



## Coronavirus (COVID-19) Information

For the safety of our staff, our partners and customers, NDHFA has temporarily closed our office to the public. If you need assistance, (800) 292-8621 or [hfainfo@nd.gov](mailto:hfainfo@nd.gov). Additional information on North Dakota's response to the COVID-19 pandemic is available online at [ndresponse.gov](http://ndresponse.gov).

### Borrowers

[Loan Repayment or Deferment Options](#), April 7

[Talk to Your Mortgage Servicer or Landlord First](#), March 23

[Loan Payment Update](#), March 20

[Mortgage Relief Scams](#), March 18

### Frequently Asked Questions

#### **If your office is closed, how can I make my house payment?**

You can make your payment online, mail it to us or put it in the drop box at our Bismarck office. [More information.](#)

#### **My job was impacted by the coronavirus and I can't make my mortgage payment, what should I do?**

Contact NDHFA's loan servicing department by phone, (800) 292-8621 or (701) 328-8080, or by e-mail, [hfaservicing@nd.gov](mailto:hfaservicing@nd.gov), to discuss your situation.

#### **What kind of assistance can NDHFA offer me if I can't make my payment?**

If the coronavirus has impacted your employment – hours reduced, layoffs, etc. – you will need to provide NDHFA with a letter from your employer, preferably on your company's letterhead, stating your employment has been impacted. Once we receive the letter, NDHFA will:

- Waive any late fees that would normally be assessed.
- Not report negative information to the credit bureaus concerning missed payments.

Once you are gainfully employed again, NDHFA's loan servicing staff will work with you to setup a repayment plan and offer whatever loss mitigation options are available at the time.

#### **My friend doesn't have to make a mortgage payment, he received a payment holiday. Why didn't I receive a holiday?**

A payment holiday doesn't mean that your friend won't have to make a payment, it means the payment was deferred. Eventually, the payment will be required. Each mortgage loan servicer has different financial circumstances dictating what they can offer.

**I heard there was a 60-day moratorium on foreclosures, do I have to make my payment?**

Yes, if you can make your mortgage payment, you should continue to do so. The federal moratorium on foreclosures doesn't mean that payments are no longer required. It means that households who are unable to make payments cannot be foreclosed on.

**I received an offer of mortgage assistance; how do I know if it is legitimate?**

While some offers of assistance are legitimate, many are not. Some red flags include:

- Guarantees that a business can stop a foreclosure or eviction, regardless of circumstances.
- Asking for payment before any services are performed.
- Instructions to make mortgage or rent payment to someone else, not to your loan servicer or landlord.
- Asking you to sign incomplete or blank paperwork or pressuring you to sign a document you have not had time to read thoroughly.

Do not respond to emails, texts or social media notifications that you can receive or are qualified for assistance. Call your mortgage servicer or landlord to discuss your situation.

Housing Partners

[Inspection and Monitoring Protocol Updates](#), March 23

[Opening Doors Monthly Check-In Protocol Updated](#), March 18

[Developers Urged to Mail or Upload HIF Applications](#), March 18

[Inspections Postponed, File Reviews and Reporting Continues](#), March 17

[Online/Phone Attendance Options for LIHTC and HTF Hearings](#), March 17

Additional Resources

[Guide to coronavirus mortgage relief options](#)

[Foreclosure Scams Awareness](#)

[Avoid Coronavirus Scams](#)

[Where to Go for Housing Assistance in North Dakota](#)

[For information on COVID-19 from the State of North Dakota](#)

[For information on COVID-19 from the Centers of Disease Control](#)