

Partnering with Families to Build Economic Security During Emergencies



Partnering with Families to Access Housing Protection Information

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

Families may experience unstable housing during an emergency or natural disaster. Early care and education professionals can partner with families to:

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

1. Share Information About Housing Protections for Homeowners

The Families First Coronavirus Response Act of 2020 put in place time-limited protections for homeowners with mortgages that are backed or funded by the federal government or a Government Sponsored Enterprise (GSE).

- A lender or loan servicer may not foreclose on homeowners until August 31, 2020.
- If families experience financial hardship due to the current national health emergency, they have a right to request and obtain a forbearance for up to 180 days.
 - A forbearance is when a mortgage company allows homeowners to pause or reduce their payments for a limited period of time.

- Forbearance does not erase what families owe. They will have to repay any missed or reduced payments in the future.
- Note: Families have the right to request and obtain an extension for up to another 180 days.

2. Share Information About Housing Protections for Renters

- **State and local eviction policies:** Many state and local governments have paused tenant evictions because of the impact of the current national health emergency. Find more information about policies in your state or jurisdiction from the Eviction Lab website.
- **HUD's Disaster Response Network:** Renters living in either a HUD Multifamily Assisted property or FHA-insured property have free access to HUD's Disaster Response Network. For renters 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 housing issues such as evictions and foreclosures. Find your local grantee using the Find Legal Aid locator tool on the Legal Services Corporation website.

3. Track Progress and Celebrate Successes

Follow up with families to ensure they are finding the housing protections they may need. Celebrate their successes!



Staff Tip

You may also find that you need housing protection during an emergency. Review the information in this tip sheet and use it to address any needs you may have related to housing stability.

Check out the other staff tip sheets in the *Partnering with Families to Build Economic Security During Emergencies* series. Let families know about the companion family tip sheet series so they can get important information on how to improve their family economic security during emergencies.

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