

Assistance for Homeowners Affected by Natural Disasters



Step 1

Is Your Mortgage Owned by Fannie Mae or Freddie Mac?

- Check to see if **Fannie Mae** owns your loan at www.KnowYourOptions.com/loanlookup. Call 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. Call 1-800-373-3343 and select option #2, or go to www.freddiemac.com/disaster-help.

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



HUD - For information about an FHA-insured mortgage, contact the National Servicing Center at 1-877-622-8525. For other questions, contact the FHA Resource Center at 1-800-225-5342. For a list of HUD-approved housing counselors, go to www.hud.gov or call 1-800-569-4287.



VA - Veterans who have questions about their home loans should contact VA's home loan program at 1-877-827-3702.

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

Step 2

Contact Your Homeowners Insurance

Immediately submitting a claim to your **homeowners insurance provider** will start the process of getting assistance to you as soon as possible. They may even provide information that you need to communicate to your mortgage servicer.

Step 3

Contact Your Mortgage Servicer

Inform your **mortgage servicer** about your current circumstances. Their contact information should be on your monthly mortgage statement. You can also look it up on the Mortgage Bankers Association website at www.mba.org/news-research-and-resources/disaster-recovery/contact-your-mortgage-servicer. If you are having difficulty contacting your mortgage servicer, call the Homeowner's HOPE™ Hotline at 1-888-995-4673.

Additional Resources



FEMA

FEMA

www.fema.gov/states/california



American Red Cross

www.redcross.org/get-help



Federal Disaster Assistance

www.disasterassistance.gov



HUD Assistance for Californians

www.hud.gov/states/california/library/disasterrelief



California Office of Emergency Services (CalOES)

www.caloes.ca.gov

Department of Business Oversight

Call us if you need information at 916-327-7585 or toll-free at 1-866-275-2677, about financial service providers licensed by the DBO, or if you need help filing a complaint.