

Help for Homeowners Affected by Floods

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 and immediate step you can take once the home is safe is to **take pictures and note details about the damage that occurred to both the home and any personal property. Be as specific as you can in your notes.**

Report the Damage

To report damage that is placing someone in a dangerous situation, such as a falling tree or a structure that seems to have structural damage, call **311 for an expedited response from the appropriate agency** or visit the **311 Severe Weather** page at on.nyc.gov/reportdamage.

In addition, document and report any damage to your home using **NYC Damage Information Form**: <https://reportdamage.nyc.gov/>. Reporting through this tool will assist the City immediately collect information that the City can use to see what neighborhoods were impacted by the event and potentially deploy resources. Reporting this information may also be useful for you, to serve as an official record if you qualify to apply for future relief and recovery programs.

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 using your pictures and notes taken right after the event. As you make repairs and work with your insurance adjuster on your claim, be sure to keep all receipts, records, and other documentation, which you will need to file for a reimbursement if government assistance becomes available.

For more detailed information about filing a claim, use this general resource guide from FEMA (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. For policies issued by the National Flood Insurance Program (NFIP), there is an appeal process if your claim is denied here: <https://www.floodsmart.gov/appeal-your-flood-claim>. You can also contact the FEMA Flood Insurance advocate, who may be able to assist: Insurance-Advocate@fema.dhs.gov.



For more information about resources for homeowners, please visit portal.311.nyc.gov or call **311**.

For help submitting a claim, contact the Center for NYC Neighborhoods at **646-786-0888** or find a qualified housing counselor near you at <https://cnycn.org/about-us/#partners>.

Recovery

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 or call the Center for NYC Neighborhoods at **646-786-0888**.

Clean up after flooding.

Before re-entering a severely flood-damaged home, have an architect or engineer assess its safety. 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) offers pump-out services to remove standing water. To access DEP pump-out services, call **311**.

Clean and dry all areas and items quickly and thoroughly to prevent mold growth. For advice on safely cleaning up mold after flooding, visit NYC Department of Health and Mental Hygiene's website: <https://www.nyc.gov/site/doh/health/health-topics/mold.page>

If water has reached electrical or heating equipment, you may wish to have an electrician or plumber assess your equipment. Water, especially salt water, can have dangerous effects on electrical equipment.

Prepare yourself and your home for future storms.

If you did not have flood insurance prior to a weather event, you should apply for flood insurance to protect yourself and your home from future flooding events. Most homeowners and renters insurance policies **do not** cover flooding.

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 flood insurance and certain home improvements that you can make to reduce flood damage.

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

To sign up for flood insurance contact a local insurance agent. Learn more by visiting: <https://floodhelpny.org/en/shopping-for-flood-insurance>.



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