

Sincerely,

HUD Office of Housing Counseling

Beware of scams: You can view a copy of this letter on the U.S. Department of Housing and Urban Development's web site at: www.hud.gov/housingcounseling. Homeowners and renters can visit consumerfinance.gov/housing for up-to-date information on their relief options, protections, and key deadlines.

Para español, ver el reverso.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC

OFFICE OF HOUSING COUNSELING

A medida que los impactos de la pandemia de COVID-19 continúan extendiéndose por toda nuestra nación, una creciente crisis de ejecución hipotecaria entre los prestatarios asegurados por la FHA está llegando a un punto cataclísmico que afecta a cientos de miles de prestatarios. Entendemos que muchos propietarios pueden estar luchando y no pueden hacer pagos de hipoteca debido a la pandemia de COVID-19.

Si usted está al día en los pagos de su hipoteca o ya está en una indulgencia de pago de la hipoteca, por favor haga caso omiso de esta carta.

Si usted o alguien que conoce es uno de los muchos prestatarios de la FHA en comunidades de todo el país que tienen dificultades para pagar su hipoteca debido a la pandemia, lo instamos a que actúe ahora.

La indulgencia especial de pago de hipoteca COVID-19 de la FHA está actualmente disponible para los prestatarios asegurados por la FHA.

Hay dos formas de obtener más información sobre la indulgencia especial de pago de la hipoteca COVID-19:

Primero, acuda a su agente hipotecario, la entidad que recibe sus pagos de hipoteca.	**Si no encuentra a su agente hipotecario por el momento, pida ayuda a un organismo de asesoría de vivienda aprobado por el Departamento de Vivienda y Desarrollo Urbano (HUD, por sus siglas en inglés).**
• Llame, escriba o visite el portal de internet de su agente hipotecario utilizando los datos de contacto que aparecen en la letra mensual de su hipoteca. • Indique que atraviesa por dificultades económicas debido a la pandemia y solicite una indulgencia de morosidad por COVID-19. Una indulgencia de morosidad por COVID-19 le permite reducir o suspender los pagos de su hipoteca por un tiempo determinado.	• Acuda a un organismo de asesoría de vivienda aprobado por el HUD de su localidad. Para encontrar un organismo aprobado por el HUD, llame al (800) 569-4287 o use la herramienta de búsqueda en línea que está disponible en: www.hud.gov/housingcounseling . • Explique su situación. Los asesores de vivienda están capacitados para evaluar su situación financiera y explicarle las opciones que tiene disponibles. • Un asesor de vivienda autorizado por el HUD puede ayudarlo a colaborar con su agente hipotecario en la obtención de una indulgencia de morosidad por COVID-19.

Usted no está solo durante estos tiempos difíciles. La indulgencia de morosidad para el pago de la hipoteca por el COVID-19 ya está disponible, así que procure ayuda para acceder a esta opción.

Atentamente:
Oficina de Asesoría de Vivienda (OHC, por sus siglas en inglés) del HUD

Cuidado con las estafas: Usted puede consultar una copia de esta carta en el sitio del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos, en: www.hud.gov/housingcounseling. Los propietarios de vivienda y los inquilinos pueden visitar consumerfinance.gov/housing para obtener información actualizada sobre sus opciones de alivio, las protecciones que los amparan y las fechas límite clave.

See back for English