



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. Additionally, if you entered into a forbearance before June 30, 2021, you may qualify for an additional forbearance of up to 6 months.

If your mortgage is not backed by the federal government, your mortgage company may still offer a forbearance program; call and ask. The state forbearance program has ended.

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

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 July 31, 2021. If you were less than 120 days delinquent as of March 1, 2020, a foreclosure will likely not be started against you until January 1, 2022, at the earliest.

If your mortgage is not backed by the federal government: Call and ask your mortgage company about a forbearance (see above).

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?

- **The courts have stopped automatically extending foreclosure dates.** You may ask the court to delay a scheduled foreclosure sale or “law day” by filing a [Motion to Open Judgment](#). Courts are also accepting some new foreclosure cases. If your foreclosure case has started, please see our [Guide for Homeowners](#) and our [Virtual Advice Meetings](#) for more information on what to do.
- **If there is an ejection or eviction order telling you to leave:** If the property is owned by a Fannie Mae, Freddie Mac, FHA, VA or USDA you can stay till at least July 31, 2021. If not, you may need to leave much sooner than that. See [ctlawhelp.org](#) or call Statewide Legal Services at (800) 453-3320 for more information.
- **If you had a mediation date or other court date:** Many hearings are now happening remotely. You should receive a notice of your hearing from the court in the mail. You can also confirm an upcoming court date by looking up your case on [the Judicial website](#) or contacting the [clerk's office](#).
- **If you need to file paperwork in your case:** You can still file by mail, fax, or, if you set up an account with the courts, electronically. Foreclosure cases are starting to proceed again.

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.