



## Deputy County Clerk of Orange County,

### Kelly Eskew Provides Information for

### Struggling Homeowners

About 12% of New York State homeowners are struggling to pay their mortgage during and after COVID. Deputy County Clerk Kelly Eskew would like homeowners struggling to make payments, or in a forbearance agreement with your servicer to know the stay on foreclosures is currently scheduled to be lifted August 31, 2021. She would like struggling homeowners to have the following information:



1. To provide a Hardship Declaration to your mortgage lender go [www.nycourts.gov](http://www.nycourts.gov) to print the form.
2. You may qualify for new local or federal assistance. Beware of scams and of companies asking for payment to help with your mortgage. Before you give up your home, have your mortgage checked by a qualified NYS professional for free. Help is available through the NYS Office of the Attorney General's Homeowner Protection Program (HOPP) at no cost to you. Call the NYS HOPP Toll-Free Hotline at 1-855-HOME-456 (1-855-466-3456) or go to [HomeownerHelpNY.org](http://HomeownerHelpNY.org) to get connected with a non-profit in your area.
3. Other available resources are: Rural Development Advisory Corp, a Housing Counseling agency at <https://ocrdac.org/new/> and Legal Services of the Hudson Valley at <https://www.lshv.org/> or call 845-569-9110.

