

## USDA Implements Measures to Help Rural Residents

### Single Family Housing Opportunities for Relief

Effective March 19, borrowers with USDA single-family housing Direct and Guaranteed loans are subject to a moratorium on foreclosure and eviction for a period of 60 days. This action applies to the initiation of foreclosures and evictions and to the completion of foreclosures and evictions in process.

#### Guaranteed Loan Program:

- Guaranteed Loan borrowers who are in default or facing imminent default due to a documented hardship can have payments reduced or suspended by their lender for a period not to exceed 12 months delinquency. Once the hardship is resolved, the lender can modify the loan to cure the delinquency or make up the missed payments based on the borrower's individual circumstances.
- Guaranteed Loan servicing questions should be directed to [sfhgld.program@usda.gov](mailto:sfhgld.program@usda.gov)

#### Direct Loan Program:

- USDA has waived or relaxed certain parts of the application process for Single-Family Housing Direct Loans, including site assessments, and has extended the time period that certificates of eligibility are valid.
- A Direct Loan borrower who is experiencing a reduction of income by more than 10 percent can request a Payment Assistance package to see if he/she is eligible for payment assistance or for more assistance than currently received.
- Moratorium Assistance is available for Direct Loan borrowers experiencing medical bill expenses (not covered by insurance) or job loss because of COVID-19. Qualifying borrowers can receive a moratorium on house payments for a period of time, repaid at a later date.
- Direct Loan questions should be directed to USDA's Customer Service Center at 800-414-1226 (7:00 a.m.-7:00 p.m. Central Time Monday-Friday & 8:00 a.m.-1 p.m. Central Time Saturday) or [www.rd.usda.gov/contact-us/loan-servicing](http://www.rd.usda.gov/contact-us/loan-servicing). Call volume and wait times are high at this time.

# Rural Homeowner Relief

The delivery of the Single-Family Housing Direct Loan and Grant Programs in Wisconsin has been centralized. Please direct all inquiries and applications to [sfapplication@usda.gov](mailto:sfapplication@usda.gov) or call 715-345-7611.

To determine if your applicant is a good fit for the Direct Loan Program, complete the [Pre-Loan Assessment Form](#).

Questions? Call 715-345-7611, email [sfapplication@usda.gov](mailto:sfapplication@usda.gov) or contact the [Area Office](#) that services your County.