



# FEDERAL HOUSING ADMINISTRATION (FHA) IMPORTANT DISASTER RECOVERY INFORMATION



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## REGISTER WITH FEMA

Once a Presidential disaster declaration has been made, the Federal Emergency Management Agency (FEMA) 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, online at [www.FEMA.gov](http://www.FEMA.gov), or by phone at **1-800-621-3362**.

## CONTACT YOUR MORTGAGE LENDER

Let your mortgage lender, the entity to which you make your monthly mortgage payments, also known as a servicer, 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 sooner they can assist you with the options that may be available to you. Ask if you are eligible to receive a temporary postponement of your mortgage payment to give you time to sort things out. Many lenders will suspend late charges and will not report late payments to credit reporting agencies, so that your credit is not negatively affected. 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. If you are unsure about your financial decisions related to your mortgage, contact a housing counselor. 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 visit [www.hud.gov/fha](http://www.hud.gov/fha).

## FHA'S NATIONAL SERVICING CENTER

If you have an FHA-insured mortgage, FHA's National Servicing Center at **1-877-622-8525 (Federal Relay Service at 1-800-877-8339)** 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-insured mortgage, 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 other disaster response organizations.

## CREDIT REPORT

You may contact the national credit reporting bureaus, Experian, Equifax, and TransUnion, to place a statement on your credit report indicating that you have been the 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 free credit report per year from each of these three agencies. To order your free credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com).

**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, 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)-insured loans:

- **REPAYMENT OR FORBEARANCE PLAN:** an agreement between you and your lender that provides an opportunity for you to repay missed payments over a period of time, in addition to your regular mortgage payment.
- **LOAN MODIFICATION:** a permanent change in one or more terms of your loan based on your financial hardship.
- **PARTIAL CLAIM:** a non-interest bearing loan for your past due amount that is payable when you sell your home or pay off your mortgage.
- **SHORT SALE (PRE-FORECLOSURE SALE):** an agreement with your lender where you can sell your home for less than the amount you owe.
- **DEED-IN-LIEU OF FORECLOSURE:** an agreement with your lender where you sign the title of your house to them in exchange for the release of your obligations under your mortgage.

**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. Ask questions and seek counseling before making any decisions. For more information, visit [www.HUD.gov](http://www.HUD.gov), [www.FEMA.gov](http://www.FEMA.gov), or [www.loanscamalert.org](http://www.loanscamalert.org).

**REBUILDING, REPAIRING, RELOCATING**

Check with the Small Business Administration ([www.SBA.gov](http://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 FHA financing with no downpayment 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 program allows a qualified homebuyer or homeowner to purchase a home or refinance an existing home loan and include the cost of home repairs or improvements in the loan amount. Use **FHA Standard 203(k)** when major or structural repairs are required and **FHA Limited 203(k)** when minor, non-structural repairs totaling \$75,000 or less are needed. FHA also offers an **Energy Efficient Mortgage (EEM)** for energy efficient repairs or improvements. Visit [www.hud.gov/fha](http://www.hud.gov/fha) or call **1-800-Call FHA (800-225-5342)** for more information. Or, call an FHA-approved lender.
- **FHA Title I Property Improvement Loan:** 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; and \$7,500 for a manufactured home classified as personal property.

**CONTACT FHA:** For more information about FHA programs, go to [www.fha.gov](http://www.fha.gov), [www.espanol.hud.gov](http://www.espanol.hud.gov). Call us at **1-800-Call FHA (1-800-225-5342)**, email us at [answers@hud.gov](mailto:answers@hud.gov), or visit our online knowledge base at [www.hud.gov/answers](http://www.hud.gov/answers). Individuals with speech or hearing impairments may access this number via TTY by calling the Federal Relay Service at (800) 877-8339, or by using any of the accessible formats made available through the numbers provided at the following link: <https://www.federalrelay.us/tty>.