



Addressing A Disaster –Tips for Homeowners

Are you a homeowner wondering where to begin in addressing a disaster? Here's your one-page tip-sheet to make sure you don't forget anything. For more details, or when in doubt, go to <https://www.disasterassistance.gov/information/moving-forward>

Mortgage Payments: You might be entitled to a temporary payment holiday (forbearance), or there may be agencies that can help pay your mortgage if you're having trouble. Most federally insured loans (Fannie Mae, Freddie Mac, VA, USDA/Rural Housing Services), will consider you for a payment forbearance if your home is in a federally declared disaster area and may consider you even if it is just state-declared. They all have loan modification programs you can apply for if you are struggling to make payments. Even if you do not have one of these kinds of loans, never hesitate to ask your mortgage servicer for the help that you need. **If you are a California resident with questions about your options, contact Housing and Economic Rights Advocates (HERA) at inquiries@heraca.org, or leave a message for HERA at 510 271-8443 ext. 300.**

Property Tax: Many of you have your property taxes escrowed, which means they are collected from you by your mortgage servicer each month. For those of you who pay your property taxes on your own every 6 months, then reach out to your county tax assessor's office to see whether they will consider providing a payment holiday, if you need one.

Income Tax: In California, the State Board of Equalization is ready to help. Go to https://www.boe.ca.gov/info/disaster_relief_faq.htm for latest updates. At the federal level, the IRS is providing extensions to file for residents in federally declared disaster areas. For updated IRS info, go to: <https://www.irs.gov/newsroom/tax-relief-for-victims-of-wildfires-in-california>

Insurance: County Bar Associations across the state are offering pro bono and low-cost advice on a variety of problems, including insurance. If you have experienced damage, contact your insurance provider to make a claim, and keep track of all contacts (preferably via email to have a record).

Important Documents-Storage: If you have not already, create an alternative location for storage of key documents, like your personal identification, insurance documents, home mortgage, HOA documents, or employment related documents. Scan all and save to the cloud, or think about a safe deposit box in an unaffected city or county.

Small Business: Many of you are small business owners. The SBA has low-interest loans to help homeowners as well as small business owners recover. Go to <https://www.sba.gov/disaster-assistance>. Also, be sure to provide up to date contact information, including alternative mailing address if needed, to all of your vendors, and to your insurance companies.

Mail Delivery: Set up an alternative location for mail delivery, such as a p.o. box in a city unaffected by disaster. Provide the alternative address to your mortgage servicer, your bank, employer, IRS, the county tax assessor, local schools if you or kids are enrolled, and insurance companies.

Avoiding Scams: Hard to believe that some rip-off artists specialize in trying to steal from you during disasters, but it's true. Verify the identity of anyone who phones, emails, texts or mails to you. Do not provide personal contact information to anyone who reaches out to you whom you have not already contacted. If you suspect a scam, report it to the Federal Trade Commission at ftc.gov.

Physical Clean-Up: Get professional assistance with clean-up, and wear protective gear even for poking around to find belongings. The Federal Emergency Management Agency has good tips: <https://www.fema.gov>