

# Hurricane Ida: Help for Homeowners

Below are a few resources that can help you assess the damage to your home, finance repairs, file insurance claims, and protect your home from scams and future disasters. All resources included in this guide are **\*free\*** to homeowners unless otherwise noted.

## Document the Damage

If you suffered loss or damage to your home due to flooding the most important step you can take at this stage is to **take pictures and note details about the damage that occurred** so that it can be shared with agencies that are helping you and for your own attempts to get financial assistance in the future.

## Report the Damage

### Report flood damage to 311.

Please document and report any damage to your property or neighborhood to **311** as soon as possible. NYC's Damage Assessment Tool allows the City to immediately collect damage information from New Yorkers to assess the impact upon affected areas. This information will be used to help understand where to deploy storm recovery resources and may be used to help you prepare and qualify for future relief and recovery programs.

To report damage, call **311** or visit <https://www1.nyc.gov/site/severeweather/resources/report-damage.page>.

### File a flood insurance claim.

If your home suffered from flood damage and you have flood insurance, register your claim with your insurance provider as soon as possible. When it is safe to return to your home, take photos of all damage to the inside and outside of your home, as well as all personal property. As you make repairs and work with your insurance adjuster on your claim, be sure to keep all receipts, records, and other documentation.

For more detailed information about filing your claim, use this resource guide from FEMA ([https://www.fema.gov/sites/default/files/2020-07/fema\\_nfip\\_how-to-file-flood-insurance-claim.pdf](https://www.fema.gov/sites/default/files/2020-07/fema_nfip_how-to-file-flood-insurance-claim.pdf)) or contact the New York State Disaster & Flood Resource Center at **1-800-339-1759** or [https://www.dfs.ny.gov/consumers/help\\_for\\_homeowners/disaster\\_flood](https://www.dfs.ny.gov/consumers/help_for_homeowners/disaster_flood).



For more information about resources for homeowners, please visit [nyc.gov/ida](https://nyc.gov/ida) or call **311**.

If your insurance provider is refusing to file your claim or is giving you difficulty, file a complaint with the NYS Department of Financial Services at <https://www.dfs.ny.gov/complaint>.

For help submitting a claim, contact the Center for NYC Neighborhoods at **1-855-466-3456** or find a qualified housing counselor near you at <https://cnycn.org/about-us/#partners>.

## Recover and Prepare for the Future

### Protect yourself from storm recovery scams.

Protect yourself from scam artists who may try to take advantage of homeowners who suffered property damage in a storm, or who may claim to be part of disaster assistance efforts. If you have questions about whether the storm recovery or rescue services someone is offering is legitimate, don't sign any paperwork and call the Center for NYC Neighborhoods.

To learn more about the signs of scams and how to protect yourself, visit [https://www.dfs.ny.gov/consumers/scams\\_schemes\\_frauds/home\\_repair\\_scams](https://www.dfs.ny.gov/consumers/scams_schemes_frauds/home_repair_scams) or call the Center for NYC Neighborhoods at **1-855-466-3456**.

### Clean up after flooding.

Before re-entering a severely flood-damaged home, have an architect or engineer assess its safety. Clean and dry all areas and items quickly and thoroughly to prevent mold growth. If the flood water contained sewage, take extra precautions to avoid direct contact and disinfect all surfaces with a dilute bleach solution. If your home is still flooded, the Department of Environmental Protection (DEP) is offering pump-out services to remove standing water.

For tips on how to prevent mold growth or to access DEP pump-out services, call **311**.

### Prepare yourself and your home for future storms.

If you did not have flood insurance prior to Hurricane Ida, you should apply for flood insurance to protect yourself and your home from future flooding events.

You should also consider improvements to your home to prepare for future storms.

[FloodHelpNY.org](https://www.floodhelpny.org) engages and informs NYC homeowners about how they can protect their homes and finances from flooding. The website provides detailed information about certain home improvements that you can make to reduce flood damage and help lower your flood insurance rates.

To learn more about your home's flood risk, evaluate your home's mitigation options, and to learn how to get the best policy to protect your home, visit <https://www.floodhelpny.org/>.

To apply for flood insurance, visit <https://www.floodsmart.gov/>.



For more information about resources for homeowners, please visit [nyc.gov/ida](https://www.nyc.gov/ida) or call **311**.