



Navigating forbearance for homeowners

If you have been impacted by COVID-19 and are on an active forbearance plan (or are considering one), know the facts. If you have questions, contact your mortgage servicer, or the [Disaster Response Network™](#) for additional counseling and advice.

Get the facts: You don't have to pay back all missed amounts at once upon completion of your forbearance plan.

COVID-19 related hardship occurs

Contact your mortgage servicer (the company on your mortgage statement), or if you would like personalized help from a HUD-approved housing counselor, call our [Disaster Response Network](#).

You can also use the [Fannie Mae Mortgage Loan Lookup Tool](#) to find out if you qualify for additional payment relief programs.

Request initial forbearance for up to 6 months to help temporarily reduce or suspend your monthly mortgage payments during the forbearance term.

FORBEARANCE BEGINS AND LASTS FOR UP TO 6 MONTHS

No later than 30 days before forbearance ends

Your mortgage servicer will attempt to contact you to discuss options that may be available to help resolve your delinquency. Proactively contact your servicer.

If the COVID-19-related hardship been resolved, your forbearance plan ends and you begin to repay your delinquency amounts based on the terms of the workout arrangement you agree to with your mortgage servicer.

At the end of the forbearance plan, you must repay missed amounts, but you are not required to repay it all at once.

[You have options >](#)

Forbearance is extended up to 6 additional months

If you are still experiencing the COVID-19 related hardship, you may be eligible for an extension of your forbearance plan for up to an additional 6 months. If you were on a forbearance plan as of Feb. 28, 2021, you may be eligible for additional forbearance.

No later than 30 days before forbearance ends

Your mortgage servicer will attempt to contact you to discuss options that may be available to you to extend for your forbearance, if needed, or help resolve your delinquency. Proactively contact your servicer.