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Milwaukee County Announces Mortgage Assistance Program

CARES Act Funding will support homeowners facing foreclosure

MILWAUKEE —The [Milwaukee County Housing Division](#) is partnering with [Housing Resources, Inc.](#) to provide mortgage assistance through CARES Act funding to eligible homeowners facing mortgage delinquency or foreclosure due to financial hardships as a result of the COVID-19 pandemic.

Applications are being accepted now through December 18, 2020. Homeowners can apply through a web-based application at <https://www.hri-wi.org/mortgage-assistance>.

“Making sure our residents who have been financially impacted by the COVID-19 pandemic are able to keep their homes is a top priority for Milwaukee County,” said Milwaukee County Executive David Crowley. “Homeownership is a key social determinant of health. For the health of our residents and the health of our community, the Mortgage Assistance Program is a critical initiative.”

To be eligible for assistance, a property must be all of the following: An owner-occupied dwelling consisting of one to four separate units; and secured by a mortgage; and located in Milwaukee County.

“This speaks to the core of HRI’s mission to preserve equity for future generations,” said Trena Bond, Executive Director, Housing Resources, Inc. “We are pleased to be partnering with Milwaukee County’s Housing Division on this critical initiative during an unprecedented time in our history. Homeownership is critically important to maintain safe and vibrant communities.”

To qualify for the Mortgage Assistance Program, the following eligibility criteria must be met:

- 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;
- Homeowner(s) applicant must hold legal title to the property for which they are requesting assistance;



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- 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.

“By assisting with up to six months of mortgage payments, we are hoping to ease the financial stress for hundreds of families in our community,” said James Mathy, Administrator, Milwaukee County Housing Division. “Our goal with the Mortgage Assistance Program is to help lower-wage workers who were hit exceptionally hard during the pandemic.”

The pre-application consists of five questions and will determine if someone qualifies to complete a full application. Once the pre-application is approved by Housing Resources, Inc., homeowners will be invited to complete a full application. Applicants are 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. For questions or assistance, individuals can contact the Mortgage Help line at (414) 369-6914.

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