

Housing Resources, Inc. will administer CARES Act funding from Milwaukee County to provide mortgage assistance to eligible homeowners who are facing mortgage delinquency or foreclosure due to financial hardships as a result of the COVID-19 pandemic.

Applications will be accepted through December 18, 2020.

GUIDELINES

Property must be:

- An owner-occupied dwelling consisting of one to four separate units; and
- Secured by a mortgage; and
- Located in Milwaukee County.

Homeowner eligibility criteria:

- The homeowner(s) must have experienced a loss of income as a result of the COVID-19 pandemic after March 1, 2020 and be able to document the income loss.
- The homeowner(s) must have an annualized current household income of no more than 80% of the Area Median Income.
- The homeowner(s) applicant must hold legal title to the property for which they are requesting assistance.
- Mortgage payments for which assistance is requested must be at least 30 days delinquent at the time of application and due between March 2020 and December 2020.
- The mortgage(s) for which assistance is requested must be a first or second mortgage on the property.

APPLICATION PROCESS

The pre-application consists of 5 questions and will let us know quickly if you qualify to complete a full application. Once the pre-application is approved by HRI, homeowners will be invited to complete a full application.

Applicants will be able to apply and upload completed documentation through a web-based application link at <https://www.hri-wi.org/mortgage-assistance>. The full application must be completed, and all required documents attached prior to submission.

Additional guidelines and restrictions may apply. If you have questions or need assistance contact our Mortgage Help line at 414-369-6914.



Depending on eligibility and date of income interruption due to COVID-19, direct one-time assistance on behalf of the homeowner(s) may be provided for up to six (6) months. Missed mortgage payments starting March 1, 2020 will be reviewed to the date of application. Additional payments will be reviewed on a case-by-case basis. Approved applicants' payment(s) will be sent directly to the mortgage company.

Mortgage Help: Phone: (414)369-6914 Email: mortgagehelp@hri-wi.org