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Fannie Mae Offering Relief Programs in Wildfire Areas

Fannie Mae has expanded the menu of post-disaster services it is offering to its borrowers. The new services are **in addition** to the up to 12 months of forbearance, waived fees, and temporary foreclosure moratorium that Freddie Mac and Fannie Mae (the GSEs) traditionally offer in the wake of hurricanes, wildfires, and other disasters.

A press release from Fannie Mae, probably prompted by the unprecedented destruction and loss of life from wildfires in both the northern and southern parts of California, announces **personalized case management services** through its Disaster Response Network. The program will provide personalized support "to address safety and basic needs, property repairs, employment, and financial recovery-all of which affect a borrower's ability to meet their mortgage obligations."

"Communities face extraordinary challenges dealing with the impacts of a natural disaster," says Michael T. Hernandez, Vice President Disaster Recovery & Rebuild, Fannie Mae. "For homeowners, the process can be complex, stressful, and time-consuming. We want to help families regain their personal and financial footing beginning with mortgage relief, but also by helping more broadly to ensure a successful recovery."

Services offered by the Network **include:**

- A comprehensive case assessment and action plan.
- Assistance with filing claims and forms with FEMA, insurance companies, and the Small Business Administration and providing referrals for disaster recovery resources.
- A web-based platform with information, resources, and updates and the ability to interact with others facing similar challenges.
- Tri-party calls with assistance providers and homeowners, plus ongoing counselor-homeowner check-ins to help ensure a successful recovery.

Fannie Mae will be operating the project through Clearpoint Credit Counseling Solutions and their Project Porchlight Program. Fannie Mae borrowers with properties located within FEMA-declared disaster zones may utilize Clearpoint's call center which is **staffed by HUD-certified counselors.** Assistance is also available to those whose homes are not damaged but whose employment or income were negatively affected by the event.

National Average Mortgage Rates



Mortgage News Daily

	Rate	Change	Points
30YR Fixed	7.27%	0.00	0.00
15YR Fixed	6.92%	0.00	0.00
30YR FHA	6.91%	+0.01	0.00
30YR Jumbo	7.52%	-0.03	0.00
7/6 SOFR	6.70%	-0.08	0.00
30YR VA	6.92%	+0.01	0.00

Rates as of: 11/2

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.99	+0.18
10 YR Treasury	4.8827	-0.0472
30 YR Treasury	5.2523	-0.0559

Pricing as of: 11/2 11:31AM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Oct 21	195	+3.39%
Building Permits	Sep	1.4M	+0.43%
Housing Starts	Sep	1.22M	-4.24%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Aug	71.2	0%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Oct	29	-9.38%

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Homeowners needing assistance can contact their mortgage servicer for a referral or call Fannie Mae directly at 1-800-232-6643. Those who are unsure whether their loan is owned or guaranteed by Fannie Mae can check that at www.KnowYourOptions.com/loanlookup.

Experienced. Trusted. Local.

The Arizona Loan Baron is at your service!

I would appreciate the opportunity to share with you my extensive mortgage lending experience. My client focused approach has allowed me to build long lasting relationships and partnerships throughout Arizona. I know this market. I live here and work here. Please allow me to be your mortgage lending partner.

Timothy Baron 

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