

## **DISB Mortgage Deferment Locator**

Pursuant to Council requirement, the Department's Mortgage Deferment Locator Tool can be accessed by clicking the following link: [arcg.is/0ae8K9](https://arcg.is/0ae8K9). If you have problems with the link or you have questions, please send an email to [mortgagerelief@dc.gov](mailto:mortgagerelief@dc.gov).

The Department notes that the earlier versions of the emergency law that created the Residential and Commercial Mortgage Program required property owners to pass on proportional savings from any deferment to their tenants. Those provisions have since been repealed. Property owners with tenants are now required to create rent repayment options if a tenant can demonstrate that payment presents a hardship due to coronavirus (COVID-19).

The following link will take you to the Federal Housing Finance Agency (FHFA) multifamily property lookup tool: [fhfa.gov/Media/PublicAffairs/Pages/FHFA-Announces-Tools-to-HelpRenters-Find-Out-if-They-are-Protected-from-Eviction.aspx](https://fhfa.gov/Media/PublicAffairs/Pages/FHFA-Announces-Tools-to-HelpRenters-Find-Out-if-They-are-Protected-from-Eviction.aspx). The property lookup tool allows renters to find out if the multifamily property where they reside has an Enterprise-backed mortgage. Under the CARES Act, renters living in a property with an Enterprise-backed mortgage are covered by a temporary eviction moratorium. Landlords with Enterprise-backed mortgages can enter forbearance if their tenants cannot pay rent due to COVID-19 loss of income.

For more information on mortgage deferment, go to the Mortgage and Rent Savings section of [coronavirus.dc.gov/page/business-and-non-profit-resources](https://coronavirus.dc.gov/page/business-and-non-profit-resources). For more information about COVID-19 and the District's response, visit [coronavirus.dc.gov](https://coronavirus.dc.gov).