

Housing Assistance

I'm concerned about foreclosure. Can you help?

Federal Actions

The CARES Act codifies protections for renters and homeowners. Landlords cannot evict tenants for 120 days provided the landlord's mortgage is insured, guaranteed, supplemented, protected, or assisted in any way by HUD, Fannie Mae, Freddie Mac, the rural housing voucher program, or the Violence Against Women Act of 1994.

Single-family homeowners with federally backed mortgages (purchased by Fannie Mae/Freddie Mac, insured by HUD, VA, or USDA) receive similar protections. Beginning March 18, 2020, financial institutions are prohibited from foreclosing on these properties for 60 days. Borrowers experiencing financial hardship related to the COVID-19 emergency may request up to 180 days of forbearance on their federally-backed mortgage.

Multi-family owners of real property designed for five or more families with loans purchased, insured, or assisted by Fannie Mae, Freddie Mac, or HUD may receive up to 90 days of forbearance for those experiencing financial hardship. Borrowers receiving forbearance may not evict or charge late fees to tenants for the duration of the forbearance period.

Find out if you qualify by visiting [Fannie Mae: Coronavirus \(COVID-19\) Help](#) and using [Fannie Mae's Loan Lookup Tool](#) or by calling 1-800-2FANNIE (1-800-232-6643). Also visit [Freddie Mac: Extending Help to Homeowners Impacted by COVID-19](#) and use Freddie Mac's [Loan Lookup Tool](#) or call 1-800-FREDDIE (1-800-373-3343).

The Connecticut Housing Finance Authority (CHFA) has also issued guidance that is consistent with state and federal moratoriums that halt all new foreclosure actions, including all foreclosure actions currently in process, and all eviction and ejections activity for the 60 days from March 20, 2020. Read the full guidance [here](#).

State Actions

On March 31, 2020, Governor Ned Lamont reached an agreement with over 50 credit unions and banks agreed to offer mortgage relief to many of Connecticut's residents and businesses affected by the COVID-19 pandemic. Learn more about participating financial institutions and answers to frequently asked questions [here](#).

Contact and work directly with your mortgage servicer to learn about and apply for available relief. Residents who qualify under the agreement will receive relief including:

90-day grace period for all mortgage payments: During this time, participating banks/credit unions will allow homeowners to reduce or delay monthly mortgage payments. The banks/credit unions will develop a process that helps homeowners request forbearance and provide opportunities to extend the forbearance beyond 90 days if they're still struggling.

No Fees or Charges: During the 90-day period, banks/credit unions will waive or refund mortgage-related late fees and other fees.

No new foreclosures for 60 days: During this time, banks/credit unions will not start any foreclosure sales or evictions.

No Credit Score Changes if you access relief: If you request help during the 90-day period, banks/credit unions will not share late or missed payments with credit reporting agencies

The Connecticut Housing Finance Authority (CHFA) has also directed housing authorities and housing managers in the state housing portfolio whose residents may have trouble paying rent due to COVID-19-related illness, unemployment, underemployment or hardship to contact their CHFA Asset Manager. The directive to housing authorities and housing managers can be read [here](#).

Housing Authorities in CT-04:

[Greenwich Housing Authority](#)

[Stamford Housing Authority \(Charter Oak Communities\)](#)

[Darien Housing Authority](#)

[New Canaan Housing Authority](#)

[Wilton Housing Authority](#)

[Norwalk Housing Authority](#)

[Westport Housing Authority](#)

[Ridgefield Housing Authority](#)

[Fairfield Housing Authority](#)

[Bridgeport Housing Authority \(Park City Communities\)](#)

[Trumbull Housing Authority](#)

[Monroe Housing Authority](#)

[Shelton Housing Authority](#)

[Oxford Housing Authority](#)