

Restoring Your Home

After a disaster there are many things to consider. Is your home safe to enter? How do you save and clean up your possessions?

For information on returning to your home after a disaster visit: http://portal.hud.gov/hudportal/HUD?src=/program_offices/healthy_homes/disasterrecovery.

Helpful resources include:

- Homeowners and Renters Guide to Mold Cleanup after Disasters.
- Consumer Tips for Post-Disaster Home Restoration.
- Guide to Post-disaster Restoration for a Safe and Healthy Home.
- You can also download the free Rebuild Healthy Homes App .



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 contractors.

Never sign anything you do not understand. For more information visit www.loanscamalert.com, www.HUD.gov or www.FEMA.gov .

- For information on HUD programs visit: www.hud.gov.
- Homeowners can find answers to questions about FHA mortgages at : <http://portal.hud.gov/hudportal/HUD?src=/FHFAQ>
- Additional information on HUD disaster assistance is found at: <http://portal.hud.gov/hudportal/HUD?src=/info/disasterresources>

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT



Disaster Recovery Resources



U.S. Department of Housing
and Urban Development
451 7th Street, SW
Washington DC, 20410

“WHAT DO I DO AFTER THE DISASTER?”

After a disaster, every person affected will require emergency services immediately – medical attention, food, water, shelter. It is a difficult and stressful time but remember others will be there to support you every step of the way.

Apply for assistance from the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA)

Even if you are not a business owner, you must apply for assistance through the SBA to receive the maximum assistance you are eligible for from FEMA.

Residents and business owners who sustained disaster-related losses can apply for assistance from FEMA at: **1-800-621-3362**

For TTY call 1-800-462-7585, and for 711 relay or Video Relay Service (VRS) call 1-800-621-3362.

To find the nearest Disaster Recovery Center where you can apply for assistance visit:

<http://asd.fema.gov/inter/locator/home.htm>

Apply online at: **www.DisasterAssistance.gov**

HUD assistance for renters and homeowners

- If you lived in public housing, a Section 8 unit or have a Housing Choice Voucher contact the housing provider that assisted you before the disaster and HUD at:

1-800-955-2232 for public housing residents and Housing Choice Voucher holders.

1-800-685-8470 for Section 8 unit residents.

- 90-day foreclosure moratorium is available for FHA insured home loans after a Presidentially Declared Disaster. For information call: **1-800-225-5342**.
- Contact HUD for information on federally subsidized rental housing programs including providers in your area at: **1-800-955-2232** or **1-800-685-8470**.
- HUD's Section 203(h) program provides FHA insurance to disaster victims who have lost their homes and are facing the daunting task of rebuilding or buying another home. Borrowers from participating FHA-approved lenders are eligible for 100 percent financing, including closing costs. For information call: **1-800-225-5342**.
- HUD's Section 203(k) loan program enables disaster survivors to finance the purchase or refinance of a house along with its repair through a single mortgage. It also allows homeowners who have damaged houses to finance the rehabilitation of their existing single-family home For information call: **1-800-225-5342**.
- If you are homeowner concerned about foreclosure or have questions about next steps with your home connect with a HUD approved housing counseling agency by calling **1-800-569-4287**. You do not have to have a FHA loan to meet with a HUD approved housing counseling agency and there is never a fee for foreclosure prevention counseling.
- Did you experience housing discrimination after the disaster? Contact HUD to file a claim at: **1-800-669-9777** or **1-888-560-8913**.

HUD Assistance for State and Local Government Agencies

- HUD's Community Development Block Grant (CDBG) and HOME programs give the State and communities the flexibility to redirect millions of dollars in annual formula funding to address critical needs, including housing and services for disaster victims .
- Under the Section 108 program, HUD will offer state and local governments federally guaranteed loans for housing rehabilitation, economic development and repair of public infrastructure
- HUD provides Indian Community Development Block Grant funding for imminent threat to Indian Housing and Tribal areas.
- HUD may have funding available for public housing authorities (PHAs) to help rehabilitate damaged properties.
- The Department will share information with FEMA and the State on housing providers that may have available units in the impacted counties. This includes Public Housing Agencies and Multi-Family owners. The Department will also connect FEMA and the State to subject matter experts to provide information on HUD programs and providers.
- HUD offers assistance to Ginnie Mae issuers in disaster areas by providing assistance to mortgage-backed securities (MBS) issuers with significant concentrations of loans within the affected areas. The assistance includes help in making payments to MBS investors when homeowners are unable to make payment, and eliminating delinquent loans from delinquency statistics used in risk monitoring.