

Effective Date

Effective Immediately

Update:

Disaster Assistance for Freddie Mac Homeowners

If any of your homeowners were impacted by a disaster, here's a helpful resource for those with Freddie Mac-owned mortgages.

Freddie Mac is committed to aiding homeowners when their home or place of business has been impacted by disaster-related events. We're prepared to quickly respond with effective relief measures, and to provide guidance for Seller/Servicers and homeowners in the aftermath of a natural or man-made disaster.

Free help is available to impacted homeowners with a Freddie Mac-owned mortgage. The new Freddie Mac Disaster Hotline is a dedicated resource powered by Money Management International (MMI), a nonprofit financial counseling agency. Available through Project Porchlight, MMI's post-disaster recovery program is focused on assisting families and individuals affected by a wide variety of disasters. The Freddie Mac Disaster Hotline is staffed by specialized, disaster-trained professionals, and can be a valuable resource to help homeowners in times of disaster.

Servicer Benefits

The Freddie Mac Disaster Hotline provides Servicers with an additional resource to supplement their existing disaster recovery support tools for homeowners. Benefits include:

- Access to disaster-trained counselors providing financial, housing, budgeting and aid-specific support.
- No associated costs for Freddie Mac-owned loans.
- A possible decrease in future delinquency by providing financial counseling to homeowners impacted by a disaster.

Homeowner Assistance Services

Using MMI's nationwide network of trained counselors and educators, homeowners can access the tools, education and support needed to take control of their disaster recovery. With services available in both English and Spanish, homeowners receive:

- Access to HUD-approved housing counselors with specialized disaster training.
- Personalized recovery plans tailored to their situation.
- Support with aid applications and appeals: Hazard/flood insurance claims, Federal Emergency Management Agency (FEMA) and Small Business Administration (SBA).
- Ongoing communication and check-ins with their dedicated counselor.

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- Tailored educational modules on topics such as avoiding common scams, navigating insurance issues and moderated support forums.
- Assistance with managing their mortgage and other debts.

How to Get Homeowner Help

Freddie Mac Customer Service (800-FREDDIE) can transfer impacted homeowners to the hotline; however, Servicers can refer impacted homeowners directly through the following dedicated hotline numbers:

- English: 866-934-2672
- Spanish: 866-889-9345

Helping a homeowner identify and connect to recovery options for which they are eligible is a crucial aspect of managing disaster-related delinquencies. You can count on Freddie Mac to be at your side in delivering support and solutions — when it matters most.

Should you have any questions, please reach out to your Account Executive or Client Manager