

COVID-19 Mortgage Relief

Chicago Volunteer Legal Services (CVLS) provides free legal advice and representation to low-income families. Through the CARES Act, homeowners with federally-backed mortgages can put their loans into forbearance for six months to a year. At the end of the forbearance, the missed payments are either recapitalized through a modification or are put on the end of the loan as a non-interest-bearing balloon payment. Reverse mortgage borrowers, and borrowers who are already behind on their mortgage (or are even in foreclosure) are eligible. Although the CARES Act set a Dec. 31 deadline for signing up for this option, Pres. Biden has extended those deadlines to the end of June.

CVLS has a self-help tool on their website: [COVID-19 Mortgage Relief - Chicago Volunteer Legal Services \(cvls.org\)](https://www.cvls.org/covid). There, homeowners can check if their loan is federally-backed and fill out form letters to send to their lender. We also have a dedicated hotline and email for homeowners who have trouble navigating the internet: 312-332-8785; [COVID@cvls.org](mailto:covid@cvls.org). FAQs and referrals to other resources are also posted.

Residents of Cook County can also use a new, dedicated hotline: Cook County Legal Aid for Housing and Debt (CCLAHD): [Cook County LEGAL AID for Housing and Debt](https://www.cclaad.org). CCLAHD helps homeowners, renters, and debtors who are struggling to make ends meet due to COVID.

CHICAGO VOLUNTEER LEGAL SERVICES
MORTGAGE RELIEF AVAILABLE TO COVID19 AFFECTED HOMEOWNERS

Has COVID-19 made it hard to make your mortgage payments?

If you have a federally-backed mortgage and have been affected by the COVID-19 pandemic, you may be eligible for up to one year of deferred mortgage payments.

HOTLINE  **(312) 332-8785**

EMAIL  **covid@cvls.org**

WEBSITE  **www.cvls.org/covid**

Be ready to provide this information when you call or email:

- Name
- Phone Number
- Property Address
- Court Case Number (____CH____) if a foreclosure's been filed

All hotline calls will be directed to a voice mailbox.
We will contact you within 2 business days.

CARES ACT
Coronavirus Aid, Relief and Economic Securities Act