

Navigating the Road to Housing Recovery

A step-by-step guide for individuals and families affected by Hurricane Sandy



Working Together for Strong Communities

Navigating the Road to Housing Recovery was developed jointly by NeighborWorks America and the FDIC. The purpose of the guide is to assist families in establishing stable and secure housing as they recover from devastating natural disasters.

NeighborWorks America

For 35 years, NeighborWorks America has created opportunities for people to improve their lives and strengthen their communities by providing access to homeownership and to safe and affordable rental housing. Created by Congress, NeighborWorks creates opportunities for lower-income people to live in affordable homes in safe, sustainable neighborhoods that are healthy places for families to grow. NeighborWorks delivers many of its community-focused programs and services through the national NeighborWorks network — more than 235 independent, community-based nonprofit organizations serving more than 4,500 communities nationwide. Together with its national and local partners, NeighborWorks provides grants, programmatic support, training and technical assistance, and in the last five years, has generated more than \$19.5 billion in reinvestment in these communities. Additionally, NeighborWorks America is the nation's leading trainer of community development and affordable housing professionals.

Federal Deposit Insurance Corporation

Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's banks and savings associations, and promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. Included within the Corporation's mission is the responsibility for encouraging financial institutions to invest in their communities.

As an independent agency of the federal government, the FDIC receives no tax dollars — it is funded by premiums that banks and thrift institutions pay for deposit insurance coverage and from earnings on investments in U.S. Treasury securities. The FDIC currently insures more than \$9 trillion of deposits in U.S. banks and thrifts.

The FDIC directly examines and supervises more than 4,500 banks and savings banks for operational safety and soundness, more than half of the institutions in the banking system. Banks can be chartered by the states or by the federal government. Banks chartered by states also have the choice of whether to join the Federal Reserve System. The FDIC is the primary federal regulator of banks that are chartered by the states that do not join the Federal Reserve System. In addition, the FDIC is the back-up supervisor for the remaining insured banks and thrift institutions.

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*A step-by-step guide for individuals and families
affected by Hurricane Sandy*

Made possible with support from



We make home possibleSM

and



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OPPORTUNITY**

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Repairing	
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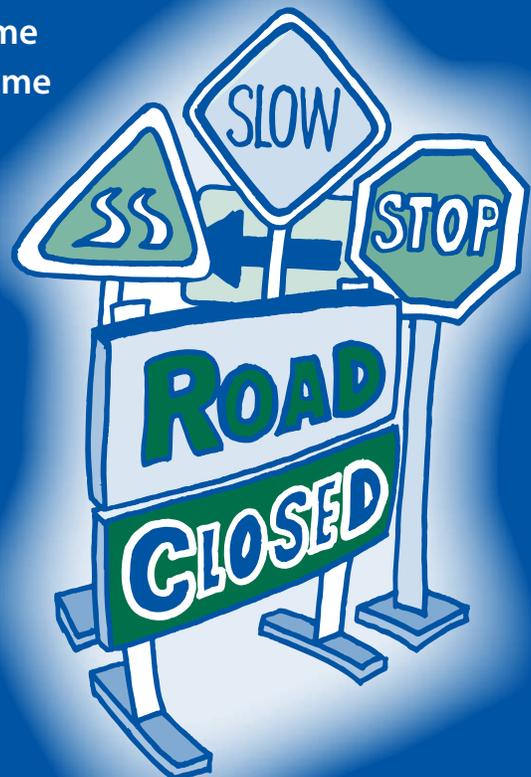
Mapping Your Road to Housing Recovery



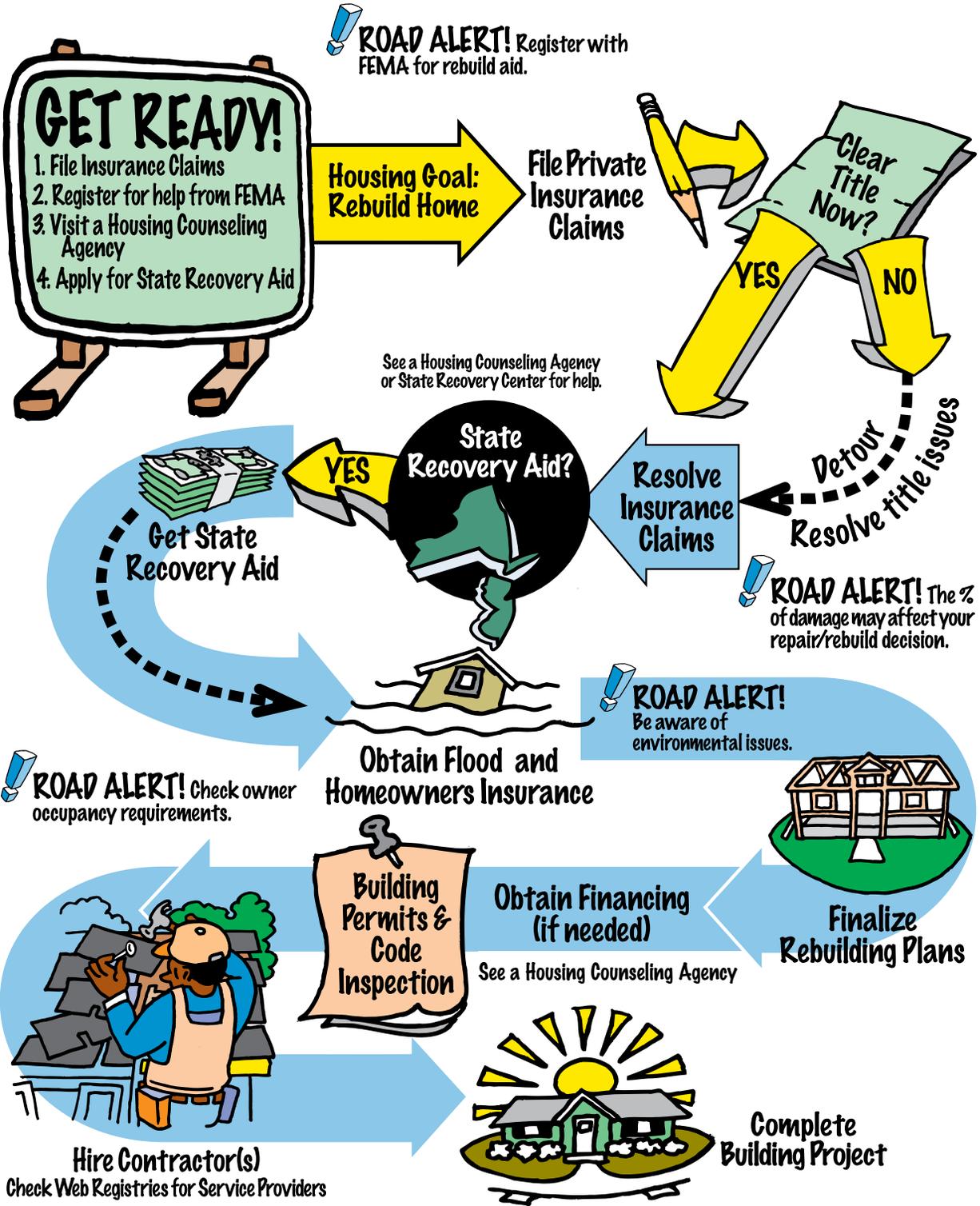
As you begin your journey along the road to housing recovery, it might be helpful to start with the end in mind. However, you may not have decided what “end” might be best for you and your family. So whether you have identified a destination or are still considering your options, we’ve provided a map that identifies the pit stops you should make along the way.

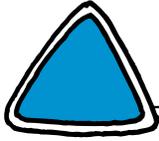
The following will be covered along Route 1:

- Road Map for Rebuilding a Home
- Road Map for Repairing a Home
- Road Map for Relocating
- Road Map for Selling Your Home
- Road Map for Undecided
- Road Map for Buying a Home
- Road Map for Renting a Home

