




Below is the USET/USET SPF COVID-19 Tip of the Day 2020:07. You may also access it by clicking [here](#). Additional information on the 60 day moratorium can be found on HUD's March 20, 2020, DTLL [here](#), as well as the HUD Office of Native American Programs COVID-19 FAQs [here](#), with summaries on mortgage relief options under the CARES Act from the Consumer Financial Protection Bureau [here](#).

The graphic has a dark teal background with a glowing lightbulb on the right side. In the top left corner is the USET logo. The main title is in large white letters, and the subtitle is in smaller white letters. A dark blue box contains the main headline, and a larger dark blue box contains the body text.

 **USET/USP**  
**COVID-19 Tip of the Day**  
April 15, 2020 Tip 2020:07

**FEDERALLY-BACKED-MORTGAGE  
RELIEF AVAILABLE DURING  
COVID-19 EMERGENCY**

Tribal citizens experiencing financial hardship due to the COVID-19 emergency may have mortgage relief options. The Coronavirus Aid, Relief, and Economic Security (CARES) Act codifies a 60-day moratorium on foreclosures and evictions after March 18, 2020 on all federally-backed mortgage loans. In addition, borrowers may request a forbearance on federally backed loans, including those under the Section 184 Indian Home Loan Guarantee Program, for up to 180 days. Servicers are required to grant such forbearance for up to 180 days which may be extended for up to another 180 days at the request of the borrower with no additional documentation required other than the borrower's attestation to a financial hardship caused by the COVID-19 emergency, and may not charge fees, penalties, or interest. To request loan forbearance, you must contact your loan servicer.

