

**Foreclosure Prevention
Frequently Asked Questions
(Updated August 3, 2022)**

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I'm struggling to pay my mortgage. What options do I have?

1. If you can still pay your mortgage, then you should continue to pay it. If you cannot afford to pay your mortgage, you may have options.
2. You may want to apply for the **DC Homeowner Assistance Fund**. The DC Homeowner Assistance Fund helps homeowners pay overdue mortgage bills, condo dues, homeowners association dues, cooperative membership dues, property taxes, homeowners insurance, and utilities. The money is made as a grant for up to \$100,000 and *does not need to be repaid*. The Homeowner Assistance Fund opened on June 22, 2022 and is currently accepting applications online through the application portal at haf.dc.gov. You can call (202) 540-7407 or email haf.dhcd@dc.gov for more information.
3. If you're experiencing a financial hardship directly or indirectly due to the COVID-19 pandemic, you may be eligible for a forbearance. A forbearance is when your current monthly payments are *temporarily* reduced or suspended. *You are still obligated to repay any missed payments, but in many cases, those payments may be repaid over time or when you refinance or sell your home.*
4. You can also talk to a housing counselor about your options by calling DC's Foreclosure Prevention Hotline at (202) 265-2255.

How can I get help with paying my mortgage and other housing expenses?

The **DC Homeowner Assistance Fund** provides up to \$100,000 to help homeowners catch up on mortgage bills, property taxes, condo and HOA dues, and utilities. The money is in the form of a grant and *doesn't need to be repaid*. The application portal and eligibility information can be found at haf.dc.gov. El folleto en español está disponible [aquí](#).

Importantly, homeowners who complete DC HAF applications and submit written proof of their application to the other side by **September 30, 2022** get additional legal protections:

For homeowners who

- (1) submit a DC HAF application by September 30, 2022, *and*
- (2) provide written proof of the application to the other side, *and*
- (3) whose applications are under review, pending approval, pending payment, or under appeal as of September 30, 2022:

then the foreclosure moratorium is extended as to those individuals, and they will be protected from foreclosure activity until either the HAF payment can be made or the DC HAF application is denied after appeal.

It's free to apply, and you don't need to have a lawyer or housing counselor to do so but having one can certainly help. [Community-based organizations](#) are available to help people apply. To learn more, homeowners can call (202) 540-7407 or email haf.dhcd@dc.gov.

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How do I request a forbearance?

Contact your mortgage servicer (the company that sends you monthly statements) as soon as possible to ask that it reduce or suspend your payments. In your request, you need to explain that you are experiencing a financial hardship directly or indirectly due to the pandemic.

Borrowers with "federally-backed" mortgages have certain additional rights and protections. Whether your mortgage is "federally-backed" may also impact the terms of any forbearance you receive.

You can also talk to a housing counselor about your options by calling DC's Foreclosure Prevention Hotline at (202) 265-2255.

What is a federally-backed mortgage, and how do I know if I have one?

A “federally-backed” mortgage means a mortgage that is owned or insured by the Federal Housing Administration (FHA), the U.S. Department of Agriculture (USDA), the U.S. Department of Veterans Affairs (VA), Fannie Mae, or Freddie Mac. Instructions for determining if you have a federally-backed mortgage can be found [here](#).

My mortgage is federally-backed. So what?

You have certain rights and protections under federal law. For example, after you make your request for a forbearance, your servicer should not require you to provide any supporting documentation. And even if you were behind on your mortgage before the COVID-19 emergency, you may still be eligible for a forbearance.

The terms of the forbearance depend on the type of federally-backed loan you have. More information can be found [here](#).

What happens after my forbearance is over?

1. This may depend on what kind of loan you have. In general, your mortgage company might require you to:
 - Make up all of the deferred payments at the end of the forbearance period, or at some other specified time (for example three years after the end of the forbearance period);

- Make higher monthly payments until the deferred payments are repaid;
- Add the deferred payments to the end of your mortgage, to be repaid in a lump sum when you sell or refinance or when your mortgage reaches the end of its term; and/or
- Apply for a loan modification, in which the deferred payments would be added to your total mortgage balance and the terms of your mortgage (such as the interest rate and/or length of the mortgage) may be changed to create new, modified monthly payments.

Before you get a forbearance, you should ask your servicer what you will have to do at the end of the forbearance period. If you have concerns about what terms your mortgage company is requiring for repayment, contact a lawyer or housing counselor.

2. You may also want to apply for **DC Homeowner Assistance Fund**. The DC Homeowner Assistance Fund provides up to \$100,000 to help homeowners catch up on mortgage bills, property taxes, condo and HOA dues, and utilities. The money is in the form of a grant and *doesn't need to be repaid*. The application portal and eligibility information can be found at haf.dc.gov. El folleto en español está disponible [aquí](#).

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HAF payment can be made or the DC HAF application is denied after appeal.

