

Extend your forbearance

 consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/extend-forbearance

If you entered into forbearance under the CARES Act and are still facing financial hardship because of the pandemic, you may be entitled to ask for and receive an extension. It won't happen automatically—you need to ask your mortgage servicer.

If you already have a forbearance plan and need more time, you can request an extension

If your mortgage is insured or backed by Fannie Mae, Freddie Mac, or the federal government, you may be entitled to an extension if you request it.

If your mortgage is backed by Fannie Mae or Freddie Mac

You may request two additional three-month extensions, up to a maximum of 18 months of total forbearance. But to be eligible, you must have been in an active forbearance plan as of February 28, 2021. Check with your servicer about the options available.

If your mortgage is backed by HUD/FHA, USDA, or VA

You may request up to two additional three-month extensions, for up to a maximum of 18 months of total forbearance. But to be eligible, you must have requested a forbearance plan on or before June 30, 2020. Check with your servicer about the options available.

You must contact your servicer in order to receive the extension

Not all borrowers will qualify for the maximum mortgage forbearance extension. Check with your servicer about the options available.

If you are not in a loan backed by Fannie Mae, Freddie Mac, or the federal government – or are not sure – you may also be able to extend your forbearance. Many servicers are offering the same mortgage relief options to all homeowners. Take the next step and talk to your mortgage servicer or a [HUD-approved housing counseling agency](#).

What to do next

Prepare for the end of your forbearance period. Learn about options for [repaying your missed payments](#).


Get expert help

Talk to a housing counselor

For help talking to your mortgage servicer or understanding your options, contact a HUD-approved housing counseling agency in your area. Housing counselors can develop a tailored plan of action and help you work with your mortgage company, at no cost to you.

[Talk to a housing counselor](#)

Talk to a lawyer

If you need a lawyer, there may be resources to assist you, and you may qualify for free legal services through legal aid. If you're a servicemember, you should consult with your local [Legal Assistance Office](#) .

[Find a lawyer in your state](#)

Submit a complaint

If you have a complaint with your mortgage or forbearance plan, tell us about your issue—we'll forward it to the company and work to get you a response, generally within 15 days.

[Submit a complaint](#)