



## Help for homeowners and renters during the coronavirus national emergency

[Español \(https://www.consumerfinance.gov/es/coronavirus/asistencia-hipotecas-y-viviendas/\)](https://www.consumerfinance.gov/es/coronavirus/asistencia-hipotecas-y-viviendas/) | [繁體中文 \(https://www.consumerfinance.gov/language/zh/coronavirus-traditional/mortgage-and-housing-assistance/\)](https://www.consumerfinance.gov/language/zh/coronavirus-traditional/mortgage-and-housing-assistance/) | [简体中文 \(https://www.consumerfinance.gov/language/zh/coronavirus-simplified/mortgage-and-housing-assistance/\)](https://www.consumerfinance.gov/language/zh/coronavirus-simplified/mortgage-and-housing-assistance/) | [Tiếng Việt \(https://www.consumerfinance.gov/language/vi/coronavirus/mortgage-and-housing-assistance/\)](https://www.consumerfinance.gov/language/vi/coronavirus/mortgage-and-housing-assistance/) | [한국어 \(https://www.consumerfinance.gov/language/ko/coronavirus/mortgage-and-housing-assistance/\)](https://www.consumerfinance.gov/language/ko/coronavirus/mortgage-and-housing-assistance/) | [Tagalog \(https://www.consumerfinance.gov/language/tl/coronavirus/mortgage-and-housing-assistance/\)](https://www.consumerfinance.gov/language/tl/coronavirus/mortgage-and-housing-assistance/) | [العَرَبِيَّةُ \(https://www.consumerfinance.gov/language/ar/coronavirus/mortgage-and-housing-assistance/\)](https://www.consumerfinance.gov/language/ar/coronavirus/mortgage-and-housing-assistance/)

[Get mortgage help if you're struggling \(https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/request-forbearance-or-mortgage-relief/\)](https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/request-forbearance-or-mortgage-relief/)

[Take action if you're in forbearance \(https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/after-you-receive-relief/\)](https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/after-you-receive-relief/)

## Help for renters (<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/>)

### Need help with the basics?

Learn how to read your monthly mortgage statement or understand key mortgage terms, like mortgage forbearance.

[Get started with key terms and mortgage basics \(https://www.consumerfinance.gov/consumer-tools/mortgages/#get-started\)](https://www.consumerfinance.gov/consumer-tools/mortgages/#get-started)

### Housing Counselors

U.S. Department of Housing and Urban Development ([HUD](https://www.hud.gov))-approved [housing counselors](https://www.hud.gov/program_offices/housing/sfh/hcc) [↗](https://www.hud.gov/program_offices/housing/sfh/hcc) ([https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)) can discuss options with you if you're having trouble paying your mortgage, managing your reverse mortgage, or paying your rent.

[Find a housing counselor \(https://www.consumerfinance.gov/find-a-housing-counselor/\)](https://www.consumerfinance.gov/find-a-housing-counselor/)

### Featured videos

#### CARES Act Mortgage Forbearance: What You Need to Know

([https://www.consumerfinance.gov/external-site/?ext\\_url=https%3A%2F%2Fwww.youtube.com%2Fwatch%3Fv%3Dbr5EPugsnLs&signature=sSHCqajaDXQBDxPGalDJNTj6NRw](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.youtube.com%2Fwatch%3Fv%3Dbr5EPugsnLs&signature=sSHCqajaDXQBDxPGalDJNTj6NRw))

If you are having trouble making on-time mortgage payments due to the coronavirus national emergency, forbearance may be an option for you.

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[Watch video ↗ \(https://www.consumerfinance.gov/external-site/?ext\\_url=https%3A%2F%2Fwww.youtube.com%2Fwatch%3Fv%3Dbr5EPugsnLs&signature=sSHCqajaDXQBDxPGalDJNTj6NRw\)](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.youtube.com%2Fwatch%3Fv%3Dbr5EPugsnLs&signature=sSHCqajaDXQBDxPGalDJNTj6NRw)

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#### 5 steps to ask for mortgage forbearance due to the Coronavirus

([https://www.consumerfinance.gov/external-site/?ext\\_url=https%3A%2F%2Fwww.youtube.com%2Fwatch%3Fv%3D0UzmTxYmw94&signature=G663W\\_2r6Q8yV\\_CG1q7tBtE5MHI](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.youtube.com%2Fwatch%3Fv%3D0UzmTxYmw94&signature=G663W_2r6Q8yV_CG1q7tBtE5MHI))

If the coronavirus has made it difficult to pay your mortgage, contact your mortgage servicer immediately. You may be eligible for forbearance, which temporarily pauses or reduces your monthly mortgage payments.

