

# Summary of Foreclosure Alternatives for Borrowers with Covid-19 Hardships

This chart by the National Consumer Law Center (NCLC) provides a summary of relief options available for borrowers facing a COVID-19 related hardship. The options that a borrower has depends on the loan investor. For loans it covers, Section 4022 of the Coronavirus Aid, Relief, and Economic Security (CARES) Act requires forbearance for borrowers with COVID-19 hardships and some investors have expanded on those provisions.

For more detailed analysis, read "Mortgage Relief for Homeowners Affected by COVID-19" on NCLC's Digital Library here: <https://library.nclc.org/mortgage-relief-homeowners-affected-covid-19>.

Last updated on February 11, 2021.

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