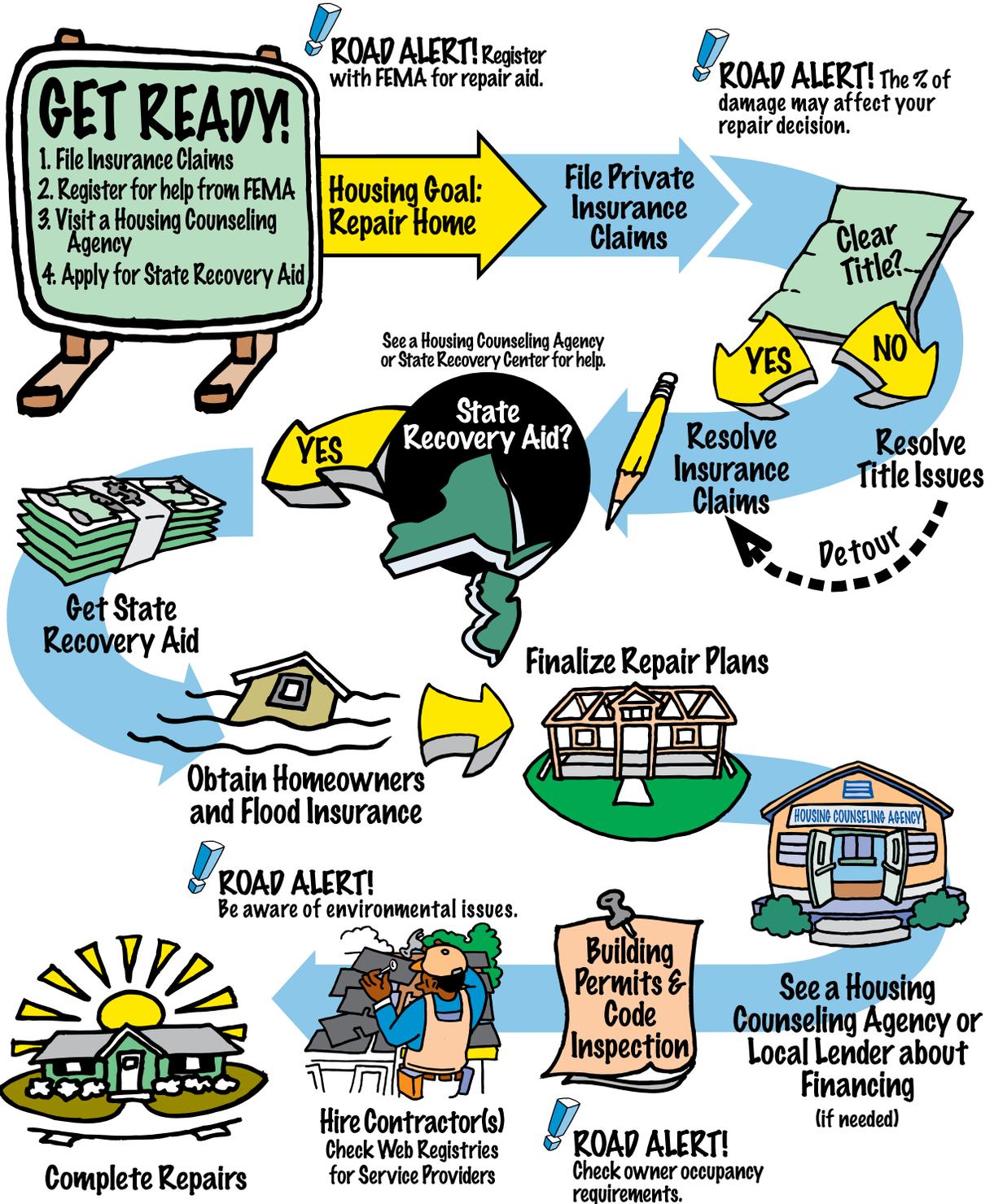


ROAD MAP FOR REBUILDING



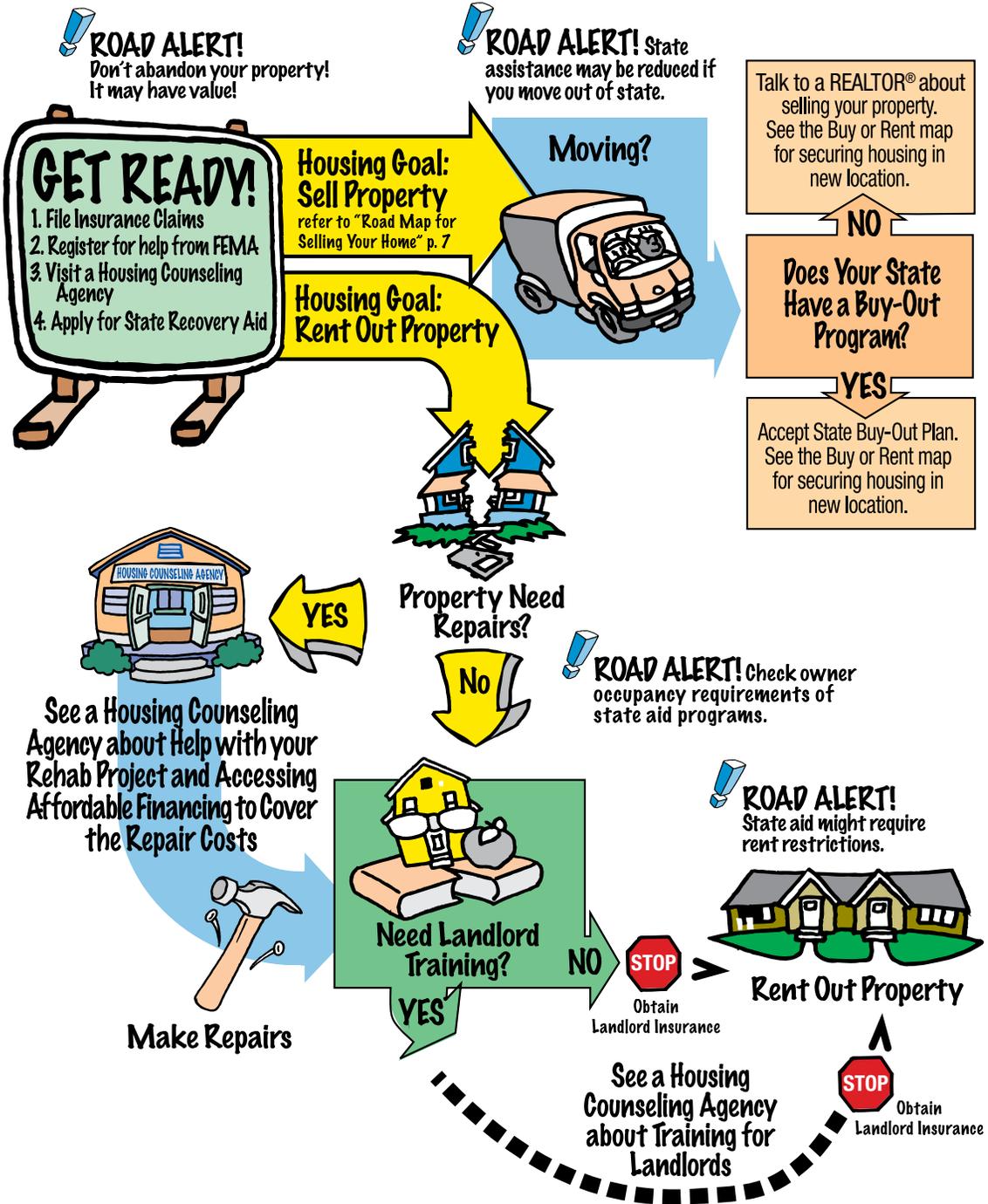


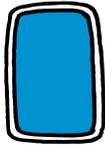
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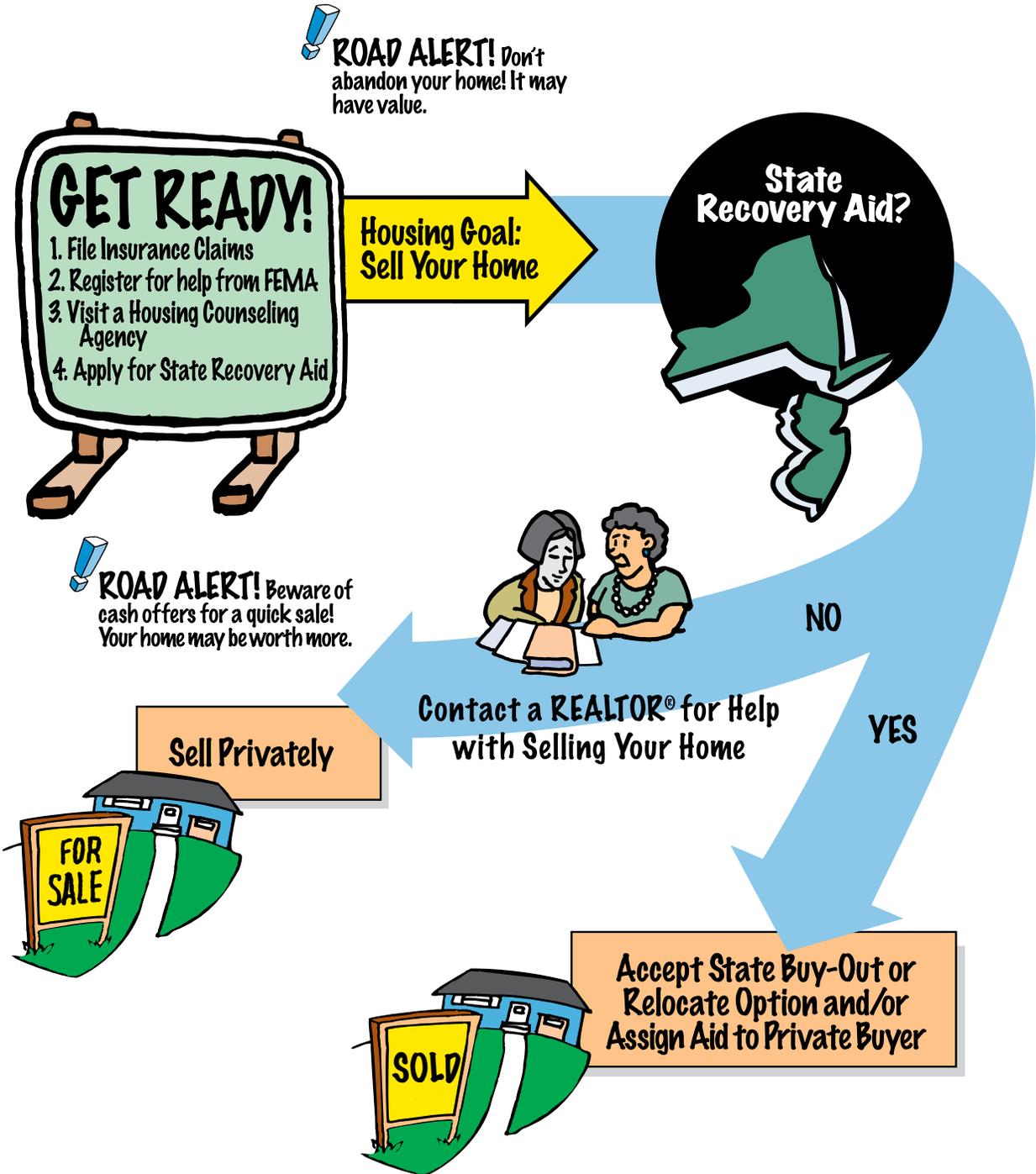
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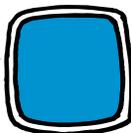
(Renters: See road map for renting)





