

Partnering with Families to Build Economic Security During Emergencies



How Early Care and Education Can Help You Access Housing Protection Information

The information in this tip sheet was current as of August 1, 2020.

Families may experience unstable housing at any time, including during an emergency or natural disaster. Early care and education professionals can partner with you to:

1. Learn about housing protections for homeowners
2. Learn about housing protections for renters
3. Track your progress and celebrate your successes



Spotlight On: Housing Protections

1. Learn About Housing Protections for Homeowners

The Families First Coronavirus Response Act of 2020 puts in place time-limited protections for homeowners with mortgages that are backed or funded by the federal government or a Government Sponsored Enterprise (GSE), such as Fannie Mae or Freddie Mac.

- Your lender or loan servicer may not foreclose on you until August 31, 2020.
- If you experience financial hardship due to the coronavirus disease 2019 (COVID-19) pandemic, you have a right to request and obtain a forbearance for up to 180 days.
 - A forbearance is when your mortgage company allows you to pause or reduce your payments for a limited period of time.

- Forbearance does not erase what you owe. You will have to repay any missed or reduced payments in the future.
- NOTE: You have the right to request and obtain an extension for up to another 180 days.
- You can learn more about mortgage relief options on the Consumer Financial Protection Bureau (CFPB) website. Ask your early childhood professional to review this information with you.

2. Learn About Housing Protections for Renters

- **State and local policies:** Many state and local governments have temporarily stopped tenant evictions because of the national health emergency. You can find out about policies in your state or jurisdiction on the Eviction Lab website.
- **HUD's Disaster Response Network:** If you are living in either a HUD Multifamily Assisted property or an FHA-insured property, you have free access to HUD's Disaster Response Network. If you are experiencing financial challenges from a natural disaster or other difficulties, the Disaster Response Network's housing counselors may be able to help with a range of needs. Call (toll free): 877-542-9723.
- **Legal aid services:** Government-funded legal aid services are available throughout the country to assist families of low-income with a range of needs, including help with evictions and foreclosures. You can find your local legal aid services office using the Find Legal Aid locator tool on the Legal Services Corporation website.

3. Track Your Progress and Celebrate Your Successes

Early care and education professionals are available to follow up with you about your progress toward accessing housing protection information. Celebrate your successes!

Other Family Tip Sheets about building your family's economic security during emergencies are available. Check with your early care and education professional.

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