

DISASTER RECOVERY: THE NEXT STEPS

Assistance for Homeowners Affected by Major Disasters

Disasters can happen suddenly and be highly destructive to families and communities. If you were a victim of a presidentially-declared major disaster, you have options available to begin home repair once it is safe to do so. The checklist below outlines some steps to start with.



REGISTER FOR DISASTER ASSISTANCE

FEMA provides various policies, grants, temporary assistance, funds for essential home repairs and more, even if you have insurance, and regardless of your income.

CHECK SBA LOAN OPTIONS

The SBA provides assistance with grants for personal losses, temporary housing, home repair and more.

CONTACT YOUR MORTGAGE SERVICER

Make sure to update your lender with home damages, any changes to ability to pay mortgage, employment impact, and of any temporary living conditions where they can reach you. Most lenders have disaster-related assistance available.

CONTACT INSURANCE COMPANY

Find out what is covered under your home or flood insurance, and what the next steps are for filing a claim and beginning repair work.

DOCUMENT DAMAGE

Carefully document and photograph specific damage to the home once it is safe to do so.

AVOID FRAUD AND SCAMS

Make sure to check ID's of any home inspectors, state officials, contractors or other employees. You should never be asked for money up-front, or for donations.

**CONTACT ME TODAY
TO LEARN MORE!**