ROAD MAP FOR SELLING YOUR HOME



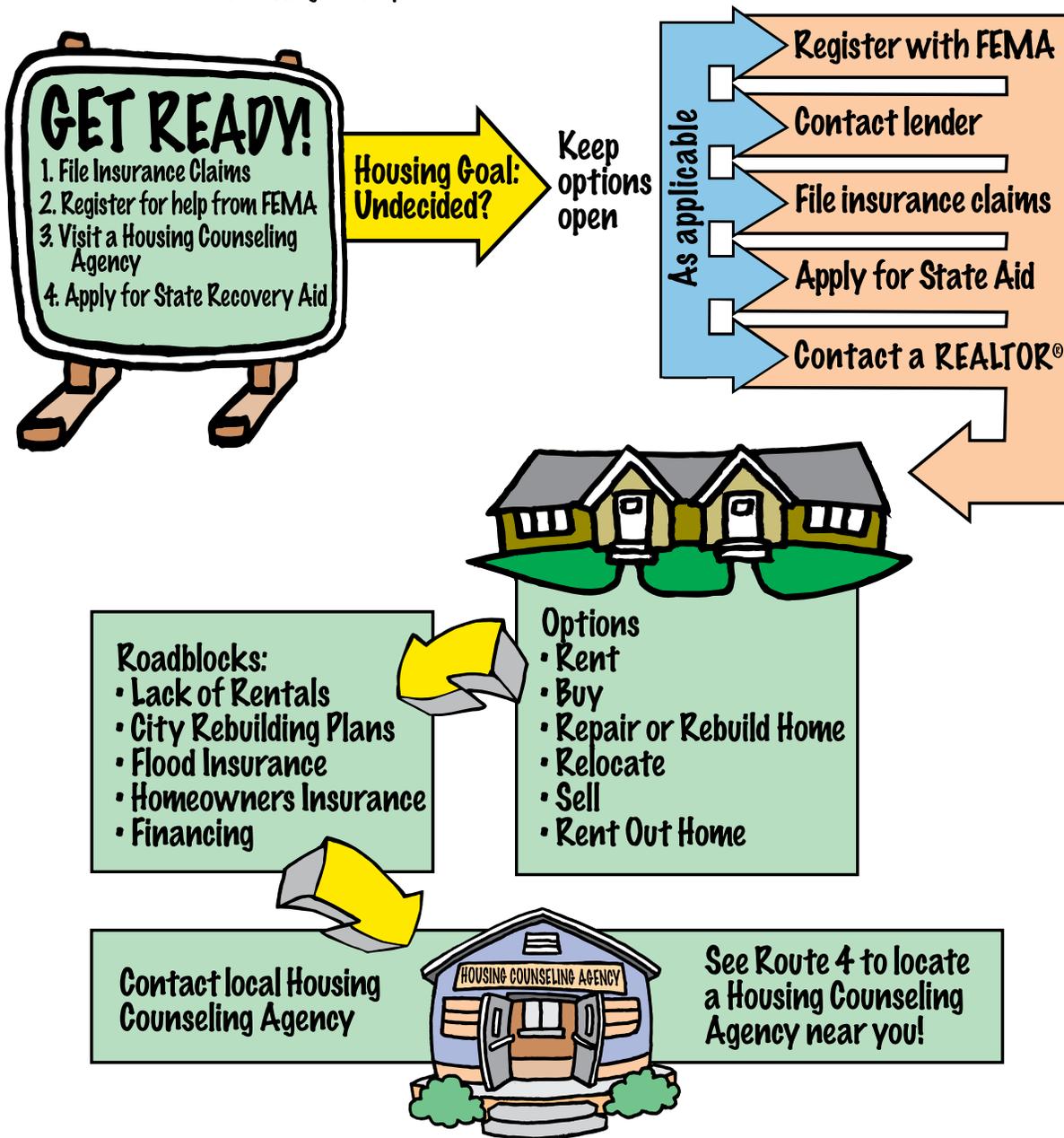


ROAD MAP FOR UNDECIDED

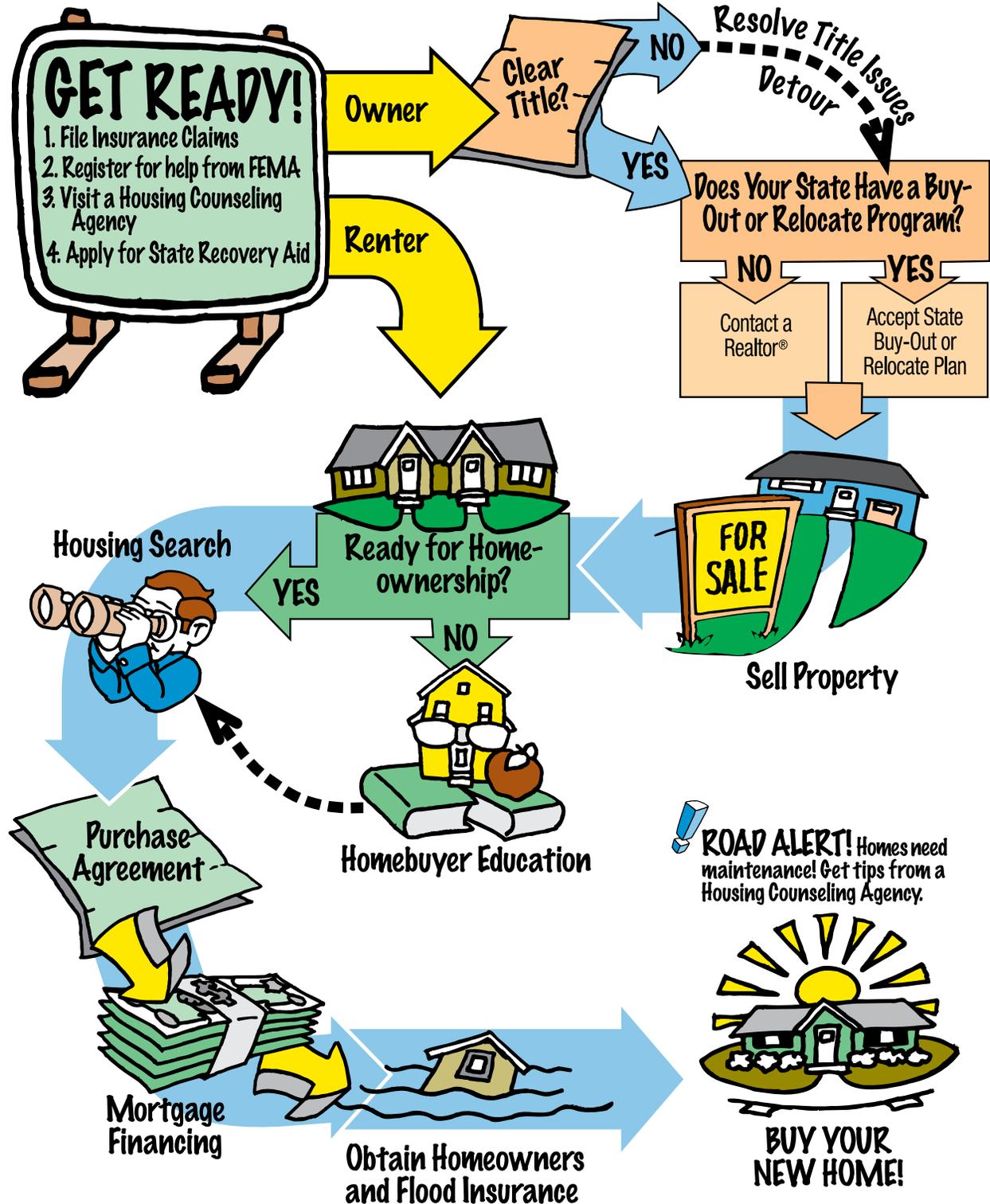
If you are still deciding which housing road to take, this map is for you.

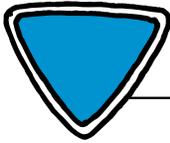
To get help in thinking about your options, visit your local Housing Counseling Agency. The first page of each State section of the Resource Guide says how to find one near you. Learn about aid programs, potential roadblocks, and how to deal with things like title problems or credit repair.

