



# HOMEOWNERS IMPACTED BY COVID-19: TAKE THESE STEPS

Housing Initiative Partnership, Inc.

- 1. CONTACT YOUR LENDER** if you are experiencing a hardship such as job loss, income reduction, or sickness due to COVID-19.
- 2. REQUEST MORTGAGE RELIEF ASSISTANCE** from your lender due to your hardship.
- 3. WORK WITH A HUD-APPROVED HOUSING COUNSELING AGENCY.** Housing Initiative Partnership is a local HUD-approved housing counseling agency. HIP's certified Housing Counselors will help homeowners negotiate the best possible arrangement with your mortgage lender.
- 4. APPLY FOR ALL COVID-19** federal, state and local benefits. HIP's certified housing counselors will assist you with applying for Unemployment Insurance, Food Stamps, and all other available benefits.
- 5. MAINTAIN CONTACT** with HIP's certified counselors throughout the state of emergency for up to date information on new programs.
- 6. REACH OUT** to your Homeowners Association or utility provider if you're struggling with HOA fees or utility payments. HIP's Counselors can counsel you through these negotiations.



During times of crisis, there is an increased risk of scams and fraud. Protect yourself by reviewing any offers with a HUD-certified housing counselor.

*For assistance, contact Housing Initiative Partnership:*

Prince George's County  
301-699-3835

Montgomery County  
301-916-5946

[www.HIPhomes.org](http://www.HIPhomes.org)