

FREE HELP IS AVAILABLE FOR NYS HOMEOWNERS BEHIND IN THEIR PAYMENTS

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 forbearance agreements with their mortgage company. Others who have missed payments may just be behind in payments. New York State's foreclosure moratorium for homeowners impacted by the COVID-19 pandemic will end in January 2022.

The NYS Office of Attorney General 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 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](https://www.HomeownerHelpNY.org) to get connected with a non-profit housing counseling or legal services program in your area.

