



Florida Rural Legal Services, Inc.

FREQUENTLY ASKED QUESTIONS – HOMEOWNERS

1. My house was damaged and I cannot live in it - do I need to pay my mortgage?

You must pay your mortgage even if your house is damaged and you cannot live in it. However, check with your lender since many companies may offer a grace period of several months to delay payments (although interest may continue to be added).

2. What if I cannot pay my mortgage?

If you have received a written foreclosure notice as a result of a disaster related financial hardship, you may be eligible for Federal Emergency Management Agency (FEMA) payments to help you with your mortgage payments. FEMA benefits are explained in another section of this pamphlet.

If you have income and you want to keep your house, you may be able to file a chapter 13 bankruptcy. In this type of bankruptcy, the homeowner proposes a plan of how (s)he will pay regular mortgage payments and all other living expenses, and also pay an amount every month toward the mortgage arrears. If you think you may want to file a Chapter 13 bankruptcy, you should consult an attorney.

3. What if I live in a condominium?

If you live in a condominium or pay maintenance to any type of homeowners' association, you still need to pay your maintenance fees even if your homeowners' association is not fixing the common areas or you do not like the way they are doing repairs. You should attend the homeowners' association meetings to voice your concerns, and talk with other homeowners and members of the board about your complaints. A group of you may want to seek legal advice. However, if you just stop paying maintenance, you could lose your home to foreclosure.

4. I have homeowner's insurance, but I was told it will take months for an adjuster to look at my house and then it will take longer for a check to be issued - am I eligible for any type of assistance, because my house needs lots of expensive repairs and I'm not even sure I can live there until it's fixed?

If you have homeowner's insurance, you will most likely be eligible for money for living expenses while you cannot live in your house. You need to contact your insurance company. If you did not have homeowner's insurance then you may be eligible for assistance under the Individual and Family Grant (IFG) program to pay for necessary repairs to essential parts of your home. You may apply for IFG by telephone at 1-800-621-3362 (hearing/speech impaired 1-800-462-7585).

For additional information or assistance, please contact our nearest office for more information (see reverse for contact information).