

Dear NAHMA Members,

U.S. Housing and Urban Development Secretary Ben Carson today announced HUD will speed federal disaster assistance to the State of Texas and provide support to homeowners and low-income renters forced from their homes due to Hurricane Harvey.

To date, President Trump issued a disaster declaration for eighteen affected counties. The President's declaration allows HUD to offer mortgage/foreclosure relief and other assistance to certain families living in impacted counties.

HUD is offering the following disaster assistance:

- [Assisting the State of Texas and local governments in re-allocating existing federal resources toward disaster relief](#)– HUD's Community Development Block Grant (CDBG) and HOME programs give the State and communities the flexibility to redirect millions of dollars in annual formula funding to address critical needs, including housing and services for disaster victims. HUD is currently contacting State and local officials to explore streamlining the Department's CDBG and HOME programs in order to expedite the repair and replacement of damaged housing;
- [Granting immediate foreclosure relief](#)– HUD is granting a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration (FHA)-insured home mortgages. There are approximately 200,000 FHA-insured homeowners living in these impacted counties;
- [Making mortgage insurance available](#)– HUD's Section 203(h) program provides FHA insurance to disaster victims who have lost their homes and are facing the daunting task of rebuilding or buying another home. Borrowers from participating FHA-approved lenders may be eligible for 100 percent financing;
- [Making insurance available for both mortgages and home rehabilitation](#)– HUD's Section 203(k) loan program enables those who have lost their homes to finance the purchase or refinance of a house along with its repair through a single mortgage. It also allows homeowners who have damaged houses to finance the rehabilitation of their existing single-family home; and
- [Offering Section 108 loan guarantee assistance](#)– HUD will offer state and local governments federally guaranteed loans for housing rehabilitation, economic development and repair of public infrastructure.
- Information on housing providers and HUD programs – The Department will share information with Federal Emergency Management Agency (FEMA) and the State on housing providers that may have available units in the impacted counties. This includes 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.
- [Read about these and other HUD programs designed to assist disaster victims.](#)

Rural Development can help existing Rural Development borrowers who are victims of natural disasters. Below are brief descriptions of the disaster assistance options for our borrowers. FEMA is the lead agency that provides direct assistance to disaster victims. However, Rural Development's regular Housing, Business and Utilities Programs can help individuals, families, business owners and communities affected by natural disasters.

USDA is offering the following disaster assistance:

- **Housing Vouchers through the Federal Emergency Management Agency (FEMA)**

Disaster victims who are not Rural Development borrowers should contact FEMA. FEMA will be making USDA-Rural Development housing vouchers available to those displaced by the storm. Multifamily Housing has been given two contacts at FEMA who are leading the housing assistance planning effort at FEMA:

- John Carleton – John.Carleton@fema.dhs.gov
Telephone: 202-870-4486
- Blair McDonald – Blair.McDonald@fema.dhs.gov
Telephone: 972-795-5795

- **Single-Family Housing Loan Borrowers or Grant Recipients**

What is available to assist you if you have been impacted by disaster and are a Rural Development (RD) Single Family Housing Direct borrower?

- Moratorium- If you have excessive, non-reimbursed expenses resulting from damage to your property; non-reimbursed medical expenses or have lost your job as a result of the disaster, you may be eligible for a moratorium which is a temporary period where you are not required to make your house payment for up to 180 days.
- Insured Losses- If your property is damaged, please contact us to obtain a claims package which will explain how to work with your insurance agency and RD to process your claim.
- Payment Assistance- If your income has been reduced by over 10% and will be for the foreseeable future, you can request a payment assistance package. We will review the information to determine if you may be eligible for payment assistance or an increase in the assistance that you currently receive.
- FEMA Assistance- If you encounter circumstances where your personal insurance will not cover damage from the disaster, you may contact FEMA at (800) 621-3362(FEMA) or TTY (800) 462-7585 for potential additional assistance or at www.DisasterAssistance.gov.

To request loan servicing assistance, borrowers should contact the Customer Service Center (CSC) Monday through Friday, 7:00 A.M. to 5:00 P.M. Central Time. Please have your account number or social security number available when you call or write us: USDA, Rural Development, CSC, Post Office Box 66889, St. Louis, MO 63166, Phone: (800) 414-1226, TDD: (800) 438-1832, Email Inquiries: rdquestion@stl.usda.gov

- **Multi-Family Housing Loan Borrowers and Their Tenants**

Residents in Rural Development-financed apartment complexes who are displaced by a natural disaster may apply for occupancy at any of our apartment complexes and receive special priority consideration for the next available unit. Displaced tenants who are receiving Rental Assistance may have their subsidy transferred if the complex they move to is eligible for the Rental Assistance program. Although Rural Development expects borrowers' hazard insurance to cover damage costs associated with the disaster, we can consider temporary measures to reduce borrowers' financial burdens and work with them, if needed, to develop a servicing workout plan.

To request loan servicing assistance, borrowers should contact Multi-Family Housing Specialists in their [State Office](#).

- **Community Facilities Loan Borrowers**

Community Facilities borrowers adversely affected by a disaster can receive servicing assistance to help minimize their losses. To request loan servicing assistance, borrowers should contact Community Program Specialists in their [State Office](#).

- [Read about these and other USDA programs designed to assist disaster victims.](#)

IRS Gives Tax Relief to Victims of Hurricane Harvey; Parts of Texas Now Eligible; Extension Filers Have Until Jan. 31 to File:

- Today, the Internal Revenue Service (IRS) [announced](#) that storm victims in 18 Texas counties impacted by Hurricane Harvey will have until **Jan. 31, 2018**, to file certain individual and business tax returns and make certain tax payments. The tax relief postpones various tax filing and payment deadlines that occurred starting on Aug. 23, 2017.
- Currently, the following Texas counties are eligible for relief: Aransas, Bee, Brazoria, Calhoun, Chambers, Fort Bend, Galveston, Goliad, Harris, Jackson, Kleberg, Liberty, Matagorda, Nueces, Refugio, San Patricio, Victoria and Wharton. Taxpayers in localities added later to the disaster area will receive the same filing and payment relief.
- The tax relief is part of a coordinated federal response to the damage caused by severe storms and flooding and is based on local damage assessments by FEMA. For information on disaster recovery, visit disasterassistance.gov.
- For information on government-wide efforts related to Hurricane Harvey, please visit: <https://www.usa.gov/hurricane-harvey>.

Thanks,

Juliana

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NAHMA is the leading voice for affordable housing management, advocating on behalf of multifamily property managers and owners whose mission is to provide quality affordable housing.