

# HOMEOWNERS: Are You Struggling to Pay Your Mortgage?



California Governor Gavin Newsom worked with banks and other lenders to protect and keep families in their homes during the COVID-19 pandemic. More than 200 banks and credit unions, including some of the nation's largest, have committed to providing 90 days of mortgage-payment forbearance, subject to applicable guidelines.

**Here are answers to common questions** about the forbearance program.

## How do I get mortgage relief and/or forbearance?

Contact and work directly with your lender and tell them you need help making your payment.

## What if my mortgage servicer is not communicative or cooperative?

You may file a complaint with the Department of Business Oversight (DBO) through the complaint form on DBO's website (<https://dbo.ca.gov/file-a-complaint/>) or by contacting the DBO Consumer Services Office at (866) 275-2677 or (916) 327-7585, or via email at [Ask.DBO@dbo.ca.gov](mailto:Ask.DBO@dbo.ca.gov).

## Will seeking or obtaining a forbearance affect my credit score?

No. Lenders have committed to not reporting forbearance or other mortgage assistance related to COVID-19 impacts to credit reporting agencies.

## How long will these programs last?

It is still unclear how severe or how long the COVID-19 impacts will be. Financial institutions have committed to necessary relief for consumers and will assess the ongoing conditions and necessity of continuing relief.

#2Steps2StayHome



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Stay Home, Save Lives



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