



ARE YOU BEHIND ON YOUR MORTGAGE?

There is a new law that may help you.

If you have a pending foreclosure action or judgment of sale as of 12/28/2020 OR one is filed before 1/27/2021, you are entitled to:

- A delay of the foreclosure action or judgment of sale
- A chance to submit a hardship declaration, which will stay the proceedings until at least 5/1/2021

If you have a pending tax foreclosure action as of 12/28/2020 OR one is filed before 1/27/2021, you are entitled to:

- A delay of the pending tax foreclosure
- A chance to submit a hardship declaration, which will stay the proceedings until at least 5/1/2021

If you are facing a default on your mortgage or have already defaulted on your mortgage, you are entitled to protection from discrimination regarding:

- Whether credit should be extended to you, and
- Whether your lending institution can make a negative report to a credit reporting agency until at least 5/1/2021

If you are a homeowner who qualified for property tax exemptions in 2019 based on being aged 65 or older, being disabled, or being of limited income, you may be entitled to these same exemptions without needing to reapply.

- These exemptions will be the same amount you received in 2019. If you believe you deserve a higher exemption, you should contact your tax office for assistance.
- This is retroactive to March 7, 2020 and expires on May 1, 2021.

If you fill out a Hardship Declaration and give it to your lender, they may not start a foreclosure action until at least May 1, 2021

Hardship declarations can also be found at www.lasnny.org/EvictionForeclosure



A hardship due to COVID-19 may include financial losses, increased costs, the inability to work due to childcare or family care, a medical condition that makes it unsafe for you to move, OR being out rental income if you rent out any of your properties.

You may not be foreclosed on until at least 5/1/2021 UNLESS you have more than ten properties/dwellings or own your properties through a corporation.



**Legal Aid
Society**

NORTHEASTERN NEW YORK

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www.lasnny.org

The Legal Aid Society of Northeastern New York helps qualifying people with civil (not criminal) legal problems.