See the other road maps to learn the steps involved in different routes to housing recovery.



ROAD MAP FOR BUYING A HOME





ROAD MAP FOR RENTING A HOME

GET READY!

1. File Insurance Claims
2. Register for help from FEMA
3. Visit a Housing Counseling Agency
4. Apply for State Recovery Aid

**Housing Goal:
Rent a Home**

Out of State?

In-State?

Contact a Professional Rental Property Agent for Help with Finding Affordable Rental



State Aid Not Available

State Aid May Be Available

Need Financial Fitness?

Contact a Housing Counseling Agency for Help with Budgeting, Debt Reduction, or Credit Counseling.



YES

NO

Need Rental Assistance?

YES

NO



Lease Apartment

ROAD ALERT! Check out state rental assistance programs—affordable rentals may be available.



State Recovery Aid?

Lease Apartment



Apply for Assistance



Introducing Your Roadside Assistance Crew



Now that you've charted your course by selecting a map, you'll need to identify your most trusted travel companions. In this section of the guide, we will identify a few of the major helpers you will meet as you make your stops along the road. Some of the names will be familiar, while others may not — but there are lots of folks out there who would like to help you get your life back to normal. So come along and get connected to your Roadside Assistance Crew!

The following will be covered along Route 2:

- FEMA: "What's in It for You?"
- State Programs: "Understanding My State's Recovery Assistance Resources"
- The Insurance Industry: "Securing the Rebuild"
- The Financial Community: "Bridging the Gap Through Financial Tools and Products"
- Housing and Other Providers: "Meeting the Rest of the Team"




Alert:
Bypass to Insurance?

You may want to fast forward to the Insurance Section, p. 27 which provides detailed information about how to file an insurance claim.


Alert:
Have Insurance? Help from FEMA

If any of the scenarios to the right describe your particular situation, you can contact FEMA for additional help. You will have up to 12 months from the date you register with FEMA to submit your insurance information for review. Remember that any funds issued to you from FEMA that are eventually paid through your insurance company will have to be repaid to FEMA. According to federal law, FEMA cannot provide money to individuals or households for losses that are covered by insurance.

Disaster Assistance for Those With Insurance

There are some circumstances where you may be able to receive help from FEMA **even if you do have insurance coverage**. However, it is essential that you have already contacted your insurance agent and filed a claim. If you have not done this already, you will need to do it as soon as possible. Failing to file an insurance claim will make you unable to register for FEMA assistance.

Assuming that you have already filed a claim with your insurance company, let's look at some of the situations where FEMA may still be able to provide you with assistance:

- **Your insurance settlement is delayed.** In technical terms, "delayed" means a decision on your insurance settlement has taken longer than 30 days from the time you filed the claim. If this is what has happened to you, write a letter to FEMA at: Federal Emergency Management Agency, PO Box 10055, Hyattsville, MD 20782 or by fax, to 1-800-827-8112; explaining the circumstances. In your letter, include documentation from the insurance company proving that you filed the claim. If you filed your claim over the telephone, you should include the claim number, the date when you applied, and the estimated length of time it will take for you to receive your settlement. Remember, though, that any help awarded to you by FEMA would be considered an advance — it must be repaid to FEMA once you receive your insurance settlement.
- **Your insurance settlement is insufficient to meet your disaster-related needs.** If you have received the maximum settlement from your insurance and still have an unmet disaster-related need, write a letter to FEMA explaining that unmet disaster-related need. Include related paperwork from your insurance company for FEMA's review.
- **You have exhausted the Additional Living Expenses (ALE) provided by your insurance company.** If you have received the maximum settlement from your insurance for Additional Living Expenses (ALE) and still need help with your disaster-related temporary housing need, write a letter to FEMA explaining why you still need help. You will also need to provide documentation to prove you had and used ALE assistance from your insurance company, and include a plan for future permanent housing.
- **You are unable to locate rental resources in your area.** The FEMA Helpline has a list of rental resources in the disaster area. If no resources are available in your county, the Helpline agent will try to provide you with resources in an adjacent county. Call the Helpline at **(800) 621-FEMA (or 3362)**. For TTY service, call **(800) 462-7585**.



When you contact FEMA, you will need to have the following information:

- Five digit Zip Code
- Current contact telephone number
- Social Security number
- Current mailing address and address of damaged property
- Date the damage occurred
- Directions to the property
- Brief description of damaged property
- Insurance information and policy number(s)
- Gross family income
- A bank routing number (So FEMA can deposit funds directly to your bank account.)

Disaster Recovery Centers

FEMA Disaster Recovery Centers are accessible facilities or mobile offices where applicants can go for information about FEMA or disaster assistance. Specific services may include:

- Clarification of FEMA correspondence
- Housing assistance and rental resource information
- Status information on FEMA claims and applications
- SBA program information
- General guidance regarding disaster recovery

New Jersey and New York have numerous Disaster Recovery Centers located throughout the affected areas. Search for one near you at www.fema.gov/disaster-recovery-centers or by texting "DRC" and your zip code to 43362 or 4FEMA (standard rates apply).





Flood Insurance Requirements

When property owners receive financial assistance from the Federal Government following a disaster declaration, they may be required to purchase flood insurance coverage. Renters also need to carry flood insurance to protect against losses resulting from floods.

Flood Zones and Flood Maps

Flood zones are areas identified by FEMA for use in the National Flood Insurance Program (NFIP). These zones indicate how likely an area is to flood. If you live in one of the areas most likely to flood — the A and V zones — you will be required to purchase flood insurance for your home. In addition, the maps provide information about your home’s “Base Flood Elevation.” This measure determines whether or not you may need to elevate your home.

The official flood zone maps can be found on the FEMA website. If you would like to speak to a local expert to examine the maps, contact your local planning, engineering, or public works department.

Reading a Flood Map

The codes on the map can tell you whether an area is likely to flood and how high a home in that area should be elevated to avoid flood damage. A and V zones are both below “Base Flood Elevation” and are likely enough to flood that flood insurance is required. The letters are followed by numbers that show just how likely the area is to flood. The higher the number following the A or V the more likely a property is to flood. (It is better to be in A1 than A30.) B, C, and X zones are considered unlikely to flood because of their elevation, drainage, or levee protection. If you live in a B, C or X zone, you are not required to carry flood insurance, but remember that while you are not required to carry flood insurance on properties located in these zones, any losses you incur that result from a flood can be covered only through the NFIP.

What the Flood Maps Mean to You

The flood zones can guide your rebuilding. They may determine whether you can rebuild, whether you can get certain kinds of assistance, and whether you will need to elevate your home. Following a disaster, FEMA may revise flood maps. Be sure to reference the most recent flood map and insurance requirements before taking steps to rebuild or repair your home. For more information, visit <http://rfcd.pima.gov/dfirm/pdfs/femafaq.pdf>.





Confused by the Fine Print? The Nuts & Bolts of Insurance

Let's begin with some basic information about how insurance policies work. Then you will have a better idea of what to look for when you review your current policy or begin to shop for new insurance. (Insurance has a language all its own; you may find it helpful to see the "Definitions of Insurance Terms" later in this section on page 59.)

Types of Insurance

Although there are many types of insurance available, our main focus in this section is on homeowner, renter, and flood insurance programs, including coverage for owners of condominiums and manufactured housing. We'll also touch briefly on related policies such as automobile, boat and watercraft coverage, home rental and dwelling insurance, law and ordinance coverage, and supplemental insurance you might want to consider.

Homeowners Insurance

Homeowners insurance protects your home and its contents from accidents and disasters. It is known as a "package policy" because it usually provides two or more types of protection. For instance, it covers physical damage to your home and also protects you from liability or legal responsibility for damage or injuries that you or your family members and pets may cause to others.

Most homeowners policies also cover some living expenses you would incur if you are unable to occupy the property for a period of time. Your policy probably also includes some limited medical-payments coverage.

Let's examine the most common types of coverage that are included in your policy:

- Home and Property Damage
- Personal Liability
- Additional Living Expenses
- Medical Payments

Home and Property Damage

This portion of your insurance pays to replace or rebuild your home and any other structures on your property — such as a detached garage. It also provides the funds to replace your personal property — such as furniture and clothing.



Caution:

Understanding Types of Insurance

It's important that you understand the purpose of each of these types of insurance products — and the events that are covered or excluded with each.

**Alert:****Avoid Being
“Boxed In”**

Don't wait until the last minute to buy your policy, especially during hurricane season (June 1 through November 30). Insurance companies do not accept new applications, or requests to increase coverage, once a tropical storm or hurricane reaches a certain distance from landfall. Insurance companies generally refer to this situation as the storm being “in the box.”

As a condo owner, the homeowners policy you purchase typically only covers the contents of the unit and the portions of the building that belong to you as an individual condo association member.

Condo associations can also require unit owners to insure items such as front doors and screened porches. In addition, unit owners should continue to insure interior additions or upgrades which are not the same kind or quality as the original building items.

Your condo association may still choose to cover some items, so make sure you are thoroughly familiar with its by laws and insurance policy and know what the association is responsible for covering.

