



## **News from Livingston County, NY**

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**FOR IMMEDIATE RELEASE**

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### **COVID-19 Mortgage Wellness Check** ***Free Help is Available for NYS Homeowners***

**Geneseo, NY, April 27, 2021** — 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.

Call the NYS HOPP Toll-Free Hotline at 1-855-HOME-456 (1-855-466-3456) or go to [HomeownerHelpNY.org](http://HomeownerHelpNY.org) to get connected with a non-profit housing counseling or legal services program in your area.

*Source: Empire Justice Center, The Center for NYC Neighborhoods, and Local Initiatives Support Corporation*



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