**Resources To Help Navigate Mortgage Payment Options in the Time of COVID-19**

For many homeowners with mortgages, there may be help, but first you will need to assess your situation. If you are currently unable to pay your mortgage, or part of your mortgage, due to the COVID-19 crisis, your first step should be to contact your lender/servicer. Submit a request to your lender/servicer stating you are experiencing a financial hardship during the COVID–19 emergency. Keep in mind that your mortgage relief options will depend on who owns or backs your mortgage, so you will need to figure out who services your mortgage.

Below is a list of Massachusetts agencies and organizations that have offered guidance to homeowners who have been financially or medically impacted by COVID-19 and need help with their mortgage payments.

* If you have a mortgage with the **Massachusetts Housing Partnership**, please check out their website listing “ Who To Call If You Are Worried About Making Your Mortgage Payments”: <https://www.mhp.net/news/2020/one-mortgage-takes-steps-to-remain-operational>
* If you have a mortgage with **MassHousing**, please check out their website on “Mortgage Payment Options”: <https://www.masshousing.com/home-ownership/homeowners/borrower-message-covid19>
* **City of Boston** has announced new mortgage relief to aid homeowners during the COVID-19 Pandemic, including an agreement with 12 of the largest lenders in Boston to offer mortgage options that may cover your mortgage: <https://www.boston.gov/news/new-mortgage-relief-partnership-aid-homeowners-during-covid-19-pandemic>

**If you do NOT know who your mortgage servicer is, start here:**

* Consumer Finance Protection Bureau’s (CFPB) comprehensive guidance on foreclosure and forbearance options, including guidance and links to help you determine who services your mortgage: <https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/>

**For a general understanding of how forbearance and other mortgage relief options work, please visit:**

* MA Division of Banks Guidance (by sector): <https://www.mass.gov/info-details/covid-19-resources#consumer-resources->
* The Conference of State Bank Supervisors (CSBS) has provided a Summary of National Foreclosure Moratoria and Forbearance Programs (updated as of April 3, 2020)

<https://www.csbs.org/sites/default/files/2020-04/FederalMoratoriumConsumerForeclosuresFactSheet%28updated4-3-2020%29.pdf>

* AARP has posted a consumer-friendly interpretation of forbearance with tools for finding who holds your mortgage: <https://www.aarp.org/money/credit-loans-debt/info-2020/mortgage-coronavirus-faq.html>