Renters Insurance

Renters insurance protects your possessions when you rent a house or apartment. Your landlord's insurance policy usually won't cover your possessions. For example, if your rented home is destroyed by a fire, your landlord will be covered for the structural damage. But if you don't have renters insurance, you will not receive any money for your lost possessions. Renters policies can be a relatively inexpensive way to help cover the loss of your personal belongings.

Renters insurance typically covers the same “perils” as homeowners insurance policies (fire, theft, etc.) and also limits your personal liability for injuries to others. In some cases, renter policies also cover additional living expenses if you cannot live in the property temporarily, although this benefit usually has a set maximum amount.

There are two standard renters insurance policies: The Broad Form is the most common and covers personal belongings from damage due to:

- Fire
- Lightning
- Explosion
- Smoke
- Vandalism
- Theft
- Water-related damage from property utilities

The Comprehensive Form provides coverage for all of these events plus additional selected options such as windstorm damage. Since Comprehensive covers more perils, it usually is more expensive than the Broad Form. Neither Broad Form nor Comprehensive Form provide coverage for flood-related damage. Flood insurance is available to renters through the National Flood Insurance Program (NFIP), and it is the only way that renters can obtain coverage for flood damage. For more information on the NFIP see page 20 of this guide.



Supplemental Insurance

Review the following wise tips to consumers on supplemental types of insurance coverage:

- ***Inflation Guard*** — Inflation or room additions can increase the replacement cost of your home and its contents, while the actual cash value of your home may decrease over time. An inflation guard endorsement gradually increases your coverage limit annually to keep your insurance coverage up-to-date with current prices and inflation.
- ***Windstorm Coverage*** — Most homeowner policies do cover damage caused by windstorms, hurricanes and hail, but insurance companies may exclude this coverage in some high-risk areas — such as homes on or near the beach.
- ***Hurricane Deductibles*** — Most coastal insurance policies include special hurricane deductibles that take effect when the National Weather Service has issued a hurricane warning. These deductibles depend on the value of the insured property and apply only to hurricane claims. You may owe extra out-of-pocket costs for damage that occurs: any time a hurricane watch or warning is issued, up to 72 hours after such a watch or warning ends, and any time when hurricane conditions exist throughout the state.

Even though you may face damage from more than one storm during a season, you typically only have to make one deductible payment per year.

Sources of Insurance

You have at least three sources of insurance products if you're a resident of a coastal or flood-prone area.

Private-Sector Firms

These include the familiar, name-brand insurance companies and mutual associations that are found across the country. Many offer both homeowners and automobile coverage. You'll want to read the fine print and discuss your options with an insurance company representative to make sure your needs are met.

You also want to be sure that your insurance company is dependable and law-abiding. The National Association of Insurance Commissioners (NAIC) monitors insurance companies by tracking a wide variety of information in its "Consumer Information Source." Information the NAIC tracks includes key annual statements, a financial profile, basic data about where policies are written, as well as assets and liabilities. The financial strength of your carrier is very important. This is especially true if the company has many commitments that could force it to make large payouts. The NAIC also tracks complaints through its Closed Consumer Complaint data for each company that provides reports to NAIC.





Soil Damage

Prolonged, severe flooding can create new challenges in terms of environmental hazards such as dangerous levels of minerals or other toxic substances — such as pesticides and industrial waste. Environmental testing may be required, unsafe levels of toxic substances (ex: arsenic) could be found in the soil at or above exposure thresholds.

Damage to Your Home During a Storm: What Insurance Covers What Damage?

Hurricanes cause a wide variety of damage to homes. One or more of the scenarios below may apply to your situation. These are general scenarios that assume you only have homeowners insurance. Since insurance coverage varies by state and insurance company, be sure to contact your insurance company regarding your specific situation.

Scenario No. 1: During a heavy rainstorm, water leaks through your roof. The roof is damaged, and so is your furniture.

Are you covered? Somewhat. While you might not be reimbursed for roof repairs, because that's a home-maintenance issue, the water damage to your home is covered. The damage to your furniture is not covered, because rainwater leakage is not one of the "named perils" for which the contents of your house are covered.

Scenario No. 2: My house did not flood, but I have water damage from a storm or hurricane.

Are you covered? Rain entering through wind-damaged windows, doors or a hole in a wall or the roof, resulting in standing water or puddles, is considered windstorm — rather than flood — damage, and is covered by your homeowners policy. The NFIP flood insurance policy only covers damage caused by the general condition of flooding typically caused by storm surge, wave wash, tidal waves, or the overflow of any body of water over normally dry land areas. Buildings that sustain this type of damage usually have a watermark, showing how high the water rose before it subsided.

Scenario No. 3: A nearby lake or river overflows its banks, causing a flash flood in your living room.

Are you covered? No. Flood damage is not covered by homeowners insurance. You must purchase flood insurance from the federal government. You can purchase flood insurance, as long as your community participates in the National Flood Insurance Program.





Sample Policy: The Declarations Page

Your insurance company prepares a form known as a Declarations Page that is sent for each new policy and again each year when your homeowner policy is renewed. This Declarations Page provides a summary of all the types of coverage that are included in your policy. It helps you understand how much coverage you have and what the cost of that coverage is.

The following page contains a sample Declarations Page. Your policy may look a little different, but it should provide the same type of information.



Preparing and Submitting Your Insurance Claim

Start with a Home Inventory



The claims process really begins long before a disaster strikes, starting with an inventory of your possessions. Chances are you have gathered many items over the years that are important to you. Losing those items in a fire or flood could be devastating — especially if you have no documents or records to support an insurance claim for their value.

Your inventory should have a detailed list of items in your home, including a description of each item, and make and model numbers if applicable. Include the serial number for major appliances and electronics. The list should include where and when the item was purchased.

There are widely available computer programs and Internet resources to help you easily prepare and manage your home inventory. Once you have completed an up-to-date list you can quickly and easily add new items as you acquire them.

It is best to itemize jewelry and other valuables. Clothing items can be summarized, such as “20 pants, 40 shirts.” However, track any articles of clothing that are particularly valuable, such as a designer suit.

Attach relevant sales receipts, bills of sale or other supporting documents to the list and keep it in a safe spot — a bank safety deposit box or a safe in your home. Take a picture of or videotape the item if appropriate. This will help provide additional proof as to its condition if you must file a claim. Your insurance company is likely to have an inventory form available.

Homeowners Insurance Claim Processing Tips

It’s important to follow some basic steps in order to help maintain a smooth claim filing process. The following steps will help you deal with the disaster and prepare for the initial claim filing process:

- **Gather Your Documents** — Gather your insurance policy and related insurance records. If the policy was lost or destroyed in the disaster, contact your insurance agent or company to get a copy.
- **Know Your Policy** — Understand what your policy says. The policy is a contract between you and your insurance company. Know what is covered, what is excluded, and what the deductibles are.
- **Report Property Damage** — Immediately report property damage to your agent and insurance company. Your agent should provide claim forms if required and report your loss to the insurance company. The company will arrange for an insurance adjuster to visit your property and assess the damage.

How Is the House Insurance Settlement Amount Determined?

The settlement amount, or compensation, you get depends on which type of policy you have. Here are some things you should know.

Replacement-Cost and Actual Cash Value Policies

A replacement-cost policy provides you with the dollar amount needed to replace a damaged item with one of similar kind and quality without deducting for depreciation — the decrease in value due to age, obsolescence, wear and tear, and other factors.

An actual cash value policy pays you the amount needed to replace the item minus depreciation.

Suppose, for example, a tree fell through the roof onto your eight-year-old washing machine. If you had a replacement-cost policy for the contents of your home, the insurance company would pay to replace the old machine with a new one. If you had an actual cash value policy, the company would pay only a percentage of the cost of a new washing machine because a machine that has been used for eight years would be worth less than its original cost.

Suppose, also, that the tree damaged your 15-year-old roof so badly that it had to be completely replaced. If you had a replacement-cost policy, the insurance company would pay the full cost of installing a new roof. If you had an actual cash value policy, it would pay a smaller percentage of the cost of replacing it.

Extended and Guaranteed Replacement-Cost Policies

If your home is damaged beyond repair, a typical homeowners policy will pay to replace it up to the limits of the policy.

When the value of your insurance policy has kept up with increases in local building costs, a similar dwelling can generally be rebuilt for an amount that is within the policy limits.

Some insurance companies offer a replacement-cost policy that will pay a certain percentage over the limit to rebuild your home — 20 percent or more, depending on the insurer — so that if building costs go up unexpectedly, you will have extra funds to cover the bill. These are called extended replacement-cost policies.

A few insurance companies still offer a guaranteed replacement-cost policy that pays whatever it costs to rebuild your home as it was before the disaster. But neither a guaranteed nor an extended replacement-cost policy will pay for a house that's better than the one that was destroyed.





How Much Time and Money Is This Going to Cost?

Mediation can continue as long as both parties agree that they are making progress. Most mediation procedures only last a few hours. Mediation is paid for by the insurance company, except in the case where the consumer cancels without good cause and wants to reschedule the mediation. In that case, the consumer pays.





The financial community wants to support borrowers in the hurricane recovery process.

When calling or talking with a mortgage lender, be sure to tell the customer service representative all of the details of your situation. If you need help, ask for it. If you are asked to do something, but are unable to do so, tell the customer service representative about your limitations. Mortgage lenders want to be helpful, but they need to know your circumstances in order to offer you the best options and help avoid foreclosure proceedings. The truth of the matter is that it costs a lot for everyone involved when a foreclosure occurs. Foreclosure is not a good solution for borrowers, communities, or mortgage lenders. In addition to speaking with your lender, you may also contact a housing or foreclosure prevention counselor for advice and guidance.

