

HUD Offers Aid to California Disaster Victims

WASHINGTON - The U.S. Department of Housing and Urban Development (HUD) announced the implementation of federal disaster assistance for the state of California and ordered federal assistance for state, tribal, and local recovery efforts in areas affected by wildfires and straight-line winds beginning on January 7, 2025, and continuing.

President Biden [issued](#) a major disaster declaration in the State of California, which makes federal funding available to affected individuals in Los Angeles County.

Effective immediately, HUD is:

- Providing a 90-day moratorium on foreclosures of mortgages insured by the Federal Housing Administration (FHA) as well as foreclosures of mortgages to Native American borrowers guaranteed under the Section 184 Indian Home Loan Guarantee program. There is also a 90-day extension granted automatically for Home Equity Conversion Mortgages. The moratorium and extension are effective as of the President's disaster declaration date.

Homeowners affected by the disaster should contact their mortgage or loan servicer immediately for assistance. Conventional mortgage holders may also be eligible for additional relief through their mortgage holder.

Call the FHA Resource Center at 1-800-304-9320 for additional information. To learn more about disaster relief options for FHA homeowners visit the [FHA Disaster Relief site](#).

- [Making mortgage insurance available](#) - When homes are destroyed or damaged to an extent that required reconstruction or complete replacement, HUD's Section 203(h) program provides FHA insurance to disaster victims. Borrowers from participating FHA approved lenders are eligible for 100 percent financing including closing costs.
- [Making insurance available for both mortgage and home rehabilitation](#) - HUD's Section 203(k) loan program also allows individuals to finance the purchase or refinance of a house along with its repair through a single mortgage. Homeowners can also finance the rehabilitation of their existing homes if damaged.
- [Sharing information on housing providers and HUD programs](#) - Information will be shared with FEMA and the State on housing providers that may have available units in the impacted counties, including 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.

- **Providing flexibility to Community Planning and Development Grantees** - Recipients of Community Development Block Grant (CDBG) Program, Housing Opportunities for Persons With HIV/AIDS (HOPWA) Program, Continuum of Care (CoC) Program, Emergency Solutions Grants (ESG) Program, HOME Program, and Housing Trust Fund (HTF) Program funds can apply for needed administrative flexibility in response to natural disasters, California /DR 4856. For more information on applying for a waiver or suspension of program requirements, contact your local Community Planning and Development Program Office [here](#).
- **Providing flexibility to Public Housing Agencies** - Public Housing Agencies can apply for needed waivers and flexibilities for disaster relief and recovery. For detailed information on applying for a waiver, [click here for the latest Federal Register Disaster Relief Notice guidance](#). The Department also released PIH [Notice 2021-34](#), which advises the public of HUD's expedited process for waivers and flexibilities from HUD regulatory and administrative requirements for various Public Housing and Voucher Programs. As a reminder, to be eligible to receive a disaster waiver, the PHA must be located in an active Presidentially declared Major Disaster Declaration area and submitted within four months of an MDD.
- **Providing flexibility to Tribes** - Tribes and their Tribally Designated Housing Entities can apply for needed administrative flexibility through regulatory waivers. For detailed information on how to apply for a waiver, Tribes and TDHEs should contact their local [Office of Native American Programs](#) or [email Codetalk@hud.gov](mailto:Codetalk@hud.gov).
- **Ensuring HUD-approved housing counseling agencies are ready to assist** - HUD-approved housing counseling agencies have counselors available to assist those impacted by natural disasters to determine assistance needs and available resources. [Find](#) a HUD-approved housing counseling agency online or use our telephone look-up tool by calling (800) 569-4287. Telephone look-up includes access to information in more than 200 different languages. You do not have to have an FHA-insured mortgage to meet with a HUD-approved housing counseling agency. There is never a fee for foreclosure prevention counseling.
- **Assisting with housing discrimination** - Housing discrimination sometimes occurs when people attempt to find and access housing following a disaster. HUD's Office of Fair Housing and Equal Opportunity is available to assist people who believe they have experienced housing discrimination. If you think your rights have been violated, you should file a fair housing complaint with HUD. You can file a complaint by calling HUD at 1-800-669-9777 or visiting [How to File a Complaint on HUD's website](#). Materials and assistance are available for persons with limited English proficiency. Individuals who are deaf or hard of hearing may contact the Department using the Federal Relay Service at

1-800-877-8339. You should file a complaint with HUD as soon as possible. HUD may not help you if your complaint is filed more than one year after the last discriminatory act. You may also be able to file a complaint with a state or local fair housing agency. A list of the state and local fair housing agencies funded by HUD is available on HUD's website [here](#).

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

More information about HUD and its programs is available at www.hud.gov and <https://espanol.hud.gov>.

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[Learn More About HUD's Property Appraisal and Valuation Equity Work](#)

