

## COVID-19 Relief Snapshot

	Housing	Unemployment Insurance	Economic Impact Payment (EIP; Stimulus Check)
<i>What assistance is available?</i>	<ul style="list-style-type: none"> <li>• Forbear mortgage payments for up to 12 months</li> <li>• Moratorium on federal evictions</li> <li>• Moratorium on federal foreclosures</li> <li>• Assistance with rental payments</li> </ul>	<ul style="list-style-type: none"> <li>• Extra \$300 added to each state's payment</li> <li>• Business owners, independent contractors, &amp; self-employed are eligible</li> </ul>	<ul style="list-style-type: none"> <li>• Financial relief payment of \$600 to each person earning less than \$75K (people earning between \$75 - \$99K receive smaller checks)</li> </ul>
<i>For how long?</i>	<ul style="list-style-type: none"> <li>• Until at least 2/28/21 for Fannie Mae-, Freddie Mac-, USDA-, &amp; VA-backed mortgages</li> <li>• Until at least 3/31/21 for FHA-backed mortgages &amp; federal eviction moratorium</li> <li>• N/A for forbearances, as they are standard workout options</li> <li>• States may have additional assistance &amp;/or protections</li> </ul>	<ul style="list-style-type: none"> <li>• Until 3/14/21</li> </ul>	<ul style="list-style-type: none"> <li>• A one-time payment</li> </ul>
<i>What should I do?</i>	<ul style="list-style-type: none"> <li>• For mortgagors, contact your mortgage servicer</li> <li>• For renters receiving eviction notices, submit <a href="#">CDC declaration form</a> to landlord &amp;/or contact legal aid</li> </ul>	<ul style="list-style-type: none"> <li>• Apply for unemployment benefits from your state</li> </ul>	<ul style="list-style-type: none"> <li>• For many, EIP is directly deposited using info. furnished in '18 or '19 tax return or by check (see resources below)</li> </ul>
<i>Where can I go for more information?</i>	<ul style="list-style-type: none"> <li>• <a href="#">CDC press release</a></li> <li>• <a href="#">Fannie Mae</a></li> <li>• <a href="#">FHFA press release</a></li> <li>• <a href="#">Freddie Mac</a></li> <li>• <a href="#">HUD</a></li> <li>• <a href="#">HUD Mortgagee Letter</a></li> <li>• <a href="#">USDA press release</a></li> <li>• <a href="#">VA Circular</a></li> <li>• Your state's housing authority</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Career One Stop</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">IRS' EIP main page</a></li> <li>• <a href="#">IRS' EIP Info. Center</a></li> </ul>

	Government Student Loans	Credit Reporting	Credit Report Access	Utilities
<i>What assistance is available?</i>	<ul style="list-style-type: none"> <li>• Payments temporarily suspended</li> <li>• Interest temporarily stopped from accruing on gvmt.-owned loans</li> <li>• Collection activity temporarily halted</li> </ul>	<ul style="list-style-type: none"> <li>• Payments marked on-time if you &amp; the creditor agree to a workout option (e.g. deferment, forbearance, partial payment plan)</li> </ul>	<ul style="list-style-type: none"> <li>• Free access to credit reports each week through <a href="#">annualcreditreport.com</a></li> </ul>	<ul style="list-style-type: none"> <li>• Suspended utility shut-offs</li> </ul>
<i>For how long?</i>	<ul style="list-style-type: none"> <li>• Until 9/30/21</li> </ul>	<ul style="list-style-type: none"> <li>• Until 120 days after national emergency ends</li> </ul>	<ul style="list-style-type: none"> <li>• Through April 2021</li> </ul>	<ul style="list-style-type: none"> <li>• Varies, depending upon utility provider</li> </ul>
<i>What should I do?</i>	<ul style="list-style-type: none"> <li>• No action is needed for eligible borrowers</li> </ul>	<ul style="list-style-type: none"> <li>• Contact your creditor(s)</li> </ul>	<ul style="list-style-type: none"> <li>• Go to <a href="#">annualcreditreport.com</a></li> </ul>	<ul style="list-style-type: none"> <li>• Check eligibility by contacting your utility provider</li> </ul>
<i>Where can I go for more information?</i>	<ul style="list-style-type: none"> <li>• <a href="#">Federal Student Aid</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Consumer Financial Protection Bureau</a></li> <li>• <a href="#">Sec. 4021 of CARES Act</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Annual Credit Report Request Service</a></li> </ul>	<ul style="list-style-type: none"> <li>• Your utility provider</li> </ul>