



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HUD Housing Relief for Texas Hill Country Flood Victims

HUD Is Ready to Help

On July 4, 2025 catastrophic flooding ravaged Kerr County and the surrounding Texas Hill Country, taking countless lives. Following this tragedy, HUD is providing resources and support for Texans in the Presidentially Declared Major Disaster Area ([PDMDA](#)).

“Our hearts break as we witness the catastrophe unfolding in Texas. The flash floods have claimed the lives of more than 100 Americans and displaced countless others. It is an unfathomable tragedy, and HUD will continue to provide resources and support as we pray for the Texas Hill Country community.” — HUD Secretary Scott Turner (7/16/25)

HUD Relief and Resources



90-Day Foreclosure Moratorium

- [Moratorium is active from July 8 - October 4, 2025](#)
- Applies to more than 900 FHA-insured single family mortgages in Kerr County and outlying areas.
- Prohibits mortgage servicers from initiating or completing foreclosure actions on FHA-insured single family forward or Home Equity Conversion mortgages.



Availability of Section 203(h)(k) FHA Loans

- Section 203(h) Loans: Provides 100 percent financing for eligible homeowners in the PDMDA to rebuild their home or purchase a new one to make it easier for disaster victims to become or re-establish themselves as homeowners.
- Section 203(k) Loans: Allows borrowers seeking to purchase and/or repair a home that has been damaged to finance the purchase or refinance of a house, as well as the costs of repair or renovation.



HUD Disaster Hotline Assistance: 1(800) CALL-FHA

- Hotline Assistance from HUD's National Disaster Recovery, FHA Resource Center, and HUD Approved Housing Counseling Agencies on disaster recovery, mortgages, and immediate housing.