



Nicole Marlette <downetwpadassist@gmail.com>

FW: Eviction Prevention, Emergency Rental Assistance and FHA Mortgage Relief

Murphy, Shatima [DCA] <Shatima.Murphy@dca.nj.gov>
To: Nicole Marlette <downetwpadassist@gmail.com>, Nadine Lockley <downetwpcclerk@comcast.net>

Fri, Jul 30, 2021 at 8:12 AM

Please share information with your municipality



July 28, 2021

Dear Colleague:

Emergency Rental Assistance:

The federal government is conducting an all-out push to make sure tenants and landlords take advantage of the historic funding for emergency rental assistance to help cover rent, utilities, and other housing costs and keep people in their homes.

Thanks to the American Rescue Plan, billions of dollars in federal rental assistance is reaching renters behind on housing costs, as well as landlords who have struggled during the pandemic. These programs are run locally, and right now emergency rental assistance is available across the country.

We are putting out a call to action to government agencies, companies, advocates, nonprofits, the faith community, and more to make sure that renters and landlords are able to take advantage of the relief available to them.

Today, the Consumer Financial Protection Bureau (CFPB) debuted a new look up tool (consumerfinance.gov/renthelp) that allows renters and landlords to find information on rental assistance in their area. Help us spread the message: Rental assistance is available. We can prevent evictions – benefiting renters and landlords.

While we are encouraging people to help get the word out on July 28th to connect people to CFPB's new tool, these resources will continue to be valuable to renters and landlords beyond the 28th, and we welcome any and all continued outreach efforts.

HUD-FHA Home Ownership COVID-19 New Flexibilities:

Hardships from the COVID-19 pandemic continue to be felt across the economy. There are still FHA borrowers who are at least 60-days delinquent on their mortgage who have not sought assistance to avoid foreclosure proceedings. HUD is seeking your assistance in communicating the availability of COVID-19 forbearance relief for delinquent FHA borrowers.

Attached please find a toolkit that you can use to provide effective information to struggling FHA homeowners in your community in a joint effort to prevent them from losing their homes.

With your support, we can make a difference in the lives of many at-risk families who are still reeling from the ongoing economic implications of the COVID-19 pandemic.

Thank you in advance for your consideration.

Reference:

Emergency Rental Assistance

If you're a renter having trouble paying your rent, utilities, or other housing costs – or if you're a landlord trying to stay afloat with tenants in this situation – help may be available. State and local programs are distributing billions of dollars in rental assistance to help renters stay housed during the pandemic.

Visit the [CFPB's Rental Assistance Finder](#) to find out what this means for you and what you can do. The CFPB's site also includes resources to help renters and landlords understand other resources to help navigate various financial hardships related to the pandemic.



The federal eviction moratorium expires this week and millions are at risk of losing their homes. This step-by-step guidance can help:

AT RISK OF EVICTION? HELP IS AVAILABLE.

The American Rescue Plan offers unprecedented assistance to prevent people from losing their homes.

Step 1: GET INFORMED

- Learn about [your rights](#)
- Check to see if [your state or local government](#) extended the eviction moratorium. (The federal moratorium ends July 31.)

Step 2: REACH OUT

- Write a letter to your landlord with this [free tool](#)
- Call [your local 211](#) and/or [your local Continuum of Care](#)

Step 3: APPLY FOR EMERGENCY AID

- Find [Emergency Rental Assistance in your area](#) (and [learn how it works](#))
- Contact [your local Public Housing Authority](#) to ask about emergency housing vouchers.

Step 4: CLAIM YOUR PANDEMIC RELIEF

- The federal government issued three Economic Impact Payments. [Make sure you got all three.](#)
- If you have children and didn't automatically receive the Child Tax Credit, [sign up for it.](#)



Source: U.S. Interagency Council on Homelessness

If you're
**FALLING
BEHIND**
on **RENT**

Apply for
**COVID
RENT
RELIEF**



Consumer Financial
Protection Bureau

A government agency

FHA Borrowers Are Eligible for COVID-19 Forbearance Relief

FHA Borrowers Should Act Now

If you are struggling to make your mortgage payment on your FHA-insured mortgage because of COVID-19, help is available. Here are the steps you should take **now**.

Contact your mortgage servicer and request a COVID-9 forbearance. When working with your servicer, you should:

- 1) State that you are having a financial hardship due to COVID-19. You will not be required to provide documentation of this hardship;
- 2) Request a COVID-19 Forbearance for your mortgage payments;
- 3) Ask your servicer to confirm the details of your agreement in writing.

For help talking to your mortgage servicer or understanding your options, contact a [HUD-approved housing counseling agency](#) in your area.

Are you on an FHA COVID-19 Forbearance Plan that is about to expire on July 31st? You may be eligible for more assistance. Please reach out to your mortgage servicer today. Learn more at: https://www.hud.gov/coronavirus/resources_for_homeowners.



The COVID-19 Recovery Modification targets a 25% reduction in the monthly principal and interest payment for those who cannot resume making their current payment.





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 [FHA.gov/coronavirus/homeowners](https://www.fha.gov/coronavirus/homeowners)

COVID-19 Resources:**HUD**

www.hud.gov/coronavirus

Help for homeowners and renters during the coronavirus national emergency (CFPB-HUD-FHA-VA-USDA)

[HUD Exchange Disease Risks and Homelessness](#)

CDC

[CDC Coronavirus Resources](#)

[Vaccines.gov](https://www.vaccines.gov) or text your Zip Code to 438829 (GETVAX) or call 1-800-232-0233.

[CDC COVID Data Tracker](#)

[CDC Communication Toolkits](#)

[Community-Based Organizations COVID-19 Vaccine Toolkit](#)

[Resources to support people experiencing homelessness](#)

[Resources for Shared and Congregate Housing \(e.g. apartments, condominiums, transitional housing\)](#)

[Considerations for Community-Based Organizations](#)

 **oledata.mso**
195K