Watch video [↗](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fwww.youtube.com%2Fwatch%3Fv%3D0UzmTxYmw94&signature=G663W_2r6Q8yV_CG1q7tBtE5MHI) (https://www.consumerfinance.gov/external-site/?ext\_url=https%3A%2F%2Fwww.youtube.com%2Fwatch%3Fv%3D0UzmTxYmw94&signature=G663W\_2r6Q8yV\_CG1q7tBtE5MHI)

### COVID-19 Mortgage relief: 4 things to know

(https://www.consumerfinance.gov/external-site/?ext\_url=https%3A%2F%2Fyoutu.be%2FahSICkautsk&signature=NPm-cc7IAOBWrj1bbjvzA1X4Du8)

Since March, millions of homeowners have requested and received forbearance under the CARES Act, allowing them to temporarily pause or reduce their mortgage payments.

Watch video [↗](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fyoutu.be%2FahSICkautsk&signature=NPm-cc7IAOBWrj1bbjvzA1X4Du8) (https://www.consumerfinance.gov/external-site/?ext\_url=https%3A%2F%2Fyoutu.be%2FahSICkautsk&signature=NPm-cc7IAOBWrj1bbjvzA1X4Du8)

### COVID-19 Mortgage Forbearance: Understanding how to repay

(https://www.consumerfinance.gov/external-site/?ext\_url=https%3A%2F%2Fyoutu.be%2FM9aRKYvSe-Q&signature=LTJ7xyFEf6ugQvS6tzeKXQ4-a8E)

If you currently have forbearance on your mortgage because of the coronavirus pandemic, it's important to know that you'll have to pay back the mortgage payments your mortgage servicer has allowed you to reduce or pause.

Watch video [↗](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Fyoutu.be%2FM9aRKYvSe-Q&signature=LTJ7xyFEf6ugQvS6tzeKXQ4-a8E) (https://www.consumerfinance.gov/external-site/?ext\_url=https%3A%2F%2Fyoutu.be%2FM9aRKYvSe-Q&signature=LTJ7xyFEf6ugQvS6tzeKXQ4-a8E)

## Help for renters

The Centers for Disease Control and Prevention (CDC) issued an order to stop certain evictions until January 31, 2021. Some states and localities have also temporarily stopped evictions.

You may have other protections if your rent is federally subsidized, or your landlord is getting forbearance help with a mortgage backed by FHA, VA, USDA, Fannie Mae, or Freddie Mac.

[Learn what this means for you \(https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/\)](https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/)

## Mortgage relief options

[Learn about mortgage relief options and protections \(https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/mortgage-relief/\)](https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/mortgage-relief/)

[Find out which options you may qualify for \(https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/mortgage-relief-do-i-qualify/\)](https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/mortgage-relief-do-i-qualify/)

## Avoiding scams and bad actors

### Beware of coronavirus-related scams

[See more information on scams related to the coronavirus \(https://www.consumerfinance.gov/coronavirus/avoiding-scams/beware-fraud-scams/\)](https://www.consumerfinance.gov/coronavirus/avoiding-scams/beware-fraud-scams/)

[Learn what steps you can take if you believe you've been a victim of a foreclosure scam \(https://www.consumerfinance.gov/ask-cfpb/what-are-mortgage-loan-modification-scams-en-272/\)](https://www.consumerfinance.gov/ask-cfpb/what-are-mortgage-loan-modification-scams-en-272/)

### Submit a complaint

If you have a problem with a consumer financial product or service, you can try reaching out to the company first. Companies can usually answer questions unique to your situation and more specific to the products and services they offer. We can also help you connect with the company if you have a complaint. You can submit to the CFPB online or by calling [\(855\) 411-2372](tel:855-411-2372).

For homeowners: [Start a complaint \(https://www.consumerfinance.gov/complaint/\)](https://www.consumerfinance.gov/complaint/)

For renters: [See more about filing a complaint about discrimination or against a landlord \(https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/#renters-complaints\)](https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/#renters-complaints)

### Housing discrimination

Two federal laws prohibit housing discrimination. The protections they offer differ somewhat depending on whether you own or rent your home.