Next we discuss some of the ways to get through a problem with paying your mortgage, including:

- The NeighborWorks® Center for Foreclosure Solutions
- Loan modifications, forbearance, workouts, and other foreclosure prevention options
- HUD's Mortgage Payment Assistance Program and its National Servicing Center
- Where to find a loan and the types of mortgage financing that are available





Work with Your Lender or Loan Servicer to Prevent Foreclosure

Remember, foreclosure is avoidable. The following options may be available, especially if you begin working with your lender early in the process of your financial difficulties:

- **Forbearance** — You are allowed to delay payments for a short period, with the understanding that another option will be used afterwards to bring your mortgage up-to-date.
- **Reinstatement** — This is when you are behind in your payments, but you can promise a lump sum to bring your mortgage up-to-date by a specific date.
- **A repayment plan** — If your account is past due, but you can now make payments, the lender may agree to let you catch up by adding a portion of the past-due amount to each monthly payment until your account is current.
- **Modifying your mortgage** — You and your lender can renegotiate your mortgage to extend the term (length) of your loan or take other steps to reduce your payments. One potential solution is to add the past due amount into your existing loan, and finance it over a longer term.
- **Selling your home** — If catching up on payments is not possible, the lender might agree to put foreclosure on hold to give you some time to try to sell your home.
- **Property give-back/Deed in Lieu of Foreclosure** — You may request that the lender allow you to give back your property — and then forgive the debt. While give-backs do hurt your credit rating, they don't hurt as much as a foreclosure. The lender might require that you attempt to sell the house for a specific time period before agreeing to this option, and it might not be possible if there are other liens (mortgages or other debts) against the home.

HUD Foreclosure Prevention — Check It Out!

There are a number of programs administered through the U.S. Treasury Department and HUD to assist homeowners who are at risk of foreclosure and otherwise struggling with their monthly mortgage payments. A summary of these various programs can be found on HUD's website http://portal.hud.gov/hudportal/HUD?src=/topics/avoiding_foreclosure. On this site, you can explore options such as loan modification and refinancing, find links to HUD foreclosure prevention counselors, and other useful information. Distressed homeowners are encouraged to contact their lenders and loan servicers directly to inquire about foreclosure prevention options that are available. If you are experiencing difficulty communicating with your mortgage lender or loan servicer about your need for mortgage relief, you can also find information about and links to organizations that can help contact lenders and servicers on your behalf at the webpage listed above.



Construction and Renovation Programs

If your home needs extensive repairs or has to be completely rebuilt, you'll want to examine these construction, renovation and home improvement loans. Some allow you to purchase or refinance your existing mortgage and build the cost of repairs into the loan.

In this section we'll review the following products:

- Fannie Mae HomeStyle® Renovation Mortgage
- Freddie Mac Renovation Mortgages
- FHA 203(k) Rehabilitation Mortgage
- HUD Title 1 Program
- RHS Homeownership Direct Loan Program (Section 502)
- RHS Mutual Self-Help Housing Loans (Section 502)
- RHS Guaranteed Rural Housing Loan Program (Section 502)
- RHS Very Low Income Housing Repair Program

Fannie Mae HomeStyle® Renovation Mortgage

The HomeStyle® Renovation Mortgage allows the borrower to combine home purchase or refinance with the cost of renovating or repairing the home — in one loan and with one closing. Instead of financing the renovation with a second mortgage or home equity loan, you get the lower interest rate of a first mortgage and only have to pay for one mortgage closing. You can also borrow an amount based on the value of the home after the renovations are finished, so you know you will have the funds available to do the job right.

Other costs related to a renovation may be added to the loan amount. For example, you can even finance the rent on another home or apartment to live in while the renovations take place. For home purchases, the loan amount can be based on the costs of the renovation project or on the “as-completed” value of the home after the renovations are finished. That means you can borrow more than the home's current value, knowing its value will increase after the improvements are finished.



RHS (Rural Housing Services) Homeownership Direct Loan Program (Section 502)

Section 502 loans are used to help low-income households purchase homes. They can be used to build, repair, renovate or relocate homes, or to purchase and prepare sites — including providing water and sewage facilities.

The Housing Assistance Council, a nonprofit corporation devoted to rural affordable housing, is a great resource for rural housing and loan program information. It offers the following guidance on Rural Housing Services loan programs at its website, www.ruralhome.org.

- Loan terms can be up to 38 years.
- The loan can be used to purchase or rehabilitate a manufactured home.
- There is no down payment requirement.

Contact your Rural Development State Office to find out the location of the local office closest to you, or visit www.rurdev.usda.gov/hsf_sfh.html. **You may also call 202-690-1533 or TTY, 800-877-8339.**

RHS Mutual Self-Help Housing Loans (Section 502)

The Section 502 Mutual Self-Help Housing Loan program (a variation on the regular Section 502 Homeownership program) is for families who are unable to buy decent, safe, and sanitary housing through conventional methods. Families in this program — a mutual self-help project — do a substantial amount (approximately 65%) of the construction labor on each other's homes, under supervision. The savings from the reduced labor costs allow these families to own their homes. If families cannot meet their mortgage payments during the construction phase, the payments can be included in the loan.

RHS Guaranteed Rural Housing Loan Program (Section 502)

The Section 502 Guaranteed Rural Housing Loan Program serves rural residents who have steady, low, or modest income, and yet they can't get adequate housing through conventional financing.

These loans enable low-income and moderate-income rural residents to acquire modestly priced housing by buying a new or existing house, or buying a new manufactured home.

In this variation of the Section 502 program, RHS does not make a loan directly to an eligible borrower, but guarantees a loan made by a commercial lender. This guarantee substantially reduces the risk for lenders, thus encouraging them to make loans to rural residents who have only modest incomes and little collateral.





For further information about your mortgage, contact the National Servicing Center at 877-622-8525. For other questions, contact the FHA Resource Center at 800-CALL-FHA (800-225-5342) or email: answers@hud.gov.

Check to see if Fannie Mae owns your loan at: www.KnowYourOptions.com/loanlookup. Additional assistance? Call 1-800-7FANNIE (1-800-732-6643), or go to: www.KnowYourOptions.com/relief.

Check to see if Freddie Mac owns your loan at: www.freddiemac.com/mymortgage. Additional assistance? Call 1-800-FREDDIE (1-800-373-3343) and select option #2, or go to: www.freddiemac.com and click on the Hurricane Sandy Relief link.

Stop to See Lots of Program Details in Financial Resource Guide

Check out the Loan Product Matrix at the end of this section for more information on specific affordable, disaster recovery loan programs.

Are There Other Resources That Can Help Me?

Many individuals affected by Hurricane Sandy need grants or other types of financial assistance to complete the purchase or renovation of their homes. Remember, new programs and modified terms are being introduced all the time. Be sure to check with your local housing counseling agency, your state housing finance agency or a trusted local lender about assistance programs that are currently available in your market. Some programs may be available only temporarily or immediately after a disaster.

Special Tax Considerations

While it is well beyond the scope of this publication to offer specific tax advice, you should be aware of general tax changes for those affected by the hurricanes. Visit www.irs.gov/uac/Newsroom/Help-for-Victims-of-Hurricane-Sandy for information on tax relief and guidance.

Claim the Earned Income and Child Tax Credits

Many individuals and families affected by Hurricane Sandy have experienced a major decline in income, with jobs wiped out along with homes or earnings dramatically reduced. If you worked during the year but your income is below a certain amount, you can claim the Earned Income Tax Credit (EITC) when you file your taxes. The EITC is a tax credit for eligible working families that provides tax refunds of up to \$5,891 for tax year 2012. You may also be eligible to claim the Child Tax Credit of \$1,000 for each child in your family.





Financial Resource Guide

National Resources

Fannie Mae

3900 Wisconsin Avenue, NW
Washington, DC 20016
Telephone: 800-7FANNIE or 800-732-6643
Website: www.fanniemae.com

Freddie Mac

Headquarters I (PHO I)
8200 Jones Branch Drive
McLean, VA 22102-3110
Telephone: 703-903-2000
Website: www.freddiemac.com

HUD

U.S. Department of Housing and Urban
Development
451 7th Street, SW
Washington, DC 20410
Telephone: 202-708-1112
TTY: 202-708-1455
Website: www.hud.gov

State Resources

New Jersey

New Jersey Housing and Mortgage Agency

637 South Clinton Avenue
Trenton, New Jersey 08611
Consumer Hotline: 800-NJ HOUSE (800-654-6873)
Website: www.njhousing.gov

New Jersey Housing Resource Center

Telephone: 877-428-8844
Website: www.njhrc.gov

New York

New York State Homes and Community Renewal (Albany)

Hampton Plaza
38-40 State Street
Albany, New York 12207

New York State Homes and Community Renewal (New York City)

25 Beaver Street
New York, NY 10004

Toll-free: 866-ASK-DHCR (866-275-3427)
Website: www.nyshcr.org





Q. *I had emergency rental assistance, but it is ending and I still don't have anywhere to go. What can I do?*

A. The New Jersey and New York Resource Guides provide contact information about homeless shelters, and other services for people who are homeless or at risk of becoming homeless.

