

Financial Resources for Homeowners

If you are having trouble paying your mortgage or have already paused your monthly payments through a forbearance, here are some resources that may help:

- A guide to mortgage relief options from the *Consumer Financial Protection Bureau* (<https://www.consumerfinance.gov/>) offers a tool to find out who owns your mortgage. A list of housing counselors is also available on their website.
- *The Department of Housing and Urban Development* (<https://www.hud.gov/>) offers a list of housing counselors or call **800-569-4287**. Counselors who are certified by HUD often offer their services for free because they receive funding from the government.
- The *National Housing Resource Center* (<http://www.hsgcenter.org/>) offers a directory of mortgage servicers. Servicers are generally supposed to contact you 30 days before your forbearance period ends to discuss your situation and your options. But if you don't hear from them, or are concerned about what comes next, be proactive and call them.
- If you're having a problem with your mortgage servicer, you can file a complaint with the *Consumer Financial Protection Bureau* (<https://www.consumerfinance.gov/>). It will forward the complaint to the company and work to get a response usually within 15 days

The **State of Connecticut** also offers the following protection to tenants and homeowners:

Per the Governor's order, eviction notices may not be issued to any tenant until July 1. Tenants have a 60-day grace period to pay April rent and may request an additional 60-day grace period for May rent if they are facing financial hardship due to COVID-19. The Chief Administrative Judge for Civil Matters has announced that execution of evictions is stayed through May 1 and foreclosure sales scheduled for March-May will take place in June. Further, during the time period when only Priority One cases are being heard by the court, all civil trials are suspended. The Governor has also suspended all statutory deadlines relating to the issuance of civil judgments. There is a 30-day utility shutoff moratorium in place as of March 13 and subject to renewal. The Governor announced on 3/31/20 that the state had reached a deal with over 50 credit unions and banks to delay mortgage payments for 90 days.