

ASSISTANCE FOR HOMEOWNERS & RENTERS

Assistance for Homeowners

Mortgage payment forbearance

The Coronavirus Aid, Relief, and Economic Security (CARES) Act provides relief for homeowners with government-guaranteed mortgages. Homeowners with mortgages backed by the FHA, USDA, VA, HUD Section 184a, Fannie Mae or Freddie Mac are eligible for loan forbearance for up to one year without fees, penalties, or additional interest.

Homeowners who are facing a financial hardship, either directly or indirectly, from the coronavirus may receive the forbearance by submitting a request to their servicer stating they are experiencing a hardship related to the virus. The forbearance will be granted for 180 days and may be extended for up to another 180 days at the borrower's request.

Homeowners in need of the forbearance should reach out to their mortgage servicers as soon as possible or contact a HUD approved housing counselor. Contact information for a homeowner's mortgage servicer can be found in monthly mortgage statements or coupon book. The nearest housing counselor can be found at <https://www.consumerfinance.gov/find-a-housing-counselor/> or by calling (800) 569-4287.

Foreclosure relief

Homeowners with FHA, USDA, VA, or Section 184 or 184A mortgages, or mortgages backed by Fannie Mae and Freddie Mac, who are facing foreclosure will also have relief from foreclosure or being forced to relocate as we address the COVID-19 pandemic. The foreclosure eviction moratorium is in effect until May 17, 2020.

Assistance for Renters

Eviction Moratorium for Renters

For 120 days after enactment of the CARES Act, property owners are prohibited from filing for eviction against or charging any fees for unpaid rent and fees to a tenant in properties with federally guaranteed loans or participating in federal housing programs. Property owners must also issue a notice to tenants to vacate 30 days before an eviction and the notice to vacate cannot be issued during this 120-day period.

This protection covers properties that receive federal subsidies such as public housing, Section 8 assistance, USDA rural housing programs, and Low Income Housing Tax Credits, as well as properties that have a mortgage issued or guaranteed by a federal agency (including FHA and USDA) or Fannie Mae or Freddie Mac.

Additionally, owners of multifamily buildings with federal loans in forbearance may not evict tenants for unpaid rent or charge late fees or penalties until the loan exits forbearance.

Renters seeking information on whether they are covered by the moratorium should contact [Legal Aid Society of Hawaii](#) or a HUD approved housing counselor. You can find the nearest housing counselor [here](#) or by calling (800) 569-4287.