



Wisconsin's 60-day Foreclosure Ban Frequently Asked Questions

Due to the COVID-19 crisis, on March 27, 2020, Wisconsin Governor Tony Evers issued Executive Order 15, temporarily banning most evictions and foreclosures. Legal Action of Wisconsin offers this fact sheet to help homeowners understand how the order affects them. Legal Action advocates are available to advise low-income people and seniors about their rights during this time. Call us at 855-947-2925 for help.

How long is the ban in effect?

March 27, 2020 through May 26, 2020.
This could change.

Does the Governor's ban mean I don't have to pay my mortgage?

No. The foreclosure ban does not provide mortgage loan forgiveness or change your mortgage contract in any way. Contact your loan servicer if you will not be able to pay. You may be able to apply for a forbearance, loan modification, or other borrower assistance.

Can my bank/servicer/mortgagor file a foreclosure against me during the ban?

No. Entities that "own" your mortgage (mortgagors) cannot file a new foreclosure case in court during the ban if you still live in your home. There is an exception for abandoned properties.

I have already lost my foreclosure case. Will there be a sheriff's sale during the ban? Can the sheriff make me move out of my house?

In most cases, no. Even if a foreclosure judgment has already been entered by a court, no new sheriff's sale will happen until the ban ends. Also, sheriffs can't execute a writ related to foreclosure, even if it has already been issued by a court.

What does the Federal CARES Act do for homeowners?

The Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") was passed by the US Congress on March 27, 2020 and includes several protections for homeowners.

- From March 18, 2020 to May 17, 2020 servicers of federally backed mortgage loans (those loans purchased, securitized, owned, insured, or guaranteed by Fannie Mae or Freddie Mac, or owned, insured, or guaranteed by FHA, VA, or USDA) CANNOT legally:
 - File new foreclosure lawsuits against homeowners in court;
 - Request a judgment of foreclosure in lawsuits that are currently in court; and
 - Evict persons living in properties with FHA-insured single-family mortgages.

DOES NOT apply to homeowners in housing not covered by the law.