It's free to apply, and you don't need to have a lawyer or housing counselor to do so but having one can certainly help. [Community-based organizations](#) are available to help people apply. To learn more, homeowners can call (202) 540-7407 or [email haf.dhcd@dc.gov](mailto:haf.dhcd@dc.gov).

3. You can also talk to a housing counselor about your options by calling DC's Foreclosure Prevention Hotline at (202) 265-2255.

I'm worried about being foreclosed on. Can that happen right now?

1. Most mortgage servicers cannot start the foreclosure process until your loan is more than 120 days past due.
2. The DC blanket prohibition on foreclosures of owner-occupied and heir-occupied homes expired on **June 30, 2022**. So, some foreclosures are allowed to resume or take place.
3. **However**, homeowners who complete applications for the D.C. Homeowner Assistance Fund and *submit written proof of their application to the other side* **by September 30, 2022** get additional legal protections:

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It's free to apply for the D.C. Homeowner Assistance Fund, and you don't need to have a lawyer or housing counselor to do so but having one can certainly help. [Community-based organizations](#) are available to help people apply. To learn more, homeowners can call (202) 540-7407 or email haf.dhcd@dc.gov.

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I have a pending foreclosure case in D.C. Superior Court. How do I attend my court date?

Some foreclosure case hearings are being scheduled to go forward remotely (by phone or video). If the court decides to hold a remote hearing in your case, it will provide you with instructions on how to join the hearing.

If you have a pending foreclosure case and are unsure whether you have an upcoming remote hearing or other court event, you can check the status of your case [online](#) or by calling the Civil Division Clerk's Office (202-879-1133).

If I need to file something in my foreclosure case, how do I do it?

The Civil Division Clerk's Office is now open for in-person assistance. It has posted [instructions](#) about how to file documents, including requests for fee waivers.

I already lost my home due to foreclosure before the COVID-19 emergency. Can I be evicted?

You cannot be immediately evicted just because a foreclosure auction sale has happened. If you are being evicted as a foreclosed homeowner, you should talk with a lawyer.

To evict you from your home, the new owner of the property must be named on the recorded deed. In addition, the new owner must send you a 30 Day Notice and file an eviction action against you after the 30 days has expired.

I am behind on my condominium dues. What should I do?

If you are behind on your condominium dues, it is especially important to keep a close eye on your mail in case your condominium association mails you a Notice of Foreclosure. An auction sale can usually happen as soon as 32 days after such a notice. A temporary D.C. law requires condominium associations to give an additional 30-day foreclosure warning notice with information about the D.C. Homeowner Assistance Fund. If your condo association tries to foreclose on your home, you should contact a lawyer right away.

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2. In addition, if you can afford to pay your monthly condominium dues plus a little more each month, contact your condominium association to try to work out a **repayment plan**.

3. If you cannot reach an agreement with your condominium association, you may want to **tell your mortgage servicer** about the status of your late condominium dues. It is possible your mortgage servicer will pay past dues and add the amount to your mortgage balance. You would then owe the money to your mortgage company rather than your condo association. It is a good idea to talk to a lawyer before asking your mortgage company to pay off your condominium dues on your behalf.

4. You can also talk to a housing counselor about your options by calling DC's Foreclosure Prevention Hotline at (202) 265-2255.

I am behind on my property taxes. What should I do?

In general, if you remain behind on your property taxes, your home may eventually be auctioned at a tax foreclosure. A temporary D.C. law requires foreclosing entities to give an additional 30-day foreclosure warning notice with information about the D.C. Homeowner Assistance Fund. If you are facing foreclosure, you should contact a lawyer right away.

1. If you live in your home, contact the D.C. Office of Tax and Revenue (OTR) to make sure your property taxes are as low as possible going forward. You may be eligible to receive a property tax reduction through the Homestead or the Senior Citizen or Disabled Property Owner Tax [Deduction](#).

2. You may want to apply for **DC Homeowner Assistance Fund**. The DC Homeowner Assistance Fund provides up to \$100,000 to help homeowners catch up on mortgage bills, property taxes, condo and HOA dues, and utilities. The money is in the form of a grant and *doesn't need to be repaid*. The application portal and eligibility information can be found at haf.dc.gov. El folleto en español está disponible [aquí](#).

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3. If you are responsible for paying your property taxes directly (either because you don't have a mortgage or your mortgage servicer doesn't pay them through an escrow account), and you are behind on your taxes, you should contact OTR to try to work out a **repayment plan**. In general, if you remain behind on your property taxes, your home may eventually be auctioned at a tax foreclosure.

4. You can also talk to a housing counselor about your options by calling DC's Foreclosure Prevention Hotline at (202) 265-2255.

If you would like legal advice about your situation, you can contact Legal Aid. We are open for telephone and online intake, though our Northwest and Southeast offices remain closed to the public. You can apply for our services by calling (202) 628-1161 or [online](#).