

Protections for Homeowners in Pennsylvania Affected by the Coronavirus

Contact your local legal aid office if you have questions about your specific situation.
Go to <https://palegalaid.net/legal-aid-providers-in-pa> to find yours.

Your mortgage is still due, but many lenders have announced relief for homeowners.
Contact your lender to find out what is available.

For All Pennsylvania Homeowners



With certain exceptions, all foreclosure filings are on hold until August 31, 2020 by order of the Governor.

- Your mortgage lender must file to foreclose with a court in order to sell your home.
- The Governor's Executive Order does not apply to cases that were filed prior to May 11, 2020.
- The Governor's order also doesn't apply to (1) federally-backed mortgages that are subject to a moratorium on foreclosures until August 31, 2020, (2) properties in counties that have their own foreclosure moratoriums through at least August 31, 2020, and (3) lenders who have agreed to participate in the PA Mortgage Assistance Program.
- If your lender filed for foreclosure, contact your local legal aid office immediately.
- The Pennsylvania Housing Finance Agency has suspended foreclosures on their mortgages indefinitely.

For Homeowners with Federally-Backed Mortgages

The federal Corona Virus Aid, Relief, and Economic Security Act (CARES) provides additional protection for some homeowners, including landlords. The protections apply to those who have "federally-backed mortgages."

- Your mortgage lender cannot file a foreclosure action until June 30, 2020 at the earliest.
- If a foreclosure has already been filed, the lender cannot move for a judgment, request the scheduling a sheriff's sale, or go forward with a scheduled sheriff's sale until June 30, 2020 at the earliest.

Federally-Backed Mortgages include mortgages that are owned or insured by:

- Federal Housing Administration (FHA)
- Federal National Mortgage Association, "Fannie Mae"
- Federal Home Loan Mortgage Corporation, "Freddie Mac"
- Veterans Administration (VA)
- U.S. Department of Agriculture (USDA)

To find out if your mortgage is included:

- Look at your mortgage documents for FHA, VA, or USDA insurance.
- Call Fannie Mae at 1-800-232-6643 and press "4" for homeowners or use their website.
- Call Freddie Mac at 1-800-373-3343 and press "4" for homeowners or use their website.

If you have experienced financial hardship due to the Coronavirus, your mortgage company can suspend your payments through forbearance for up to 60 days. This may be extended for up to four additional 30-day periods.

You must contact your mortgage company to get this relief.

Regional Housing Legal Services is working to inform Pennsylvanians affected by the Corona Virus. As of July 13, 2020, RHLS understands the above. Each situation is different and the information is subject to change.