In response to the pandemic caused by the coronavirus disease of 2019 (COVID-19), Congress passed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which provides protections to borrowers with loans insured by the U.S. Department of Housing and Urban Development (HUD). The Office of Inspector General would like to make sure you are aware that dishonest people may attempt to take advantage of the crisis to harm you.

Keep in mind this is only a partial list of scams that could occur.

Use common sense when dealing with unsolicited contacts.

Report Fraud
Borrowers should report possible fraud to HUD’s Office of Inspector General at hotline@hudoig.gov or the official website, https://www.hudoig.gov/hotline.

Homeowners should watch out for:

**Unsolicited** calls, emails, and text messages offering lower interest rates, foreclosure relief, delayed payment terms, or other loan modifications – these could be from individuals posing as the Federal National Mortgage Association (Fannie Mae), the Federal Home Loan Mortgage Corporation (Freddie Mac), the Federal Housing Administration (FHA), HUD, banks or mortgage companies, nonprofits, or government officials.

**Offers** of mortgage assistance that require upfront payments, such as cash, check, or wire transfer payments. No legitimate relief program requires upfront payments.

“**Spoofed**” phone numbers and emails. Dishonest people may try to trick you by making their communications appear to be from a legitimate source. Contact the trusted company directly rather than responding to the email or phone call.

**Individuals** who attempt to purchase your home by focusing on the consequences of loan forbearance. The CARES Act works to keep you in your home, not get you out of it!

**Unsolicited** offers of mortgage assistance. Stop and verify whether the contact is legitimate and always conduct your own independent research concerning any assistance. Do not provide your personal information, such as bank account number or Social Security number, to unsolicited contacts. Protect yourself and your family by asking questions, carefully reading materials, and contacting trusted resources.

**Unsolicited** contact from persons reporting to be affiliated with your bank or mortgage company. Request the person’s name and contact information. Independently contact your mortgage company or financial institution using a verified phone number.

**Unsolicited** contact from persons who claim that your home is “contaminated” by COVID-19 and then offer to purchase your home.

To report fraud, waste, abuse, or misconduct involving HUD programs, employees, or operations contact hudog.gov. All information is confidential and you may remain anonymous.
For more information and assistance, you can find additional coronavirus-related fraud-prevention resources, as well as mortgage help, online and by telephone at

- **U.S. Department of Housing and Urban Development**
  Coronavirus Resources and Fact Sheets
  
  **Hyperlink:** [https://www.hud.gov/coronavirus](https://www.hud.gov/coronavirus)

- **Federal Housing Finance Agency (FHFA)**
  Mortgage Help for Homeowners Impacted by the Coronavirus
  
  **Hyperlink:** [https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx](https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx)

- **Consumer Financial Protection Bureau (CFPB)**
  Guide to Coronavirus Mortgage Relief Options
  

- **Fannie Mae**
  Beware of Scams
  
  **Hyperlink:** [https://www.knowyouroptions.com/find-resources/information-and-tools/beware-of-scams](https://www.knowyouroptions.com/find-resources/information-and-tools/beware-of-scams)

- **Freddie Mac or 1-800-FREDDIE (select option 2)**
  
  **Hyperlink:** [http://www.freddiemac.com/about/covid-19.html](http://www.freddiemac.com/about/covid-19.html)

If you have additional questions, contact your mortgage servicer (listed on a recent mortgage statement) for assistance.

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