



ARE YOU A HOMEOWNER? HAS YOUR INCOME BEEN IMPACTED BY COVID-19?

If you are struggling to pay your mortgage due to COVID-19, you may be eligible for financial assistance!

FIRST, CONTACT YOUR MORTGAGE SERVICER



This is where you send your payments

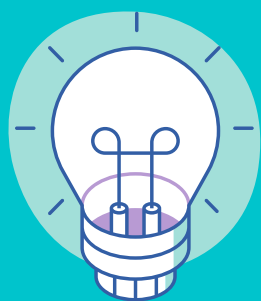
Explain your current circumstances and ask for options. This could include forbearance, repayment plans, or reworking your loan.

Some federally backed mortgages have a deadline of **February 28, 2021** to request forbearance.

SECOND, CHECK OUT THE FEDERAL CARES ACT

You May be Eligible for 180 Day Forbearance

The Federal CARES Act provides protections for owner-occupants of 1-4 family properties with mortgages that are federally or Government Sponsored Enterprise (GSE) backed or funded (FHA, VA, USDA, Fannie Mae, Freddie Mac). You can read about it here.



THIRD, APPLY FOR RAFT/ERMA FUNDS

North Shore? Contact Lynn Housing Authority

RAFT: Up to \$10,000, must be at 50% AMI or below

- Family of 4: \$63,950

ERMA: Up to \$4,000, must be between 50%-80% AMI

- Family of 4: \$63,950 - \$96,250

Full Application: <http://www.lhand.org/fsc.aspx>

- You must **also** complete the PROPERTY OWNER PACKET for mortgage assistance

LOCAL FUNDS ALSO AVAILABLE

Salem, Beverly, and Peabody Residents:

[Click to Apply Through NSCAP:](#)

Salem Residents must be at 50% AMI or below
Beverly Residents must be between 50%-100% AMI
Peabody Residents must be at 80% AMI or below

Call 978-548-5776 or email NSCAP at funds2020@nscap.org

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