

5 TOP TIPS FOR HOMEOWNERS RECOVERING FROM HURRICANES

Lessons from Superstorm Sandy

For more, go to cnycn.org/hurricanetips

1 BEWARE OF SCAMMERS

Do your research.

Make sure any contractor you choose is reputable and experienced in the type of work you need. Get the contractor's license number and business address and learn whether they are in good standing.

2 DOCUMENT ALL YOUR RECOVERY EXPENSES

You may need more than insurance funds to afford your recovery expenses. **Keeping detailed proof of all costs** may make it easier for you to qualify for federally funded programs that are created in response to the disaster.



4 SEEK OUT NON-PROFIT SERVICES

Seek out your local non-profit legal services providers, pro bono legal help and housing counselors.

Free legal providers may be able to help with understanding and accessing disaster assistance and filing insurance claims.

Housing counselors can help you to understand your best options while assessing your home finances.

3 DON'T MISUSE DISASTER RECOVERY FUNDS



There are a variety of different sources of disaster recovery assistance; some are intended for specific purposes, such as home repairs or temporary housing. **Document how you spend your recovery funds.** Don't mistakenly use funds for purposes other than the funder intended. If you do, you may have to repay that assistance.

5 CONTACT YOUR MORTGAGE LENDER FOR RELIEF

If you have a mortgage and need relief from making payments, **contact your mortgage servicer and ask them to forbear payments.** You should connect with a housing counselor or a legal services provider to learn what this means for your home finances and which options are right for you.