If you *own* your home, lenders and servicers may not discriminate against you for mortgage servicing practices – such as forbearance and loan modifications – based on your race, color, religion, national origin, sex, marital status, age, family status, disability, whether you are receiving money from a public assistance program, or whether you are exercising your rights under certain consumer protection laws. If you believe a lender or mortgage servicer has discriminated against you, you generally can [submit a complaint \(https://www.consumerfinance.gov/complaint/\)](https://www.consumerfinance.gov/complaint/) with the CFPB or [file a fair housing complaint with HUD](https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint) [↗](https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint) (https://www.hud.gov/program\_offices/fair\_housing\_equal\_opp/online-complaint). More information

on fair lending and protections against discrimination can be found on the [CFPB's \(https://www.consumerfinance.gov/fair-lending/\)](https://www.consumerfinance.gov/fair-lending/) and [HUD's](https://www.hud.gov/program_office/fair_housing_equal_opp/fair_lending)  [\(https://www.hud.gov/program\\_office/fair\\_housing\\_equal\\_opp/fair\\_lending\)](https://www.hud.gov/program_office/fair_housing_equal_opp/fair_lending) websites.

If you are *renting* a home or apartment, your landlord is prohibited from changing or setting different terms and conditions for your rental – or from terminating your tenancy – based on your race, color, national origin, religion, sex, family status, or disability. If you believe your rights have been violated you can [file a fair housing complaint with HUD](https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint)  [\(https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/online-complaint\)](https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint).

## Federal Coronavirus Resources

### White House Coronavirus Task Force

Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.

[Visit coronavirus.gov](https://www.coronavirus.gov/)  [\(https://www.coronavirus.gov/\)](https://www.coronavirus.gov/)

### USAGov

Information on what the U.S. Government is doing in response to COVID-19.

[Visit usa.gov \(English\)](https://www.usa.gov/coronavirus)  [\(https://www.usa.gov/coronavirus\)](https://www.usa.gov/coronavirus)

[Visit usa.gov \(Spanish\)](https://www.usa.gov/espanol/coronavirus)  [\(https://www.usa.gov/espanol/coronavirus\)](https://www.usa.gov/espanol/coronavirus)

*Page last modified: November 2, 2020*

The Consumer Financial Protection Bureau (CFPB), [Federal Housing Finance Agency \(FHFA\)](https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx)  [\(https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx\)](https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx), [U.S. Department of Housing and Urban Development \(HUD\)](http://hud.gov/)  [\(http://hud.gov/\)](http://hud.gov/), [U.S. Department of Veterans Affairs \(VA\)](https://www.va.gov/)  [\(https://www.va.gov/\)](https://www.va.gov/), and [U.S. Department of Agriculture \(USDA\)](https://rd.usda.gov/about-rd/agencies/rural-housing-service)  [\(https://rd.usda.gov/about-rd/agencies/rural-housing-service\)](https://rd.usda.gov/about-rd/agencies/rural-housing-service) are working together to help homeowners and renters during the coronavirus pandemic.

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## WHERE TO GET ADDITIONAL HELP

If you need help working with your servicer or understanding your options you may want to reach out to a professional to help you with your specific situation. Remember: Legitimate resources will not charge an up-front fee for their services.

### Credit Counselors

Reputable credit counseling organizations are generally non-profit organizations that can advise you on your money and debts, and help you with a budget. Some may also help you negotiate with creditors.

[Find a credit counseling organization](https://www.consumerfinance.gov/ask-cfpb/what-is-credit-counseling-en-1451/) (<https://www.consumerfinance.gov/ask-cfpb/what-is-credit-counseling-en-1451/>)

### Lawyers

If you need a lawyer, there may be resources to assist you through your [local bar association](#), [legal aid](https://www.consumerfinance.gov/ask-cfpb/how-do-i-find-an-attorney-in-my-state-en-1549/) (<https://www.consumerfinance.gov/ask-cfpb/how-do-i-find-an-attorney-in-my-state-en-1549/>), or if you are a servicemember, your local [Legal Assistance Office](#) [↗](#) ([https://www.consumerfinance.gov/external-site/?ext\\_url=https%3A%2F%2Flegalassistance.law.af.mil%2F&signature=5SUGeO5fmCdTIQ8UBqoMVP65UKM](https://www.consumerfinance.gov/external-site/?ext_url=https%3A%2F%2Flegalassistance.law.af.mil%2F&signature=5SUGeO5fmCdTIQ8UBqoMVP65UKM)).

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An official website of the United States government