HUD ANNOUNCES DISASTER ASSISTANCE FOR CALIFORNIA FIRE VICTIMS

Foreclosure protection offered to displaced families

WASHINGTON – The U.S. Department of Housing and Urban Development (HUD) today announced it will speed federal disaster assistance to the State of California and provide support to homeowners and low-income renters forced from their homes in areas affected by wildfires.

Yesterday, President Trump issued a major disaster declaration for Butte, Los Angeles, and Ventura counties.

The President’s declaration allows HUD to offer foreclosure relief and other assistance to certain families living in these counties. HUD is:

- Providing immediate foreclosure relief – HUD's automatic 90-day moratorium on foreclosures of Federal Housing Administration (FHA)-insured home mortgages commenced for the California counties covered under yesterday's Presidential declaration on the date of the declaration. For assistance, call your loan servicer or FHA's Resource Center at 1-800-304-9320;

- Making mortgage insurance available – HUD's Section 203(h) program provides FHA insurance to disaster victims whose homes were destroyed or damaged to such an extent that reconstruction or replacement is necessary 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;

- Making insurance available for both mortgages and home rehabilitation – HUD's Section 203(k) loan program enables those who have lost their homes 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; and
Making information on housing providers and HUD programs available – The Department will share information with the Federal Emergency Management Agency (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.

Read about these and other HUD programs designed to assist disaster victims.

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HUD’s mission is to create strong, sustainable, inclusive communities and quality affordable homes for all.


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