unable to make payment, and eliminating delinquent loans from delinquency statistics used in risk monitoring.

For relief agencies providing services to affected communities, HUD offers –

- Temporary housing through three different programs. The first is through its traditional Public Housing program, which works with local housing agencies to provide assisted rental units.
- The second program is tenant-based (the family chooses where to live) under the Housing Choice Voucher Program and is also administered by a local housing agency.
- And lastly, Multifamily Housing provides project-based housing assistance under its Section 8 Program. Families apply with individual properties in order to obtain housing assistance.
- In addition, Community Planning and Development (CPD) provides funds to local and state governments under the Community Development Block Grant (CDBG) and HOME Programs that may be used for disaster relief assistance. To access these funds, individuals must apply directly to the state or local government.

Remember, your first step should always be to contact FEMA at: 1-800-621-FEMA or www.fema.gov.

U.S. Department of Housing and Urban Development
Region II
New York Regional Office
26 Federal Plaza, Suite 3541
New York, NY  10278
212-264-8000 (8:30am-5:00pm ET)
Fax: 212-264-0246
“WHAT DO I DO AFTER THE DISASTER?”

After a disaster, every person affected will require emergency services immediately – medical attention, food, water, shelter. This brochure will give you some basic information to help you start the recovery process. First, be sure to contact the Federal Emergency Management Agency (FEMA) by phone at 1-800-621-FEMA or on the Internet at www.fema.gov to register for federal assistance.

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**For individuals personally affected by the disaster and requiring assistance, HUD offers** –

- Temporary housing provided through FEMA. HUD identifies vacant multifamily housing, public housing units, and HUD-owned homes that could be used as temporary housing for those forced from their homes.

- Immediate foreclosure relief by granting a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration (FHA) insured home mortgages.

- Programs for damaged or destroyed properties by utilizing the Section 203(k) loan program. The 203(k) program enables homebuyers and homeowners to finance both the purchase and/or refinancing of a house and the cost of its rehabilitation through a single mortgage. It also allows homeowners who have damaged houses to finance the rehabilitation of their existing single-family home. This program encourages lenders to make mortgages available to borrowers who would not otherwise qualify for conventional loans on affordable terms and to residents of disadvantaged neighborhoods.

- HUD has a special mortgage insurance program under Section 203(h) of the National Housing Act to assist disaster victims. Under this program, individuals or families whose residence were destroyed or damaged to such an extent that reconstruction or replacement is necessary are eligible for 100 percent financing.

- Two toll-free numbers are available for individuals to contact in the event of a housing discrimination claim -- 1-800-669-9777 or 1-888-560-8913.

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**For our HUD partners affected by the disaster, HUD offers** –

- Single Family Mortgage Lenders – please refer to the Individual assistance portion of this brochure for information on mortgage insurance programs. HUD will issue a specific Mortgagee Letter (available on HUD’s website) for each disaster.

- Multifamily Lenders, Property Owners, and Public Housing Agencies – HUD will provide guidance through your servicing HUD office and on your specific industry segment of HUD’s website.

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**For local government agencies dealing with the effects of a natural disaster, HUD offers** –

- Community Development Block Grant (CDBG) and HOME grantees may reprogram previously awarded grants to redirect their focus to disaster recovery activities.

- HUD will provide Indian Community Development Block Grant funding (up to $425,000 per grantee) for imminent threat to Indian Housing and Tribal areas.

- HUD has funding available for public housing authorities (PHAs) to help rehabilitate damaged properties.

- HUD offers assistance to Ginnie Mae issuers in disaster areas by providing assistance to mortgage-backed securities (MBS) issuers with significant concentrations of loans within the affected areas. The assistance includes help in making payments to MBS investors where homeowners are