

HOMEOWNER CHECKLIST

Three steps homeowners should take after a natural disaster

If you're experiencing hardship from a disaster — whether your home has been flooded or damaged by storms or fire — follow these three steps to begin your recovery:

- [ ] **Talk to a housing counselor.**
- [ ] **Contact your insurance company.**
- [ ] **Contact your mortgage loan servicer and other creditors.**

1. TALK TO A HOUSING COUNSELOR

A housing counselor can help you understand the steps you need to take after a disaster.

Talk to a housing counselor today at no cost to you by calling **1-855-HERE2HELP** (855-437-3243).

As a general source of support, a housing counselor can help you:

- Find aid and/or financial assistance from organizations, including the Federal Emergency Management Agency (FEMA).
- Understand processes and/or forms related to your insurance claim.
- Prepare for a conversation with your mortgage servicer.
- Lay out your personalized long-term plan for getting back on track.
- Avoid scams that can occur during disasters.
- Check in on your mental health and point you toward helpful services.

It's OK not to know exactly what to ask when you first speak with a housing counselor. They'll ask you questions about your situation, begin to develop a plan for you, and likely help you with making an insurance claim if applicable.

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2. CONTACT YOUR INSURANCE COMPANY

Your insurer will need to evaluate the damage to your home before you can submit a claim. Contact them and explain what's happened as soon as you can in case your policy has a time limit on claims.

If it's safe to do so, follow these three steps, which can help your insurance company find the best possible outcome:

- ☐ Take pictures of the damage to your home to help with your insurance claim.
- ☐ Secure your property as best you can — lock windows and doors.
- ☐ Remove any valuable items — like jewelry, important documents, family pictures — but don't discard any damaged items, such as furniture. A claims adjuster will need to see them when processing your claim.

Note: If your home is only slightly damaged, but you believe you can still live in it, make only emergency repairs. These are repairs that will prevent further damage. Keep all receipts and document these repairs.

Remember, your housing counselor can help you put together the documents you'll need to make a claim.

3. CONTACT YOUR MORTGAGE LOAN SERVICER

Contacting your mortgage servicer — the company that receives your mortgage payments each month — is the first step to potentially getting relief from your mortgage payments during this stressful time.

Finally, think about contacting any other loan providers and services you typically deal with.

This could be for any car loans you have, personal loans, credit card companies, student loan servicers, or utility providers. Let them know about your situation, and find out what support they can provide (e.g., pausing your loans temporarily).

This checklist is for educational purposes only. Be sure to communicate with your lender for specifics on the mortgage loan process.

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