

# Worried about mortgage payments? Get the help you're entitled to.

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During the coronavirus pandemic, it has been hard for millions of homeowners to keep up with their mortgage payments. If that sounds like you, under the CARES Act you can ask for help.

## Talk to your mortgage servicer

Your mortgage servicer is the company you send your mortgage payments to each month. Call your servicer at the number on your statement. Or, if you're already behind and your servicer is calling you—pick up the phone. Tell your servicer why you can't make your monthly payment and ask them for help avoiding foreclosure.

## Get expert help from a counselor

For help talking to your mortgage servicer or understanding your options, contact a HUD-approved housing counseling agency in your area. Counselors can develop a tailored plan of action and help you work with your mortgage company, at no cost to you.

Visit [consumerfinance.gov/mortgagehelp](https://consumerfinance.gov/mortgagehelp) or call the CFPB at (855) 411-CFPB (2372) to find a HUD-approved housing counselor.

## Steer clear of scams

Scam artists try to take advantage of homeowners who get into trouble by charging lots of money—even thousands of dollars—for false promises of help. You should not have to pay anyone to help you avoid foreclosure. The help you need may be available at no cost to you from your servicer, or through a HUD-approved housing counseling agency.

## Special protections for homeowners during the pandemic

Forbearance means your mortgage servicer allows you to pause or reduce your payments.

If you are experiencing a financial hardship because of the pandemic, you are entitled to ask for and receive forbearance for up to 180 days, and then an extension of up to 180 days, for up to 360 days in total. This applies to federally backed mortgages, which includes loans backed by FHA, VA, USDA, Fannie Mae, and Freddie Mac.


You must pay back your missed payments later, but not all at once—generally, you repay them over time. At the end of the forbearance period, your servicer contacts you about how to repay the missed payments.


Even if you don't have a federally backed mortgage, you should still contact your servicer. You probably still have relief options through them.


## Submit a complaint

Have an issue with a financial product or service? We'll forward your complaint to the company and work to get you a response – generally within 15 days.

 Online  
[consumerfinance.gov/complaint](https://consumerfinance.gov/complaint)

 By phone (180+ languages)  
M-F, 8 a.m. - 8 p.m. ET  
(855) 411-CFPB (2372)  
(855) 729-CFPB (2372) TTY/TDD

 By mail  
P.O. Box 2900  
Clinton, IA 52733-2900

 By fax  
(855) 237-2392