

Help for tenants and mortgage loan borrowers

Written by Staff Reports
Friday, 13 November 2020 07:01

The federal government created protections for tenants and mortgage loan borrowers under the Coronavirus Aid, Relief and Economic Security Act. Tenants renting units with federally backed mortgages cannot be evicted or charged fines for non-payment of rent for 120 days between March 27 and July 24. After that grace period landlords were able to begin eviction procedures with a 30 day notice.

However, the Supreme Court of the State of New Mexico issued an order halting residential evictions. The order remains in effect until amended or withdrawn by a future order.

Additionally, the Federal Housing Finance Authority and the Federal Housing Administration extended the moratorium on evictions through Dec. 31.

If you have received an eviction notice, call the state's COVID-19 general hotline at (833) 551-0518.

Homeowners with federally-backed mortgages are guaranteed a 60-day moratorium on foreclosures if they have experienced losses due to the coronavirus outbreak. These borrowers also qualify for up to 180 days of forbearance. Property owners with federally backed multifamily mortgages have access to up to 90 days of forbearance provided that they do not evict any tenants or charge them fees for late rent. These programs are available until the national state of emergency ends or Dec. 31.

New Mexico Mortgage Finance Authority administers all state and federal housing programs. MFA's COVID-19 Housing Cost Assistance Program can help pay past-due housing payments.

Applications for assistance will be accepted through 5 pm Nov. 13.

Documentation of financial hardship must be submitted with any application.

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The list of required documentation can be found here: http://housingnm.org/assets/content/Required_Documentation_.pdf

It is also possible to submit a completed application electronically on the MFA's website <http://housingnm.org/static/covid-assistance>

To request a paper application be mailed, call (505) 308-4206 or (866) 488-0498.

UTILITIES ASSISTANCE

The New Mexico Public Regulation Commission issued a moratorium on residential electricity shut offs statewide during the public health emergency. If a utility service has been shut off, call the state's COVID-19 general hotline at (833) 551-0518.

FOOD ASSISTANCE

Gallup's Community Pantry provides free produce on Tues. Wed. and Thurs. from 8:30 am until 12 pm Additional help for families is available through the Emergency Food Box program. For more information call (505) 726-8068.

Gallup's Senior Center located at 607 N. Fourth St. provides drive through food services for seniors. For pick up times and costs, call (505) 722-4740.

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New Mexico Aging and Long-Term Services Department assists elders, persons with disabilities, and caregivers to find services and resources to help them live well and independently.

Senior & Disabled Adults Food Access Hotline can be reached at (800) 432-2080.

For more information about New Mexico's pandemic response and resources visit:

<https://www.newmexico.gov/i-need-assistance/>