

What happens at the end of FHA COVID-19 Forbearance?

Step 1:

Know when your forbearance ends



Step 2:

Are you ready to resume required monthly payments by the end of COVID-19 forbearance?

Prairie State Legal Services Legal Help for Homeowners Project: 888-966-7757

Last updated April 5, 2021. This is a rapidly changing situation, please contact a lawyer for current information

Yes

No

Step 3:

45 days before it ends, send written request for information (RFI) to servicer for options

OR

Call servicer 30 days before expiration

Ask for an extension before forbearance expires – up to 360 days total. Homeowners who started forbearance by June 30, 2020 may qualify for two additional forbearance periods of 3 months each for a total forbearance of up to 18 months. (No COVID forbearance including extensions can go beyond 6-30-2022)

Step 4:

Determine what post-COVID forbearance options may work for you and apply for or request a post forbearance option

HUD Certified Housing Counseling Agency Search: <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

Step 5:

Can you afford your pre-forbearance payment?

No

You may be eligible for a COVID modification or partial claim with reduced documentation to make up the missed payments and lower your ongoing payments. Contact your servicer to apply

Yes

Step 6:

Can you afford to make your regular payments plus an additional amount?

No

You may be eligible for a COVID modification or partial claim with reduced documentation to make up the missed payments. Contact your servicer to apply

Yes

Step 7:

You may qualify for a repayment plan.

