



COVID 19 Homeowner Resource Guide

General COVID 19 Resources: Check out the following resources directly on our website at <http://www.getahome.org/covid-19-support>

Food
Fuel and Energy Assistance
Financial Support
Free Internet

Additional Resources

Student Loans: From **March 13 through September 30, 2020, the interest rate is set to 0%** and payments are suspended for student loans owned by the federal government.
<https://www.consumerfinance.gov/about-us/blog/what-you-need-to-know-about-student-loans-and-coronavirus-pandemic/>

Credit Cards: Contact your credit card company to see if they can defer your monthly payment. Explore further options at <https://www.creditkarma.com/advice/i/coronavirus-credit-card-relief-options/>

Consumer Financial Protection Bureau: Review your mortgage relief options at <https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/>

Contact Your Local Homeownership Center

Rural Edge - Lyndonville, VT

Website: <https://rurledge.org/>

Phone: (888)-698-8466

Champlain Housing Trust - Burlington, VT

Website: <http://www.getahome.org/>

Phone: (802)-862-6244

Downstreet Housing and Community Development – Barre, VT

Website: <https://downstreet.org/>

Phone: (802)-476-4493

NeighborWorks of Western Vermont – Rutland, VT

Website: <https://www.nwwvt.org/>

Phone: (802)-438-2303

Windham and Windsor Housing Trust – Brattleboro, VT

Website: <https://www.homemattershere.org/>

Phone: (802)-254-4604

211 Access for A-Z support.





Mortgage Resources and More

HUD Resources

HUD COVID-19 Main Page

<https://www.hud.gov/coronavirus>

HUD COVID-19 Resources by Program Office Main Page (Includes links to: Community Planning & Development (CDBG), Housing, Environment & Energy, Fair Housing, Public & Indian Housing

[https://www.hud.gov/coronavirus/resources from program offices](https://www.hud.gov/coronavirus/resources_from_program_offices)

VA and USDA Resources

VA Circulars Web Page

https://www.benefits.va.gov/HOMELOANS/resources_circulars_valeri.asp

Veterans Administration Housing Main Page

<https://www.va.gov/housing-assistance/>

USDA Housing Assistance Main Page

<https://www.usda.gov/topics/rural/housing-assistance>

USDA Stakeholder Announcements

<https://www.rd.usda.gov/newsroom/stakeholder-announcements>

Fannie Mae and Freddie Mac Resources

Fannie Mae COVID-19 Main Page

<https://www.fanniemae.com/portal/covid-19.html>

Freddie Mac COVID-19 Main Page

<https://sf.freddie.mac.com/about/covid-19>

Fannie Loan Lookup:

<https://www.knowyouroptions.com/loanlookup>

Freddie Loan Lookup:

<https://ww3.freddie.mac.com/loanlookup/>



Fannie Mae Servicer Script

<https://singlefamily.fanniemae.com/media/22636/display>

Freddie Mac Servicer Script

http://www.freddiemac.com/about/pdf/covid_19_forbearance_servicer_script.pdf

Fannie Mae Financial Checklist & Contact Log

<https://www.knowyouroptions.com/find-resources/information-and-tools/forms>

Fannie Mae Mortgage Company Contact Information

<https://www.knowyouroptions.com/get-help-overview/helpful-contacts/your-mortgage-company>

More Resources

MERS Loan Lookup:

<https://www.mers-servicerid.org/sis/index>

CFPB COVID-19 Main Web Site

<https://www.consumerfinance.gov/coronavirus/>

Regulators Joint Statement on Servicer Practices

https://files.consumerfinance.gov/f/documents/cfpb_interagency-statement_mortgage-servicing-rules-covid-19.pdf

CFPB's FAQs Regarding COVID-19 for Mortgage Servicer

https://files.consumerfinance.gov/f/documents/cfpb_mortgage-servicing-rules-covid-19_faqs.pdf

FHFA COVID-19 Main Web Page

<https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx>