

Neighbors Helping Neighbors | HUD and Housing Counselors Provide Support to Homeowners and Renters During Coronavirus Outbreak

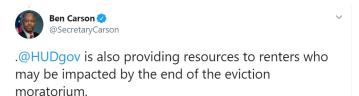
#Inthistogether

As communities combat the coronavirus outbreak, HUD is highlighting stories of communities coming together to help their neighbors in need.

Washington, D.C. - This week, the U.S. Department of Housing and Urban Development (HUD) awarded \$40 million in housing counseling grants to help more than one million individuals and families access HUD-approved housing counseling to help navigate homebuying and rental processes, or avoid foreclosure. Additionally, the Federal Housing Administration (FHA) announced an extension of its foreclosure and eviction moratorium through August 31, 2020, for homeowners with FHA-insured Single Family mortgages. This extension provides additional security and peace of mind to homeowners that they will not lose their homes while they are trying to recover financially due to COVID-19.



While the economic recovery is already underway, many American families still need more time and assistance to regain their financial footing, and that is why @FHAgov is extending the eviction moratorium for single-family FHA loans. hud.gov/press/press_re...





If you're in HUD-assisted housing and have lost your job or seen your hours cut back, you can recertify your income to reduce your rent payments. Contact your local Public Housing Authority to have your rent adjusted.

<u>St. Cloud, Minnesota —</u> In the midst of the coronavirus outbreak, the Catholic Charites in St. Cloud is offering help for people struggling to pay their mortgage due to COVID-19. The virus' impact has affected many homeowners and renters, however; the Catholic Charities Financial and Housing Counseling program and HUD-certified counselors are available for people needing advice or their questions answered about their mortgage or rent. <u>Read the full story from KNSI News</u>



Photo courtesy of Pixabay

West Chester, Pennsylvania — Keeping families in their homes during the coronavirus pandemic has been a top priority, especially for housing counseling agencies. The U.S. Department of Housing and Urban Development (HUD) awarded nearly \$40 million in housing counseling grants to help over one million individuals and families access HUD-approved housing counseling to help avoid foreclosure and make informed home

buying and rental choices. "HUD-approved housing counseling agencies are on the front lines of helping individuals and families struggling financially as a result of the COVID-19 pandemic," said HUD Secretary Ben Carson. Read the full story from MyChesco

<u>High Point, North Carolina</u>—During the coronavirus outbreak, the High Point Housing Authority (HPHA) is continuing to support families avoid foreclosure and inform homebuyers and rental choices. The Authority will continue to provide housing counseling and educational services to the public. "We are extremely grateful for the muchneeded grant award. However, we must continue to identify additional financial resources to provide services that will assist our citizens during these unprecedented times," said Angela McGill, High Point Housing Authority. <u>Read the full story from The High Point Enterprise</u>



Photo Courtesy of The High Point Enterprise

Fall River, Massachusetts – Due to the coronavirus outbreak, HUD is committed to helping communities in need. HUD recently awarded more than \$3.2 million in housing counseling grants to eight Massachusetts agencies to help individuals and families access HUD-approved housing counseling to help them avoid foreclosure and make more informed homebuying and rental choices. Fall Rivers Catholic Social Services received a HUD grant, which will directly support the housing counseling services provided by 204 HUD-approved local housing counseling agencies, national and regional organizations, and state housing finance agencies. "The Massachusetts housing counseling agencies this funding supports are crucial in helping families manage their money, navigate the home buying process, and secure their financial futures," said David Tille, HUD New England Regional Administrator. Read the full article on Herald News



Photo courtesy of Catholic Social Services

Flint, Michigan – Despite the State of Michigan's extension on evictions bans, Michigan State Housing Development Authority (MSHDA) is encouraging renters and homeowners to have conversations with their lenders and landlords about delaying foreclosure or payment deferrals. "The best way for them to deal with this crisis is to immediately contact their lender or their landlord and start that communication. Without that, it will get worse for that individual, so call, tell them what's going on, work with your lender or your landlord, and then reach out to one of our counseling agents for additional help," Mary Townley, MSHDA Director Home Ownership. "They will tell you what your rights are based on the eviction moratorium that's out there and also help you evaluate your budget and your

financial capabilities, so that you can pay that arrearage of rent that you may have accumulated." Townley continued. <u>Read the full article from ABC 12 News.</u>

<u>St. Cloud, Minnesota</u> – The Catholic Charities of the Diocese of St. Cloud was recently awarded nearly \$40,000 in Housing Counseling Grants to help people avoid foreclosure and make more informed home buying and rental choices. The Catholic Charities Financial and Housing Counseling program and HUD-certified counselors are available to assist the local community who need advice, or their questions answered about their mortgage or rent. <u>Read the full article from KNSI Radio.</u>



Photo courtesy of Pixabay.

Spokane, Washington – SNAP Spokane, a local non-profit is assisting local homeowners who struggling to pay their mortgage due to the COVID-19 pandemic. They recently received a \$50,000 grant from Bank of America to go directly into its housing counseling program that will help hundreds of homeowners in the community. SNAP housing counseling program will provide mediation, mortgage counseling, legal and community service referrals, and foreclosure prevention loans. *Read the full article from KXLY*.

Read more stories of <u>#NeighborsHelpingNeighbors</u> by following <u>@HUDgov</u> and <u>@SecretaryCarson</u> online.

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