



Mortgage Assistance for Homeowners Affected by Fires and Disasters:

Homeowners facing financial hardship due to fires in Southern California have a couple of options during this time, related to their current homes.

- **Contact Loan Servicer:** Reach out to your Loan Servicer/Lender as soon as possible. Their processes may vary, so it is important to get in touch quickly.
- **HUD Foreclosure Moratoriums:** If you have an FHA-insured or Section 184 loan, you may be eligible for a 90-day foreclosure moratorium through your Loan Servicer/Lender.
- **Freddie Mac and Fannie Mae Forbearance:** Homeowners facing financial hardship may be offered up to 12 months Forbearance without penalties, upon request with your Loan Servicer/Lender.
- As of 1/18/25, five of the largest banking lenders have committed relief efforts in the following zip codes; Bank of America, Citi, JPMorgan Chase, U.S. Bank, and Wells Fargo to qualified mortgagors, when contacting their servicing departments.
 - The relief is available to qualified residents who are customers of these institutions in Los Angeles County in the following ZIP codes: 90019, 90041, 90049, 90066, 90265, 90272, 90290, 90402, 91001, 91104, 91106, 91107, or 93536.
 - 90-day mortgage payment forbearance periods streamlined processes for requesting initial relief without submitting forms or documents, payment options that do not require immediate repayment of unpaid amounts (i.e., no balloon payments) at the end of the forbearance period, and the opportunity for additional relief.
 - Relief from mortgage-related late fees accruing during the forbearance period for 90 days.
 - Protection from new foreclosures or evictions for at least 60 days.
 - Institutions will not report late payments of forborne amounts to credit agencies
- **As specific other options become available, we will add them to this list.**

Support Resources:

For one-on-one assistance or additional questions, members can:

- REALTORS® may contact **C.A.R.'s Transaction Rescue Hotline:**
 - Online: Submit a ticket request at www.mortgage.car.org
 - Email: TransactionRescue@car.org
 - Phone: [213-739-8383](tel:213-739-8383)