

SW Ohio Homeowner Resources and Protections in Response to COVID-19

Mortgage Payments

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Q: I can't make my monthly mortgage payment. Will I lose my home?

A: If your loan is a Fannie Mae loan, Freddie Mac loan, or guaranteed by FHA, VA or USDA, your lender cannot foreclose on your home at this time. However, the current moratorium may be expiring soon. If you have questions, please contact the Legal Aid Society at (513) 241-9400.

Q: How can I find out what type of loan I have?

A: You can find out by calling or checking online.

- FHA: Call 1-800-569-4287.
- Fannie Mae: www.KnowYourOptions.com/loanlookup
- Freddie Mac: <https://ww3.freddiemac.com/loanlookup/>
- USDA/Rural Home Service: Call and ask your loan servicer.
- VA: Call and ask your loan servicer

Q: What can I do if my loan is not covered by the moratorium?

A: You should contact your loan servicer right away and let them know you need help

paying your mortgage. You may be eligible for a forbearance, loan modification, or other type of assistance.

Q: Is there financial help available for paying my mortgage?

A: You should always contact your lender or loan servicer to ask if they have any programs available to help you.

Homeowners with Fannie Mae, Freddie Mac, or FHA loans may be eligible for a mortgage forbearance plan to reduce or suspend their mortgage payments for up to 12 months

Cincinnati and Hamilton County residents may be able to access emergency mortgage assistance funds to help bring their mortgage account current. If you live in the City of Cincinnati or Hamilton County and need financial help, call 513-362-2807.

Also, if you have a child or expectant mother in your household, you may be eligible for Job & Family Services PRC (Prevention, Retention and Contingency) funds. These funds can assist with payments for items such as housing costs, gas cards, job uniforms, and baby items. If you have questions about these kinds of assistance, contact the Legal Aid Society at (513) 241-9400 or your local JFS office.



Utilities

Q: Will my gas and electric and/or water be shut off if I can't pay my bill?

A: A: Many utility providers have resumed disconnections for non-payment. Please contact your utility provider for information about utility disconnections and payment plan options. If you are in need of utility assistance, please contact your local community action organization.



Foreclosure

Q: If I have a foreclosure court date coming up, will it be rescheduled?

A: All courts in Southwest Ohio are now open and court dates are being held. If you are unsure of your hearing status, or your court date, contact the courthouse directly.

If you have questions or need legal assistance, please call the
Legal Aid line at **(513) 241-9400**

