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:**

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<th><strong>First</strong>, contact your mortgage servicer, the entity to which you make your mortgage payments.</th>
<th>If you are unable to contact your mortgage servicer right now, get help from a HUD-approved Housing Counseling Agency.</th>
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| • 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](http://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](http://www.hud.gov/housingcounseling). Homeowners and renters can visit [consumerfinance.gov/housing](http://consumerfinance.gov/housing) for up-to-date information on their relief options, protections, and key deadlines.

*Para español, ver el reverso.*