You also may be able to extend your aid through a “recertification” process, or to appeal the decision.

If your appeal isn’t successful, try calling one of the faith-based or nonprofit resources listed in your state’s Resource Guide at Route 4.

See “Getting Help With the Rent,” on page 88, which provides more information on the types of rental assistance available for low-income people. In addition, your state Resource Guide will help you connect to rental assistance in your area.





Finding Rental Housing

In this section we'll discuss options for finding a rental home and getting help in paying your rent.

Using a Rental Agent

Consider using a professional rental agent to help you find and select a unit that's right for you. Experienced rental agents can help match you with a unit that meets your needs. Landlords pay a fee to have their units included in the database, so the service will not cost you anything. Keep in mind that rental agents will only tell you about units whose owners subscribe to the service, and that may not include everything that's available for rent.

You tell the rental agent your rent range, job location, transportation needs, community interests and recreational activities. Their role is to:

- Match your requirements to their database of available units
- Prepare a list of apartments or homes that meet your lifestyle and tell you how to set up an appointment to look at the unit

These services can help narrow your search to a handful of units that meet your requirements, saving you time and travels costs as you go about your search. Some rental agents may be local, but there are others listed on the Internet as well. To learn who to contact, turn to your state Resource Guide at Route 4 of this guide and look in the section on Rental Information.

Some of these sites also offer free roommate-matching services. If you want a shared living situation, you might consider using this service rather than renting a place yourself and looking for a roommate later.

Newspaper Classifieds: Tried and True

Newspaper classified ads are still an important source for apartment rentals. The Sunday ads are usually the most complete. Often daily newspapers will choose another weekday, such as Wednesday, to run another bunch of classifieds.

Getting Help with the Rent

If you lived in an apartment where the rent was subsidized by the U.S. Department of Housing and Urban Development (HUD), or if you had a housing voucher through a public housing authority, you should contact your local affordable housing agency or public housing authority..

If your income is very limited and you are not receiving rent subsidies, then you can apply for rental housing assistance. Please be aware that as of the date of this guide, this is not a





Caution:

***Disaster Aid
Requires a
Clear Title***

Many disaster recovery programs are only available to the person who has title to the property. That's why this is such an important issue. If the recorded title holder to your home is no longer living, you must establish your own title. Don't panic! There are ways to do this — see below.

land. A competing claim can threaten your ownership of the land altogether, or cost you thousands of dollars in legal fees to prove that it's yours.

If you live in a home that has been in your family for generations, somewhere along the way you may be missing information about who owned it and when. That makes the title "cloudy," because then someone else can say the property is theirs. Some people who thought they owned their property have found that they will need legal help to establish clear title.

Most housing loans use the property as collateral because lenders need a way to get their money back if you stop making mortgage payments. That's why lenders want you to have clear title before they give you a loan — they want to make sure that you really do own the property that you're using to back up the loan.

Title Companies and Title Attorneys Can Help

Title insurance companies and title attorneys research public records and trace the line of succession (who owned the property and when). You pay a fee for the research and for resolving any problems that are found. If you have a mortgage on the property, the lender will require you to purchase an insurance policy that protects the lender against competing claims. You should also purchase an "owners policy" so that you are protected as well. You typically pay a separate fee for this "title insurance" as part of your monthly mortgage payment. If someone shows up later and claims ownership, the title insurance company will defend your claim, pay damages and cover your losses.

Most people use the title insurance company recommended to them by their lender or real-estate professional.

Property Surveys Are Part of a Title Search

Lenders or title insurance companies often require a survey to mark the boundaries of the property. A survey is a drawing of the property that shows the boundaries of the property, and marks the location of the house and other structures on the property. You may be able to avoid the cost of a complete survey if you can find the person who last surveyed the property and request an update. Check with your lender or title insurance company to see if an updated survey is acceptable.

Legal Assistance

If you need legal assistance to establish clear title to your property and can't afford a lawyer, there are a few different things to try.

Many people feel that using a licensed, qualified real estate agent is the best way to buy and sell real estate, especially if you do not have a lot of experience yourself. It is easy to be taken by real estate scams, and a good real estate agent will protect you from that.

You might want to work with a licensed REALTOR®. While both real estate agents and REALTORS® are licensed to sell real estate, a REALTOR® is a member of the National Association of REALTORS®. The main difference between a real estate agent and a REALTOR® is that a REALTOR® must subscribe to the REALTOR® Code of Ethics and its underlying Standards of Practice. The standards are much more restrictive and confining than those governing agents who simply hold a real estate license.

Selecting a For Sale by Owner (FSBO) Service

If you feel sure that you can sell the property yourself, a For Sale by Owner service is likely to be available in your area. You pay a fee for this service, but it is less than what you would pay a real estate professional. The service will market your property in publications and on websites, and supply forms and documents, as well as some tips, on screening buyers and selling property. You may still want to get legal advice on the contracts and forms that you use for the sale.

Selling a house by yourself means that you have to show the unit, negotiate directly with the buyer on the purchase and sale agreement, and handle any other issues as they come up. If this concerns you, you can always hire a lawyer to look over the purchase and sale agreement or come with you to the closing.

The websites for two FSBO online services are listed below, but there are many others.

- www.salebyownerrealty.com
- www.forsalebyowner.com

Professionals Who Take the Sting Out of Managing the Repair Process

Homeowners in hurricane-affected areas have many questions. You still may not know whether your house can be salvaged at all. But whether you're repairing storm damage or building new, there are still a lot of unknowns. You may be wondering:

- How will the new flood map elevations and building codes affect me?
- Would I be better off repairing my home or building new?
- If I rebuild, what can I afford to build?
- How can I get help with mold removal?



Getting the Work Done

The housing rehab specialist provides you with a list of contractors who can supply bids and guide you through the bid process.

Once the loan and/or grant and the contractor(s) are lined up, the housing rehab specialist can help manage the construction process. Depending on the agency, this may include guidance on what to expect from working with contractors, to actually coming out to the house to inspect the work that's been completed every time the contractor wants to get paid. If there are problems as the work is done, the housing rehab specialist will help you work with the contractor to resolve the issue. Often the nonprofit organization will escrow, or hold, the loan money on your behalf and only pay the contractor when the work is done to your satisfaction. This can be a great comfort if you have never done this before.

Managing a Home Construction Project Yourself

If you want to get started right away on your home repair or rebuild project, you will have to manage it yourself. Even if you have never done this before, there are tips you can use to protect yourself and make sure the work gets done the way you want.

Listed below are some practical ideas for managing your own construction project. You should start by hiring the right contractor the first time.

Finding a Reliable Contractor

Here are some tips from the FEMA website for hiring contractors:

- **Beware of anyone who claims to be "FEMA certified."** This should send up a red flag. FEMA does not certify or endorse any contractors.
- **Avoid door-to-door offers to do construction work and offers that appear too good to be true.**
- **Use reliable, licensed and insured contractors.** Ask to see a license and proof of insurance.
- **Call your area Better Business Bureau, local homebuilders association or trade council** and ask if the contractor has any complaints against him or her.
- **Check references.** Contractors should be willing to provide the names of previous customers. Call several of them to make sure they were satisfied with the work. You may even want to visit to see the quality of the work yourself.
- **Ask for a written estimate.** The estimate should detail the work to be done and have a set completion date. Be sure to read the fine print. Get more than one estimate to compare costs and services.





6. **Contact your insurance agent to discuss having contractors on your property** to see what property and persons are covered. If possible, insure workers who will be on the construction site through a rider to your homeowners insurance policy. This can protect you against any accident on the job site.
7. **Keep track of how much money you've spent** and how much more is needed to finish the project. Compare this often to how much money you have to spend.
8. **Use written contracts** with your subcontractors. Put all changes in writing, and use lien waivers when work is finished. A lien waiver is a release signed by the contractors and suppliers stating that they have been paid for all labor and material that they have supplied on your project. By signing, they relinquish all rights to place a mechanics lien on your property.
9. **Make sure materials are ordered and on-site** before the job is scheduled to start.
10. **Make a final payment only when work is completed.** Legitimate contractors normally do not require more than one-third of the total charges as a down payment, and give detailed initial cost breakdowns of materials. **Don't pay for the work up front or in cash, and wait until the project is done to your satisfaction to make the final payment.** A reputable contractor will not pressure you to sign off on the job if it's not finished properly.

The state Resource Guides at Route 4 contains guidance on where to look for licensed, insured local contractors.

Improving the Energy Efficiency of Your Home

Energy-efficient houses provide many benefits: long-term cost savings; improved comfort and health; and a more durable and more valuable home. ENERGY STAR® helps you make energy-efficient choices. As you consider rebuilding or renovating your home, consider making your home more energy efficient with properly installed insulation and ENERGY STAR® products.

Benefits of Properly Installed Insulation

- **Improved Comfort** — Properly installed insulation keeps indoor temperatures more steady and keeps rooms warmer in the winter and cooler in the summer.
- **Lower Utility Bills** — More than 40% of the energy consumed by a typical household goes to heating and cooling. By preventing heat gain in the summer and heat loss in the winter, insulation reduces utility bills year round.



