

Disaster Relief

Policy Analysis

Reports

- Obtaining Mortgage Relief for Survivors of Disasters: A Practice Guide for Advocates by Alys Cohen, Margot Saunders, Emily Green Caplan and Odette Williamson, February 2020 [Note: To print, please select “Fit to Page” under Scale; for best online viewing, please open in Internet Explorer or Firefox]
 - Appendix A: Flow Chart: Homeowner Post-Disaster Road to Recovery [Note: To print, please select “Fit to Page” under Scale.]
 - Appendix B: Short Summaries of Loss Mitigation Rules for Government-Backed Loans
 - Appendix C: Long Summaries of Loss Mitigation Rules for Government-Backed Loans

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Comments & Letters

- Comment letter submitted to the Texas General Land Office regarding the State of Texas’s Disaster Recovery Plan, March 5, 2018
- Group comments to FCC re: Petition for Declaratory Ruling by the FHFA on emergency communications by mortgage servicers to borrowers after a declared disaster, Dec. 4, 2017
- Coalition letter to the federal banking/housing regulators urging stronger policies for homeowners in disaster-affected areas, Oct. 31, 2017
- Coalition letter for a Just and Complete Housing Recovery from Hurricanes Harvey, Irma and Maria, Sept. 28, 2017

Additional Resources

- National Disaster Legal Aid Resource Center
- Op-ed by National Consumer Law Center staff attorney Alys Cohen in **Government Executive** “How HUD Could Help More Families Affected by Natural Disasters,” October 19, 2018