

Information for Philadelphians Impacted By COVID-19 Pandemic

Sheriff Sales in Philadelphia Postponed

Homeowners that were scheduled for sheriff sale on April 7, 2020 due to mortgage delinquency, received a sheriff sale postponement to June 2, 2020. Homeowners are still encouraged to continue working with their designated housing counselor or contact Save Your Home Hotline for further assistance at 215-334-4663.

Conciliation Conferences Rescheduled

Mortgage Foreclosure Diversion Program in City Hall Courtroom 676 conciliation conferences for March 19, March 26, and April 2 were suspended. Homeowners that were scheduled for those dates will receive another conciliation conference.

All other mortgage foreclosure hearings, conferences, and trials scheduled before April

1st are cancelled or postponed.

TO PRACTICE SOCIAL DISTANCING, HACE STAFF ARE WORKING REMOTELY TO SERVE PHILADELPHIA RESIDENTS. STAFF ARE PROVIDING ASSISTANCE OVER THE PHONE AND OVER ZOOM APP. YOU CAN CONTACT HACE AT 215-426-8025 OR BY EMAIL AT AGARAYUA@HACECDC.ORG

In need of Food? Please call WhyHunger at 1-800-5-HUNGRY(486479) for more information.

You can also visit :

www.philabundance.org and

https://panen.org/covid-19food-resources

Cannot Pay Your Rent?

Landlords are encouraged to be flexible with tenants during the pandemic.

If you have any tenant-related questions, please call the CLS Tenant hotline at 267-443-2500 and leave a message. Someone will try to return your call within 24 hours.

Relief for Student Loan Debt

- Interest is now waived for federal student loans for 60 days in any status.
- Consumers can also request a forebearance to suspend payments for 60 days. Call 1-800-699-2908 to begin the process.



STRUGGLING TO MAKE PAYMENTS FOR UTILITIES?

PECO, PGW and PWD have postponed all shut offs until May 1, 2020. Late fees will also be waived during this period. PWD will restore services that have already been terminated for delinquent customers. Restoration fees are waived. Contact PWD at 215-685-6300. Has your electric services already been terminated? You can contact PECO to restore your services during the COVID-19 crisis. Contact them today at **1-800-494-4000.**



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Fannie Mae and Freddie Mac Mortgage Foreclosures Suspended Until May 17, 2020

As of March 17th, Federal Government stated foreclosures on Fannie Mae and Freddie Mac owned mortgages will be suspended until May 17th. Find out if your loan is owned by one of them by using the loan look up links below.

https://ww3.freddiemac.com/loanlookup/ https://www.knowyouroptions.com/loanlookup

If your mortgage is owned by either one, you must contact your mortgage company to start the process.

FORECLOSURES HALTED ON FHA MORTGAGES

As of March 18th, the federal government announced that it would direct all mortgage servicers to halt all new foreclosure actions and suspend all foreclosure activities in process for FHA-insured mortgages. Contact your mortgage company to determine the status of your file.

Pennsylvania Housing Financing Agency (PHFA) Halts Foreclosures on Mortgages

On March 18th, PHFA has suspended all foreclosure actions for borrowers that are delinquent. PHFA will also stop all negative credit reporting for borrowers that are behind on mortgage payments.

For further information related to foreclosure prevention, please email HACE Senior Housing Counselors at <u>llugo@hacecdc.org</u> or agarayua@hacecdc.org.

FREE INTERNET SERVICES

Comcast is offering 2 free months of internet service to low income households. Apply online at https://www.internetessentials.com/

or call 855-846-8376 (English)

or 855-765-6995 (Spanish)

Apply for Unemployment Benefits if:

- Your job temporarily closes or goes out of business due to COVID-19

- Your employer reduces your hours due to COVID-19

-You have been told not to work because your employer feels you might get or spread COVID-19

-You have been told to quarantine or self-isolate Apply online at:

https://www.uc.pa.gov/unemploymentbenefits/file/Pages/File%20an%20Initial%20Clai m.aspx