



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

On November 15, 2018 Fannie Mae announced its new Disaster Response Network offering comprehensive, personalized post-disaster assistance to homeowners whose mortgage loans are backed by the company.

Q1. What is the Disaster Response Network?

Fannie Mae's Disaster Response Network, offered by Clearpoint Credit Counseling Solutions through their *Project Porchlight* program, combines the best of Clearpoint's expertise in educating and assisting consumers with an expanded focus on helping homeowners navigate the challenging and unfamiliar post-disaster recovery process.

It offers 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, and financial recovery—all of which affect a borrower's ability to meet their mortgage obligations.

Our Disaster Response Network operates using a call-center model and will be staffed exclusively by HUD-certified counselors within the United States.

Q2. What services does the Disaster Response Network provide?

Through Clearpoint we'll now offer Fannie Mae homeowners disaster recovery assistance, including:

- A comprehensive case assessment and action plan designed to meet the homeowner's needs.
- Assistance in filing FEMA, insurance, and Small Business Administration (SBA) claims as well as providing additional referrals and resources for disaster recovery and resiliency.
- Tri-party calls with assistance providers and homeowners, plus ongoing counselor-homeowner check-ins to help ensure a successful recovery.

Q3. Does the Disaster Response Network leverage technology?

A key to the success of this program is a web-based platform named Project Porchlight Online, designed to educate borrowers, provide resources and updates, and create a supportive online community of neighbors facing similar challenges.

Created and maintained by Clearpoint's instructional design specialists, the web portal educates clients about self-advocacy, scam avoidance, organizational skills, and the use of checklists and other tools and resources. It also emphasizes preparation for future disasters, an important topic for those in harm's way.

Q4. What are the eligibility requirements for homeowners to access the program?

Homeowners with a Fannie Mae-owned loan whose property is in a FEMA-declared zone are eligible for assistance from 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.



Q5. What does it cost, and how do homeowners access it?

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

- Servicers may refer disaster-affected Fannie Mae homeowners to 1-877-780-1199.
- Our Mortgage Help Network may refer disaster-affected Fannie Mae homeowners to the service.
- Homeowners can learn more on our consumer website at www.KnowYourOptions.com/relief. They must confirm they have a Fannie Mae-owned mortgage loan using our Loan Lookup Tool at www.KnowYourOptions.com/loanlookup in order to gain access to the phone number, 1-877-780-1199, or to access and complete an online appointment request form.

Q6. What role do mortgage 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, our 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 Clearpoint 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.

Q7. Why should servicers refer their customers to Fannie Mae's Disaster Response Network?

We feel this new service will 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.

Q8. What servicer resources are available for leveraging the Disaster Response Network?

We'll be working with our servicer partners to ensure awareness of our Disaster Response Network, access to scripting and contact information, and the option to leverage Clearpoint for outbound calls to disaster-affected homeowners, complete with right party contact (RPC) and status reporting.