



Homeownership Program Bulletin

October 31, 2003

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To: CalHFA Approved Lenders and Servicers

CALIFORNIA WILDFIRES

As you are aware the recent and continuing wildfires in Southern California have prompted President Bush to declare Los Angeles, San Bernardino, San Diego and Ventura counties as federal disaster areas. CalHFA is quite naturally concerned with widespread property damage and the difficulties which have resulted for borrowers in the fire areas.

Servicers are requested, as provided under the CalHFA Servicer's Guide, Section III, that when a loss is reported that they communicate and counsel borrowers on the availability of relief provision (i.e. temporary indulgence, special forbearance) and federal disaster relief that might be available through the Federal Emergency Management Agency (FEMA). Individual homeowners affected can obtain information about temporary housing assistance, crisis counseling, emergency food or medical needs and low interest rate loans for rebuilding of uninsured properties by calling FEMA's toll free telephone number (800) 621-3362 or (800) 462-7585 for the hearing and speech impaired. The FEMA toll free telephone will be available from 8 a.m. to 6 p.m. seven days a week until further notice. Please make your recommendations as to any actions to be taken to protect both the interest of the borrower and that of CalHFA and forward on a continuous basis all information received on any losses in the disaster areas.

Servicers are requested to comply with all mortgage insurer or guaranty (FHA, PMI, VA, USDA) relief and forbearance provisions and any moratoriums on foreclosures.

Questions regarding this bulletin should be directed to Clint Ingle, Portfolio Manager, CalHFA Homeownership Programs at 1121 L Street, 7th Floor, Sacramento, CA 95814; by Phone (916) 323-2796; by Fax (916) 324-9000; by email at homeownership@calhfa.ca.gov and you can always visit CalHFA's web site at: www.calhfa.ca.gov