

COVID-19 Assistance for Renters and Homeowners

The coronavirus relief legislation passed by Congress provides assistance for renters and homeowners in Alabama and across the country.

Pause on Foreclosures for Residential Homeowners

- Beginning on March 18, 2020, foreclosures are prohibited on all federally backed mortgages for 60 days.
- Borrowers experiencing financial hardship due to COVID-19 can receive 180 days of forbearance on their federally backed mortgage.
- Owners of multifamily rental properties with federally backed mortgages can receive forbearance on those loans for 90 days. Borrowers that take advantage of this policy, may not evict, charge late fees, or impose other penalties during this time period.

Pause on Evictions

- For 120 days, owners of federally-subsidized properties or properties with federally backed mortgages may not initiate eviction proceedings and charge penalties or fees to a tenant who experiences hardship and cannot pay rent.

Below are some helpful resources for Alabama renters and homeowners in federally backed mortgages and federal properties impacted by the COVID-19 virus.

COVID-19 Assistance for Renters and Homeowners

Alabama's U.S. Department of Housing and Urban Development (HUD) Office

Regional Administrator: Denise Cleveland-Leggett
Field Office Director: Kenneth E. Free

Office Hours: 8:00 a.m. to 4:30 p.m.
Monday through Friday

Phone: 205-731-2617

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Medical Forum Building
950 22nd Street North, Suite 900
Birmingham, AL 35203

Customer Service
Fax: 205-731-2593
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How do I find out what type of loan I have?

Homeowners should be able to tell if their loan is insured or guaranteed by a federal program from the loan documents. Federal insurance or guarantee programs include:

- The Federal Housing Administration (FHA)
- Veterans Affairs (VA)
- USDA Guaranteed Loan or USDA Direct Loan
- HUD Section 184 Indian Home Loan Guarantee Program
- HUD Section 184A Native Hawaiian Housing Loan Guarantee Program

Homeowners with loans backed by Fannie Mae and Freddie Mac are also eligible for protections under the CARES Act. Homeowners won't be able to tell if their loan is backed by Fannie Mae and Freddie Mac just from the loan documents.

To determine whether a loan is backed by Fannie Mae or Freddie Mac, the borrower can use the tools below:

Fannie Mae: Coronavirus (COVID-19 Help)

- **Use Fannie Mae's Loan Lookup Tool:**
<https://www.knowyouroptions.com/loanlookup>
- **Or call 1-800-2FANNIE (1-800-232-6643)**

COVID-19 Assistance for Renters and Homeowners

Freddie Mac: Extending Help to Homeowners Impacted by COVID-19

- Use Freddie Mac's Loan Lookup Tool:
<https://ww3.freddiemac.com/loanlookup/>
- Or call 1-800-FREDDIE (1-800-373-3343)

Mortgage Services

You can also ask the company you make payments to (they're called the loan servicer), and they should be able to tell you if your loan is backed by Fannie Mae or Freddie Mac.

In addition to the resources above, the Federal Housing Finance Agency (FHFA) has issued an FAQ entitled "[Fannie Mae and Freddie Mac Assistance Options for Families Impacted by COVID-19](#)." This and other information is available at www.fhfa.gov/coronavirus.