

COVID-19 Mortgage Wellness Check – Act Today

Help is available through the NYS Office of the Attorney General's Homeowner Protection Program (HOPP) at no cost to you.

If you are a NYS homeowner struggling to make payments, or in a forbearance agreement with your servicer, know your options. You may qualify for new local or federal assistance.

Beware of scams and of companies asking for payment to help with your mortgage.

Before you give up your home, have your mortgage checked by a qualified NYS professional for free.

Call the NYS HOPP Toll-Free Hotline at 1-855-HOME-456 (1-855-466-3456) or go to HomeownerHelpNY.org to get connected with a non-profit in your area.



COVID-19 Mortgage Wellness Check – Free Help is Available for NYS Homeowners – Don't Delay

Now is the time to get your mortgage checked at no cost to see what options are available. A record number of homeowners in New York State have fallen behind on their payments during the COVID-19 crisis. Many homeowners are in temporary forbearance agreements with their servicers. Others who have missed payments may have direct agreements with their lenders or just be behind in payments. State and federally imposed foreclosure moratoria will end for many homeowners in June. These and other types of forbearance and deferral plans are only temporary solutions.

The NYS Office of Attorney General Leticia James has been funding non-profit housing counseling and legal services programs to provide services to homeowners in every county of the state since 2012 under its Homeowner Protection Program (HOPP). These services are provided to homeowners at no cost and generally regardless of a homeowner's income.

HOPP agencies are specially trained to know the various programs and to work individually with homeowners and their mortgage servicers to get back on track. New local, state, and federal relief may be available to provide cash assistance to homeowners. Be wary of scammers asking you to pay for help. New York State provides these services at no cost through the HOPP network. The goal is to keep New York State homeowners in their homes. Services are also available for transition and non-retention options if homeownership is no longer affordable. Whatever your situation, homeowners have a right to remain in their homes throughout the foreclosure process.