



Department of  
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## News Release

FOR IMMEDIATE RELEASE  
May 17, 2011

### **VA Announces Disaster Assistance After Tornado Outbreaks** *Help for VA Home Loan Borrowers in Financial Distress Encouraged*

WASHINGTON – The Department of Veterans Affairs (VA) announced today that special disaster assistance may be available to Veterans with VA-guaranteed home loans who have been affected by recent tornados in the South. Veterans living in the designated disaster areas in Alabama, Arkansas, Georgia, Mississippi and Tennessee may receive mortgage assistance through their loan servicers.

“VA wants to do everything we can to help Veterans and their families during this difficult time,” said Secretary of Veterans Affairs Eric K. Shinseki. “It is important for Veterans to be aware of their rights and understand there are many resources available to help them recover from this disaster.”

VA strongly encourages mortgage companies not to initiate any new foreclosures in the disaster areas for a period of 90 days. The agency also encourages mortgage companies that service VA-guaranteed home loans to extend every possible forbearance to borrowers who are in distress through no fault of their own. This includes suspension of reporting to credit bureaus and waiving late charges for affected borrowers.

There are almost 26,000 Veterans with VA-guaranteed home loans in counties in Alabama, Arkansas, Georgia, Mississippi, and Tennessee that have been declared eligible for individual assistance by the Federal Emergency Management Agency (FEMA).

Veterans should contact their insurance company as soon as possible to file claims for losses. At the same time, they need to contact their mortgage companies to let them know their circumstances.

- More -

## **Forbearance for Veterans Affected by Tornados 2/2/2/2**

Veterans should also start the FEMA disaster application process as soon as possible by calling 1-800-621-3362. Low interest loans, cash grants, and housing assistance may be available from agencies associated with the disaster recovery effort.

VA has information available on its web site ([www.benefits.va.gov/homeloans](http://www.benefits.va.gov/homeloans)) that provides basic guidance on options veterans should consider following a major disaster. Veterans may also contact their nearest VA Regional Loan Center at 1-877-827-3702.

Counties in Alabama affected by the tornado outbreak and that are eligible for individual assistance through FEMA include: Autauga, Calhoun, Cullman, DeKalb, Elmore, Etowah, Franklin, Jefferson, Lawrence, Marengo, Marion, Marshall, St. Clair, Sumter, Tallapoosa, Tuscaloosa and Walker.

Counties in Arkansas affected by the tornado outbreak include: Benton, Clay, Faulkner, Garland, Lincoln, Pulaski, Randolph and Saline.

Counties in Georgia affected by the tornado outbreak include: Bartow, Catoosa, Coweta, Dade, Floyd, Greene, Lamar, Pickens, Polk, Spalding, Troup and Walker.

Counties in Mississippi affected by the tornado outbreak include: Clarke, Greene, Hinds, Jasper, Kemper, Lafayette and Monroe.

Counties in Tennessee declared eligible for individual assistance include: Bradley, Greene, Hamilton and Washington.

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