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To: DCF DL DFES BWF W-2 REGIONAL STAFF <DCFDLDFESBFW-2REGIONALSTAFF@wisconsin.gov>; DCF DL DFES BWF W-2 Agency Directors <DCFDLDFESBFW2AgencyDirectors@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](#).