



FHA DISASTER INFORMATION



FIRST STEP - REGISTER WITH FEMA

Once a presidential disaster declaration has been made, FEMA (Federal Emergency Management Agency) will set up Disaster Recovery Centers in the affected areas. Assistance may be available to you and your family once you have registered with FEMA. You can register in person at the Disaster Recovery Center or you can register on line at www.FEMA.gov or by phone at **800-621-3362**.

CONTACT YOUR LENDER

Let your lender know that you've been affected by a disaster. Give them the FEMA disaster number and update your phone number and other contact information, if needed. The sooner you contact your lender the more assistance options may be available to you. Ask if you are eligible to receive a temporary postponement of your house payment to give you time to sort things out. Many lenders will suspend late charges and not negatively report you to the credit bureau during this time. When the payment postponement is over, contact your lender again to discuss how you plan to repay your mortgage. Even if you have not experienced any damage to your home, your lender may be able to help you if the disaster has impacted your ability to make your house payment; for instance, if you have experienced a permanent or temporary loss of employment or reduction in work hours due to the disaster.

CONTACT A HUD-APPROVED HOUSING COUNSELING AGENCY

The same HUD-approved housing counseling agencies who provide home buying counseling and education can also provide mortgage advice after a disaster. Don't make any decision about your home loan or other obligations until you have spoken with a housing counselor and have obtained legal, financial and tax advice. Housing counselors can also provide guidance with credit cards, student loans and other debts and have other information that may help you during your recovery. **You do not have to have an FHA loan to meet with a HUD-approved housing counseling agency and there is never a fee for foreclosure prevention counseling.** To locate a housing counseling agency near you, call HUD's Automated Housing Counselor Locator at **1-800-569-4287** or call FHA at **1-800-Call FHA (800-225-5342)** or visit www.hud.gov/fha.gov (the *Counselor Locator* link is located on the left side).

FHA'S NATIONAL SERVICING CENTER

If you have an FHA loan then FHA's National Servicing Center at **1-877-622-8525 (TDD 1-877-833-5342)** can assist you if you have any questions about your loan that your FHA lender cannot answer or if you have questions or concerns about your FHA lender. If you do not have an FHA loan then contact your lender immediately or contact a housing counselor.

TEMPORARY HOUSING

Information about temporary housing may be available from a variety of sources including the FEMA Disaster Recovery Center, your State Housing Finance Agency or Authority, city or county housing authorities, the Red Cross, Salvation Army, local churches and community and other disaster responders.

CREDIT REPORT

You may contact the national credit reporting bureaus, Experian, Equifax and TransUnion, to place a statement on your report indicating that you have been a victim of a disaster or if you are concerned about improper or incorrect activity on your credit report. For assistance contact a HUD-approved housing counseling agency. Federal law permits you to obtain one credit report per year from each of these three agencies—free. To order your report go to www.annualcreditreport.com.



ADDITIONAL DISASTER ASSISTANCE INFORMATION



MORTGAGE ASSISTANCE OPTIONS FOR HOMEOWNERS

The type of mortgage assistance you may be able to receive will depend on what type of loan you have, your income/employment status, the condition of your house, what you can afford and other factors. Check with your lender to determine which options you may qualify for. Below are a few options for those who have Federal Housing Administration (FHA) loans. Holders of other types of loans (such as conventional, Veterans Administration, USDA/Rural Development, State Housing Authority other mortgage loans) may offer similar or other options.

- **REPAYMENT OR FORBEARANCE PLAN:** a written agreement between you and your lender to pay back some payments over a period of time.
- **LOAN MODIFICATION:** a permanent change in one or more terms of your loan.
- **PARTIAL CLAIM:** where the FHA lender advances funds to reinstate late loan payments in the form of a second mortgage.
- **SHORT SALE (PRE-FORECLOSURE SALE):** an agreement with your lender where you can sell your home for less than the amount you owe on your home.
- **DEED-IN-LIEU OF FORECLOSURE:** an agreement with your lender where you sign the title of your house to them.

BEWARE OF SCAMS

Watch out for mortgage loan assistance or rescue scams and other predatory tactics. Avoid those who say they can help you with your loan or provide home repair or other services and require an upfront fee. Watch out for unlicensed contactors. Never sign anything you do not understand. Ask questions and seek counseling before making any decisions. For more information visit www.HUD.gov, www.FEMA.gov or www.loanscamalert.com.

REBUILDING, REPAIRING, RELOCATING

Check with the Small Business Administration (www.SBA.gov) for [home and business](#) loan assistance. FHA offers several programs to consider if you decide to rebuild, repair or relocate:

- **FHA 203(h):** If you were a homeowner or a renter and your home in the affected area was destroyed or damaged to such an extent that reconstruction or replacement is necessary, then you may be eligible for the **FHA 203(h)** mortgage loan. 203(h) provides 100% FHA financing (0% down payment) to purchase another home in your town or anywhere in the United States. Borrowers must be registered with FEMA and meet other requirements.
- **FHA 203(k):** This product allows a qualified home buyer or home owner to purchase a home or refinance an existing home loan and include the cost of home repairs or improvements into the loan amount. Use **FHA 203(k)** when major or structural repairs are required and **FHA Streamlined (k)** when minor, non-structural repairs totaling \$35,000 or less are needed. FHA also offers an **Energy Efficient Mortgage (EEM)** for energy efficient repairs or improvements. Visit www.hud.gov/fha or call **1-800-Call FHA (800-225-5342)** for more information or call an approved FHA lender.
- **FHA Title I Second Mortgage:** This is a second mortgage for home alterations, repairs or site improvements. The maximum loan amount for a single family home is \$25,000; \$25,090 for a manufactured home on a permanent foundation; \$7,500 for a manufactured home classified as personal property.



CONTACT FHA: For more information about FHA and FHA programs, including locating FHA lenders, FHA loan limits, HUD-approved housing counseling agencies and disaster assistance, go to www.fha.gov, www.hud.gov or call us at **1-800-Call FHA (1-800-225-5342)**.