

Help for Homeowners

Lenders and companies that service mortgage loans are offering options to homeowners that are having trouble making loan payments due to the Coronavirus. You can find out about these options by calling your bank, credit union, or loan servicer that you make payments to, or by visiting their websites.

Many credit unions and banks do not sell their mortgages and choose to keep them local and on their own books. For these mortgages, please be sure to call your credit union or bank for more information.

The majority of mortgage loans in the state are owned by Fannie Mae, Freddie Mac or guaranteed by FHA, which are entities sponsored by the U.S. government. All these entities have options for homeowners impacted by the Coronavirus. To find out if your loan is owned by Fannie Mae, click [HERE](#). To find out if your loan is owned by Freddie Mac, click [HERE](#). A borrower can find out if their loan is guaranteed by FHA by calling their lender.

Borrowers can find information on programs available from Fannie Mae's website by clicking [HERE](#).

Borrowers can find information on programs available from Freddie Mac's website by clicking [HERE](#).

If a borrower's loan is guaranteed by FHA, information on how to find help can be found [HERE](#).

Help for Renters

If you rent your home and your landlord has a loan from Fannie Mae or Freddie Mac, you may be eligible for programs that provide relief to renters affected by Coronavirus. Find out more about Fannie Mae's program for renters [HERE](#) and Freddie Mac's program [HERE](#). Ask your landlord if they participate in these programs. If not, ask your landlord if they participate in any other Coronavirus relief program for landlords and renters.

Protecting your Finances

Banks: To find out more about the safety of your deposits with a federally insured bank, you can visit the Federal Deposit Insurance Corporation's resource page for consumers [HERE](#).

Credit Unions: To find out more about the safety of your credit union deposits, please visit the National Credit Union Administration [HERE](#).

Both: You can also find a statement by Connecticut's Banking Commissioner on the safety of Connecticut banks [HERE](#).

For useful tips on protecting your finances during the Coronavirus pandemic visit the Consumer Financial Protection Bureau [HERE](#).

Consumers should be on the lookout for potential scams related to the Coronavirus. You can learn how to identify and respond to possible scams from the Federal Trade Commissioner [HERE](#).