

KNOW YOUR RIGHTS

COVID-19 RELIEF FOR NEW YORK HOMEOWNERS

The COVID-19 pandemic has affected millions of New Yorkers, many who have experienced sickness, loss of a family member or loved one, income reduction, and increased expenses due to the loss of school or child care. Learn about relief available to impacted New Yorkers below.

MORTGAGE RELIEF AND FORBEARANCE OPTIONS AVAILABLE

If you have been impacted by the COVID-19 pandemic, your lender must consider your request for forbearance (temporary pause of your mortgage payments), modification, or other relief. In most cases, repayment of any paused payments should be postponed to the very end of your mortgage, when it matures. Special rules may apply based upon the type of mortgage loan you have. Ask your mortgage servicer to confirm the terms of any forbearance agreement with you in writing. You may complain to a state or federal agency if your mortgage servicer does not comply with these rules.

YOUR FORECLOSURE CASE MUST BE PAUSED

If you are in foreclosure and your home is occupied (not vacant or abandoned), your foreclosure is on pause until February 27, 2021, with some exceptions. If you submit a declaration stating that you have been impacted by the COVID-19 pandemic, this temporary pause will last until May 1, 2021. The lender suing you or the Court must notify you of your rights to these temporary pauses and provide you with the declaration form. It is also available here on the Court website in English at <https://www.nycourts.gov/whatsnew/pdf/Foreclosure-Notice.pdf>. There are versions in other languages available at <https://www.nycourts.gov/covid-eefpa.shtml>.

AVOID THE 2021 TAX AND WATER LIEN SALE

Even if you owe tax or water debt, the City may not sell that debt if you submit a declaration stating that you have been impacted by the COVID-19 pandemic. New York City must provide you with a copy of this declaration and your rights to submit it to avoid the lien sale.

OTHER COVID-RELATED RELIEF MAY BE AVAILABLE

In addition, you may be entitled to other COVID-related relief, including stimulus payments under the CARES act, student loan relief, enhanced unemployment relief, bankruptcy-related relief, and relief for a small business that you own.

GET FREE LEGAL HELP: Call Legal Services NYC at the number below to get answers to your questions and FREE legal advice.



917-661-4500

Legal Services NYC | 40 Worth Street, Suite 606, New York | legalservicesnyc.org

* The information in this factsheet does not constitute legal advice.