Making Informed Decisions and Steering Clear of Warning Signs



By now you've selected a destination, identified your Roadside Assistance Crew, and learned about the programs and products that may make your journey less bumpy. This section of the guide will provide information and tips for steering clear of the pitfalls, potholes, and roadblocks so you can make informed decisions as you navigate the course.

Along Route 3, you'll find out how to:

- Ensure Internet Access
- Use financial tips to prepare for and recover from disaster
- Improve your access to credit to cover financial gaps in your recovery plan
- Avoid scams, identify theft, and prevent foreclosure — otherwise known as the pitfalls, potholes, and roadblocks to recovery



Sample Credit Report

CREDIT FILE - January 2, 2013 **Confirmation # 0123456789**

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On Report: [Redacted] Length of Ownership: [Redacted]
 Social Security Number: [Redacted] Date of Birth: [Redacted]
 Current Address(es): [Redacted] Reported: (MM/YYYY)
 Previous Address(es): 4 Morgan Blvd., City, State ZIP Reported: (MM/YYYY)
 55 Palmers Road, City, State ZIP Reported: (MM/YYYY)
 Last Reported: [Redacted]
 Previous Employer: [Redacted] (previous type of employment & previous employer)

Credit Account Information
 (For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account Column Title Descriptions:

Account Number - The Account number reported by credit grantor	Amount Past Due - The Amount Past Due as of the Date Reported
Date Acct. Opened - The Date that the credit grantor opened the account	Date of Last Payment - The Date of Last Payment
High Credit - The Highest Amount Charged	Actual Pay Amt - The Actual Amount of Last Payment
Credit Limit - The Highest Amount Permitted	Sched Pay Amt - The Requested Amount of Last Payment
Terms Duration - The Number of Installments or Payments	Date of Last Actvty - The Date of the Last Account Activity
Terms Frequency - The Scheduled Time Between Payments	Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported
Months Reviewed - The Number of Months Reviewed	Charge Off Amt - The Amount Charged Off by Creditor
Activity Description - The Most Recent Account Activity	Deferred Pay Date - The 1st Payment Due Date for Deferred Loans
Creditor Class - The Type of Company Reporting The Account	Balloon Pay Amt - The Amount of Final(Balloon) Payment
Date Reported - The Month and Year of the Last Account Update	Balloon Pay Date - The Date of Final(Balloon) Payment
Balance Amount - The Total Amount Owed as of the Date Reported	Date Closed - The Date the Account was Closed

Account History

1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
4 : 120-149 Days Past Due	H : Foreclosure	

Descriptions

American Express	PO Box 297871 Fort Lauderdale FL 33329-7871 ; (800) 874-2717
Account Number: -0123456789*	Date Opened: 05/1984 High Credit: \$4,400 Credit Limit: \$22,000
Terms Duration: 1	Terms Frequency: 1
Current Status: Pays As Agreed	Type of Account: Revolving
Type of Loan: Credit Card	Wholesale Account: Individual Account

Inquiries that display to companies (may impact your credit score)
 This section lists companies that requested your credit file. Credit grantors may view these requests when evaluating your credit worthiness. Employment inquiries do not impact your credit score.

Company Information	Inquiry Date(s)
Creditor	(MM/DD/YYYY)
Address, City, State ZIP Phone: (555) 123-4567	
Creditor	(MM/DD/YYYY)
Address, City, State ZIP Phone: (555) 456-7890	
Creditor	(MM/DD/YYYY)
Address, City, State ZIP Phone: (555) 789-0123	

Inquiries that do not display to companies (do not impact your credit score)
 (This section includes inquiries which display only to you and are not considered when evaluating your credit worthiness. - examples of this inquiry type include a pre-approved offer of credit, insurance, or periodic account review by an existing creditor.)

Company Information - Prefix Descriptions:

PRM - Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance. (PRM inquiries remain for 12 months)

PR - Inquires with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing. (PR Inquires remain for 12 months)

AM or AR - Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for 12 months)

Equifax or EFX - Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.

ND - Inquiries with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for 24 months)

ND MR - Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan. (ND MR inquiries remain for 24 months)

Company Information	Inquiry Date(s)
Equifax	(MM/DD/YYYY)
PO Box 740241 Atlanta, GA 30374-0241	
Creditor	(MM/DD/YYYY) (MM/DD/YYYY)
Address, City, State ZIP Phone: (555) 123-4567	
Creditor	(MM/DD/YYYY) (MM/DD/YYYY)
Address, City, State ZIP Phone: (555) 456-7890	
Creditor	(MM/DD/YYYY) (MM/DD/YYYY)
Address, City, State ZIP Phone: (555) 789-0123	
Creditor	(MM/DD/YYYY) (MM/DD/YYYY) (MM/DD/YYYY) (MM/DD/YYYY)
Address, City, State ZIP Phone: (555) 123-4567	



Caution:

Predatory Loans — Don't Take This Dead End Street

- **Shop Around** — Don't trust door-to-door or phone salespeople offering you a "bargain."
- **Watch out for bad loan terms** — Avoid balloon payments, high interest rates, prepayment penalties, and credit life insurance.
- **Ask questions** — Don't be afraid to ask questions if you don't understand something; you have a legal right to know the total cost of your loan, the annual percentage rate, the monthly payments, and how long you have to pay back the loan.
- **Don't sign** — Don't sign a blank document or anything the lender promises to fill in later or any document you have not read or do not understand.
- **Talk to someone you trust** — Contact a nonprofit housing organization to review the loan before you sign anything.
- **If you think you are a victim of home loan fraud** — File a complaint with the your local attorney general's office.
- **Right of rescission** — You have three days to cancel a home equity loan! If you review the loan terms and change your mind, contact the lender to cancel and don't take no for an answer.

Who Do Predatory Lenders Target?

Predatory lenders look for homeowners who have a lot of equity in their homes, but have poor credit and need cash. Seniors, people of color, and low- and moderate- income households are frequent targets. Often, a victim of predatory lending will be in a financial crisis brought on by an illness, a sudden loss of income due to job loss or death of a spouse, or a need for major home repairs. The victim may have fallen behind on loan payments and may be facing foreclosure.

What If I Think I Have a Predatory Loan?

Get help from a trusted source. Contact legal aid and the state attorney general's office to file a complaint. Most communities have offices that provide free legal services to individuals with limited income. The state Resource Guide in Route 4 includes contact information for legal help in your area.

In addition, you can look in the community services pages of your phone book or look in the Yellow Pages under "Legal Services" for the phone number of the local program. The American Bar Association has a directory of volunteer (pro bono) lawyer programs. These programs use local lawyers who have agreed to provide free legal services. The following website can help you find assistance in your area, www.findlegalhelp.org.

Loan modifications are also subject to scams. In response to the proliferation of loan modification scams, NeighborWorks® America launched a national public education campaign to empower homeowners to identify, avoid, and report loan modification scams. Visit the website of Loan Modification Scam Alert at www.loanscamalert.org. to learn about some of the most common scams, hear testimonials, and report suspected scams. You may also call at **888-995-4673**.



- To identify a contractor, get recommendations from friends, research the contractor's reputation, and get written estimates. Ask friends, family, coworkers, and neighbors to recommend contractors who did good work for them in the past. Some neighborhood associations maintain a list of contractors and repair services that members recommend. The Resource Guides at Route 4 can direct you to lists of licensed local contractors.
- Contact at least three different contractors to compare their services. Ask for references and talk to their previous and current customers. Ask previous customers if the contractors performed quality work and stayed within cost estimates. Check to see if there are excessive complaints on file at the licensing bureau, the local consumer affairs office, or the Better Business Bureau. Ask the contractor for copies of current licenses and insurance certificates. Most states require electrical and plumbing contractors to be licensed. The contractor should carry personal liability, workers compensation, and property damage insurance.
- When comparing contractors, get written estimates from them. Make sure that all of the estimates are based on the same specifications. Once you have chosen a contractor, get a written contract that outlines who is performing the work, what work is being done, where the work is being done, the start date and completion date, and what it will cost. The contract should be clear, concise and complete. Get all guarantees, warranties and promises in writing.

Steering Clear of Scams

Following catastrophic events there is usually a spike in reports of fake websites, fraudulent phone calls, or scam e-mails claiming to be from legitimate charitable organizations but are actually criminals pocketing donations that were intended to go to disaster victims. You can avoid becoming a victim by taking these precautions:

- ***Don't give cash*** — Use either a check or a credit card so that you have some consumer protection, such as placing a hold on a check or disputing the transaction with the credit card company.
- ***Protect your personal and financial information*** — Never divulge your bank or Social Security number or other personal information.
- ***Know who you're giving to*** — Give only to charities that you know or you have researched thoroughly.
- ***Use special precautions when donating online*** — Don't follow a link from one website to another. This can lead to a fake website operated by a scam artist, even though the site may look identical to the real website.

Resource Guide for Finding the Assistance Crew Nearest You



Route 4 comprehensive Resource Guide for finding valuable Hurricane Sandy disaster resources in New Jersey.



Resource Guide for Finding the Assistance Crew Nearest You



Route 4 comprehensive Resource Guide for finding valuable Hurricane Sandy disaster resources in New York.



Navigating the Road to Housing Recovery

A step-by-step guide for individuals and families affected by Hurricane Sandy



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