



## Fannie Mae's Disaster Response Network – Frequently Asked Questions

To support housing stability and augment the efforts of mortgage servicers helping homeowners impacted by a natural disaster or other crises, Fannie Mae offers consumers access to its Disaster Response Network™ for comprehensive personalized assistance from HUD-approved housing counselors.

### Q1. What is the Disaster Response Network?

Fannie Mae's Disaster Response Network (DRN), offered by nonprofit consumer counseling agency Money Management International (aka MMI—formerly Clearpoint Credit Counseling), combines expertise in educating and assisting consumers with an expanded focus on navigating the challenging and unfamiliar post-disaster recovery process.

DRN offers free holistic case-management to disaster-affected homeowners, supplementing the mortgage relief we already offer with broader personalized support to address safety and basic needs, property repairs, employment, insurance claims and rejections, debt challenges, and financial recovery—all of which affect a borrower's ability to meet their mortgage obligations.

Our Disaster Response Network is a call-center staffed exclusively by HUD-certified counselors within the United States.

### Q2. What services does the Disaster Response Network provide?

Our Disaster Response Network offers homeowners free disaster recovery assistance, including:

- A comprehensive case assessment and action plan designed to meet the homeowner's needs.
- Help with FEMA or insurance claims and denials plus Small Business Administration (SBA) disaster loan applications
- Assistance with debt relief including bills, credit cards, and rent or mortgage payments
- Additional referrals and resources for disaster recovery and resiliency
- Tri-party calls with assistance providers and homeowners
- Ongoing counselor-homeowner check-ins for up to 18 months to help ensure a successful recovery

### Q3. What are the eligibility requirements for homeowners to access the program?

Homeowners who are impacted by a disaster or other crisis are eligible for assistance through the Disaster Response Network. If the home wasn't damaged, but the borrower's employment/income was negatively affected, he or she is still eligible for the program. Renters are also eligible for free assistance from MMI.

### Q4. What does it cost, and how do homeowners access it?

Our Disaster Response Network is available at no cost. Homeowners may access the program in one of the following ways:



- Servicers may refer disaster-affected Fannie Mae homeowners to 1-877-833-1746. Using this number—as opposed to the published number for consumers—helps us track servicer referrals.
- Homeowners may access it via our consumer website, at [KnowYourOptions.com/relief](https://www.knowyouroptions.com/relief).
- Our Mortgage Help Network may refer disaster-affected Fannie Mae homeowners to the service.
- Notably, all homeowners (and renters too) are able to access our Disaster Response Network whether they have a Fannie Mae-owned loan or not. Non-Fannie Mae clients will be helped by MMI's *Project Porchlight* disaster relief specialists.

**Q5. What role do servicers play in Fannie Mae's Disaster Response Network?**

Importantly, our servicers remain the preferred first point of contact for mortgage assistance when disaster strikes Fannie Mae homeowners.

However, when homeowners may benefit from broader disaster relief assistance, servicers are welcomed and encouraged to refer disaster-affected Fannie Mae borrowers to our Disaster Response Network at 1-877-780-1199.

Additionally, servicers can leverage MMI for outbound calls to disaster-affected homeowners using targeted lists provided by servicers. Servicers can contact their Fannie Mae servicing representative to discuss this option.

**Q6. Why should servicers refer their customers to Fannie Mae's Disaster Response Network?**

The Disaster Response Network can directly benefit servicers by helping their disaster-affected borrowers get back on their feet faster, resume their mortgage payments sooner, and better sustain their mortgage obligations for the long term.

By helping homeowners navigate the challenging and unfamiliar territory of FEMA claims, insurance claims, and other aspects of the recovery process, the Disaster Response Network more fully addresses a borrower's challenges following a disaster and allows servicers to focus on offering appropriate mortgage relief.

**Q7. What other servicer resources are available for helping disaster-impacted homeowners?**

Servicers can access additional online resources for disaster relief at [singlefamily.fanniemae.com/disaster-response](https://singlefamily.fanniemae.com/disaster-response).