

Help for Renters Affected by Floods

Below are a few resources that can help you assess the damage to your apartment, finance repairs, file insurance claims, and protect your home from future disasters. All resources included in this guide are ***free*** to renters 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 as well as to 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 belongings suffered from flood damage and you have flood insurance for renters, register your claim with your insurance provider as soon as possible using your pictures and notes taken right after the event. Your landlord may have flood insurance for the property, but their insurance will not cover damage to your personal belongings. As you 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.

Information about flood insurance for renters can be found in this guide from FEMA (https://agents.floodsmart.gov/sites/default/files/nfip-flood-insurance-for-renters_brochure_02-2022.pdf). 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/disaster_flood.



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

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.

Recovery

Clean up after flooding.

If you experience flood damage in your home, contact your landlord, who is responsible for upholding the Housing Maintenance Code, which includes flood damage. Call 311 to report damage in the case of an unresponsive landlord. If the flood water contained sewage, take extra precautions to avoid direct contact and disinfect all surfaces with a dilute bleach solution.

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, let your landlord know and call 311 and/or 911 if unsafe conditions persist. You may wish to have an electrician or plumber assess building equipment. Water, especially salt water, can have dangerous effects on electrical equipment.

For additional assistance, reach out to the Tenant Help Line, available on the Mayor's Office's website: <https://www.nyc.gov/site/mayorspeu/resources/tenant-helpline.page>

Prepare yourself and your home for future storms.

Get free alerts about flooding in your area with NotifyNYC, NYC's official emergency notifications. Download the app, follow @NotifyNYC on Twitter (also available in 12 other languages), or sign up to get free email alerts (available in 13 languages). To register for Notify NYC, sign up at <https://a858-nycnotify.nyc.gov/notifynyc/>, call **311** or **212-639-9675**.

Additional information about planning for flood hazards can be found on the New York City Emergency Management website at <https://www.nyc.gov/site/em/ready/flooding.page>.

If you did not have flood insurance prior to a weather event, you should consider purchasing flood insurance to protect yourself and your home from future flooding events. Most renters insurance policies **do not** cover flooding. Contents or personal property coverage in rental units above the basement can cover up to \$100,000.

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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