58. Question: What are the available options for reporting an account affected by a natural or declared disaster?

Answer: Use the following reporting guidelines after it is confirmed that an account is impacted by a natural or declared disaster (e.g., hurricane, wildfire, flood), based on your internal policies and procedures.

Notes: Reporting an account with Special Comment **AW** (Affected by natural or declared disaster) is ***optional*** and is intended to be reported temporarily for narrative purposes only.

Reporting an account as affected by a natural or declared disaster should not be reported as a default, replacement or cover for temporary relief payment plan reporting.

Refer to FAQ 43 (What are the available options for reporting an account that has regular payments temporarily postponed?) for detailed guidance options for reporting an account in a temporary relief payment plan.

- **Open accounts** – defined as Account Status Code 11 (Current account) or 71, 78, 80, 82, 83 or 84 (Delinquent accounts) – and **Closed Accounts with Balances Owing** - reported with the same open Account Status Codes.

  Report the Account Status that applies to the account (credit grantor's decision). Report Special Comment **AW** (Affected by natural or declared disaster).

- **Derogatory Accounts** – defined as Account Status Codes 88 (Government Claim), 89 (Deed in Lieu), 93 (Collection), 94 (Foreclosure Completed), 95 (Voluntary Surrender), 96 (Repossession), and 97 (Charge-off).

  Continue reporting these statuses and add Special Comment **AW** (Affected by natural or declared disaster).

- **Debt Buyers and Collection Agencies**

  Continue reporting Account Status Code 93 (Collection) and add Special Comment **AW** (Affected by natural or declared disaster).

  If accounts are sold to another company or given back to the original creditor, report Account Status Code **DA** to delete the accounts.

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