

Help For Homeowners Affected by Hurricanes

Mortgage relief options are available for those affected by natural disasters, including hurricanes occurring through the 2017 hurricane season.

Contact Your Mortgage Servicer

The first step in getting the help you need is to contact your mortgage servicer (the company where you send your monthly payments) as soon as possible to let them know about your current circumstances. The telephone number and mailing address of your mortgage servicer should be listed on your monthly mortgage statement. You also can look it up on the Mortgage Bankers Association website at www.mba.org/news-research-and-resources/hurricane-relief.

If you are having difficulty contacting your mortgage servicer, contact the Homeowner's HOPE™ Hotline at **1-888-995-HOPE (4673)** for assistance and **FREE** confidential support from a HUD-approved housing counselor.

What help is available?

If you are affected by the recent hurricanes and your loan is owned by Fannie Mae or Freddie Mac, you are eligible now to temporarily stop making your monthly mortgage payment in three-month intervals (up to 12 months). At the end of this temporary payment break:

- You won't have late fees.
- You won't have delinquencies reported to the credit bureaus.
- You won't have to catch up on all of your payments at once.
- You can work with your servicer to resume making a mortgage payment that is similar to what you paid before the disaster. Or if you need additional assistance, you can work with your servicer on options to keep your home.

Is your mortgage owned by Fannie Mae or Freddie Mac?

Check to see if **Fannie Mae** owns your loan at: www.KnowYourOptions.com/loanlookup. Additional assistance? Call 1-800-2FANNIE (1-800-232-6643), or go to: www.KnowYourOptions.com/relief

Check to see if **Freddie Mac** owns your loan at: www.freddiemac.com/mymortgage. Additional assistance? Call 1-800-373-3343 and select option #2, or go to: www.freddiemac.com

Relief options are also available for homeowners with loans insured by HUD or VA.



HUD. For further information about your FHA-insured mortgage, contact the National Servicing Center at 877-622-8525. For other questions, contact the FHA Resource Center at 800-CALL-FHA (5342). For a list of HUD-approved housing counselors, go to: www.hud.gov or call 800-569-4287.



VA. Veterans who have questions regarding their home loans should contact VA's home loan program toll-free number, 877-827-3702, to speak with a Loan Technician.

Veterans whose homes have ever been modified with VA Specially Adapted Housing grant funds, should also contact VA at 877-827-3702 to speak with our staff. Depending on the situation, additional grant funds may be available to help repair a disaster-damaged home.

More specific disaster-related information can be found at: https://www.benefits.va.gov/homeloans/documents/docs/va_policy_regarding_natural_disasters.pdf

Helpful Resources



FEMA. The Federal Emergency Management Agency (FEMA) offers assistance and information about dealing with a disaster on their website at www.fema.gov. Also visit their website to find information specific to Hurricanes Harvey, Irma, and Maria at www.fema.gov/hurricane-harvey, www.fema.gov/hurricane-irma, and www.fema.gov/hurricane-maria. To locate federal, state, and local resources and assistance, you can also go to www.disasterassistance.gov.



Red Cross. Other helpful resources, like how to find aid and shelters, can be found on the American Red Cross website at www.redcross.org/get-help.

Beware of Scams



During times of crisis, there is an increased risk of scams and fraud. Protect yourself by asking questions, reading the materials provided to you, and avoiding any solicitations requiring up-front cash payments. If you think you may have been a victim of a scam, contact the U.S. Department of Justice Disaster Fraud Hotline at **866-720-5721**.