



## HOMEOWNER RIGHTS DURING COVID-19

### **I heard that homeowners don't have to make mortgage payments right now. Is that true?**

**No.** Mortgage payments are still owed. But, if you have been affected by the pandemic, you can ask your mortgage company for a temporary payment suspension or reduction (a “forbearance”). Forbearance is not automatic and you will have to eventually pay what's owed. Ask your mortgage company what it will do with your missed payments; mortgages backed by the federal government generally offer options other than paying back all the missed payments at once at the end of the forbearance period. You may not find out what option the company will offer until the end of the forbearance.

**If your mortgage is backed by the federal government** (owned or insured by Fannie Mae, Freddie Mac, FHA, VA, or USDA) a forbearance can last for up to 360 days. Ask your mortgage company what kind of mortgage you have.

**If your mortgage is not backed by the federal government**, your mortgage company may still offer a forbearance program; call and ask. Some banks and credit unions reached an agreement with the state to offer a 90-day forbearance. See [ct.gov/dob](http://ct.gov/dob) for more information.

### **If I don't make my payments, can my mortgage company foreclose on me?**

**If your mortgage is backed by the federal government:** If your mortgage is owned or insured by Fannie Mae, Freddie Mac, FHA, VA, or USDA, a foreclosure will not be started against you before December 31, 2020.

**If your mortgage is not backed by the federal government:** In Connecticut, certain banks and credit unions have agreed not to start any foreclosure actions until July 30, 2020, at the earliest. Visit [ct.gov/dob](http://ct.gov/dob) for information.

**If your mortgage company gives you a forbearance**, that usually means it will not start a foreclosure till after the period ends and you are unable to catch up. Ask your mortgage company about your options after forbearance.

### **There was already a foreclosure action against me. What do I do now?**

**If you had an upcoming foreclosure sale or law day:** Foreclosure sales have been rescheduled to **October 3, 2020** and law days have been postponed until **September 9, 2020** (except for foreclosures that already have a later date set).

**If there is an ejectment or eviction order telling you to leave:** You do not have to leave until **Sept. 1, 2020**, at the earliest.

**If you had a mediation date or other court date:** Court dates are postponed indefinitely.

**If you need to file paperwork in your case:** You can still file by mail, fax, or, if you had an account, electronically, but the courts are not reviewing foreclosure cases right now. No date has been set to start up again.

**If your town or city had scheduled an auction of your home outside of court:** This auction cannot happen until 30 days after the end of the state's public health emergency. If the auction already happened, your six-month redemption period will be extended by the emergency – so if the emergency lasts three months, the total period will be 6+3 = 9 months.

### **Who should I call if I have a question or problem with my mortgage company?**

**Call the Department of Banking's Mortgage Foreclosure Hotline at 877-472-8313** for information and resources that may be able to help you.