



## Keep Your Home California Assistance in Disaster Areas

Many Californians' homes and places of work have been destroyed or damaged by the recent wildfires across the state. These fires will result in lost jobs and wages that cause homeowners to struggle to make their first mortgage payment. The fire damage has been so catastrophic that several regions of the state have been declared "Disaster Areas." Keep Your Home California has prepared the following **Frequently Asked Questions** to provide important information regarding the availability of program assistance for homeowners who have been affected by natural disasters. In all cases, homeowners are encouraged to review program term sheets for detailed property and borrower eligibility (<https://www.calhfa.ca.gov/kyhc>).

### **Q: Can homeowners in designated "Disaster Areas" qualify for Keep Your Home California assistance?**

A: Yes, homeowners located in disaster areas can qualify for assistance from Keep Your Home California, provided they meet program eligibility requirements. Being located in a "Disaster Area" does not preempt or supersede regular program guidelines. Please note that funds can only be used for owner-occupied properties, and are not available to assist in rebuilding a home that has been destroyed. In order to determine whether or not they qualify for Keep Your Home California, homeowners should call 888.953.3722 or visit <https://www.calhfa.ca.gov/kyhc> for more information.

### **Q: Can homeowners qualify for program assistance if their residence was destroyed or is currently uninhabitable?**

A: No, homeowners with primary residences that were destroyed or are currently uninhabitable do not meet Keep Your Home California occupancy guidelines which state the home cannot be abandoned, vacant, or condemned. For more information on eligibility requirements, please visit the "Programs" webpage located at the following link: <https://www.calhfa.ca.gov/kyhc/programs.htm>.

### **Q: What if the home is damaged, but the homeowner still occupies the home as their primary residence - can homeowners qualify for assistance?**

A: Yes, provided homeowners meet Keep Your Home California program eligibility requirements.

### **Q: If a homeowner's place of work was damaged or destroyed and they are unable to work as a result, can they qualify for assistance through the Unemployment Mortgage Assistance Program?**

A: Yes, provided homeowners meet eligibility guidelines for the Unemployment Mortgage Assistance Program (UMA). In order to qualify for assistance through UMA, homeowners must have received unemployment benefits from the Employment Development Department (EDD) within 60 days of the homeowner's request for assistance from Keep Your Home California. If a homeowner's place of work was closed due to damage from fires, Keep Your Home California strongly encourages them to apply for unemployment benefits from EDD as soon as possible to expedite eligibility consideration.

**Q: If a homeowner fell behind on their first mortgage payment due to a financial hardship caused by the fires, can they qualify for the Mortgage Reinstatement Assistance Program?**

A: Yes, provided homeowners meet eligibility guidelines for the Mortgage Reinstatement Assistance Program (MRAP). Homeowners who fell behind on their first mortgage loan are encouraged to contact Keep Your Home California to see if they qualify for assistance to bring their loan current.

**Q: If a homeowner is actively receiving assistance, or an application is already in-process to be considered for assistance from Keep Your Home California and their home became uninhabitable due to a natural disaster, will they still be eligible?**

A: Homeowners who are in-process on a Keep Your Home California application or who are currently receiving assistance through the Unemployment Mortgage Assistance Program, should contact the Keep Your Home California call center at 888.953.3722 for more information regarding their case. Keep Your Home California will not automatically end program assistance due to the damage caused by a natural disaster.

**Q: Can homeowners receive assistance from Keep Your Home California if there is an open, active homeowner's insurance claim on the subject property?**

A: If, during the active insurance claim period, the homeowner still occupies the home, they are encouraged to contact Keep Your Home California and apply for assistance. A homeowner is ineligible to receive benefit assistance from Keep Your Home California if the open, active homeowner's insurance claim is due to total loss of the subject property or if the damage to the home was so extensive that it causes the home to be uninhabitable. Homeowners can apply for assistance after the insurance claim has been closed and they are occupying the home as their primary residence.

**Q: What can a homeowner do if none of the Keep Your Home California programs are available to assist them because their home is uninhabitable or was destroyed a fire?**

A: Homeowners should contact their first mortgage servicer. Once a region has been designated as a "Disaster Area" by the federal or state government, most servicers are able to provide temporary mortgage payment relief to homeowners. For example, homeowners with Fannie Mae and Freddie Mac loans who were impacted by the wildfires may be eligible to stop making mortgage payments for up to 12 months without incurring late fees and will not have the delinquencies reported to credit bureaus.

- Fannie Mae: <http://www.fanniemae.com/portal/media/corporate-news/2017/california-wildfires-options-homeowners-servicers-6618.html?p=Media&s=News+Releases&from=RSS>
- Freddie Mac: <https://freddiemac.gcs-web.com/news-releases/news-release-details/freddie-mac-confirms-disaster-relief-policies-amid-california>

The Federal Emergency Management Agency (FEMA) and California Governor's Office of Emergency Services (CalOES) have a lot of information about the various resources available, including how to apply for assistance, to help people who have been affected by the recent fires. Please find the websites for both agencies below.

- FEMA: <https://www.fema.gov/>
- CalOES: <http://www.caloes.ca.gov/>