What's Next

Hazard claims process can be exhausting and confusing; we want to make sure you are aware of what to expect. Once you have mailed the check to Pennsylvania Housing:

A. IF CHECK CAN BE ENDORSED
(review property insurance claim checklist for requirements)

- Check and documents are delivered to the Property Preservation.
- Property Preservation will review to ensure all documentation and requirements have been met (review Property Insurance Claim Checklist for requirements).
- If documentation is missing, we are unable to endorse and mail you the check; a letter will be sent to you by mail requesting the missing documents.
- Once all documentation and requirements have been met, Pennsylvania Housing will endorse the claim check and mail to you within 2-3 business days (please allow mail time) by regular mail.

B. IF CHECK HAS TO BE DEPOSITED INTO RESTRICTED ESCROW
(review property insurance claim checklist for requirements)

- Check and documents are delivered to the Property Preservation.
- Property Preservation will review to ensure all requirements and documentation have been met (review Property Insurance Claim Checklist for requirements).
- If required documentation is missing, we are unable to begin issuing claim fund checks for your repairs; a letter will be sent to you by mail requesting the documents.
- Once all documentation and requirements have been met, Pennsylvania Housing will disburse a draw in the form of a check made payable to the Borrower(s) or applicable contractor to begin the repairs. Payments are made in increments based on the contractor's approved draw schedule, invoices and/or store estimates. (review Property Insurance Claim Checklist for requirements).
- Additional funds will be released upon request and receipt of photos of completed repairs.
- Once work is 100% completed, email Pennsylvania Housing completion photos at PPHazardloss@phfa.org. If the completion photos do not show all the work that was to be completed, an inspection may be ordered.
- Final release of funds will be issued upon 100% work completion and once the completion photos have been received by Pennsylvania Housing. Pennsylvania Housing will mail the final claim check within 2-3 business days (please allow mail time) by regular mail.

C. FREQUENTLY ASKED QUESTIONS

- Where do I mail the claim check?
  Pennsylvania Housing Finance Agency
  Attn: Property Preservation
  211 N Front Street
  PO Box 15057
  Harrisburg, PA 17105-5057
  *(If you would like tracking for your returned check, please include a self-addressed postage paid express envelope*

- Can documents be emailed to Pennsylvania Housing?
  Yes, you can email documents to PPHazardLoss@phfa.org. Ensure you write your loan number on the documents.

- Why is the check payable to Pennsylvania Housing as well? When your home is damaged by a covered loss, Pennsylvania Housing is also a loss payee as a "co-insured" with you.

- Can I deposit my claim check without Pennsylvania Housing endorsement/signature?
  No, the check is not valid without Pennsylvania Housing endorsement.

- I have paid my contractor and/or purchased materials out of pocket, how can I get my money refunded? You must submit paid receipts for materials and/or contractor's labor.

- Where can I find a licensed contractor?
  You can visit the Home Improvement Consumer Information website at Home Improvement Contractor Search (attorneygeneral.gov)

Do I need to hire a Public Adjuster? Contact PHFA before signing a Public Adjuster contract. You will be required to pay a fee out of pocket.

1.855.827.3466
Pennsylvania Housing Finance Agency
Attention: Property Preservation
211 N. Front Street
PO Box 15057
Harrisburg, PA 17105-5057
Monday – Friday, 8:00 AM – 5:00 PM
PPHazardLoss@phfa.org
You suffered a loss and are working through your property insurance carrier towards resolution. Any funds disbursed by the insurance company will be made co-payable to both you as the property owner(s) and Pennsylvania Housing the mortgage holder.

**Prior to endorsement of the check by Pennsylvania Housing, the following requirements must be met:**

- Write loan # on the check
- Insurance Adjusters Report (ALL pages) itemizing the damages/showing the total claim amount
- Electronic pictures of the damage being claimed (acceptable format - .pdf)
- Email documents to PPhazardloss@phfa.org (type Loan Number in the subject line)
- Email signed contract for contractor(s) and Public Adjuster
- Estimates or copy of contract(s) and draw schedule for all contractors that will perform work, **OR**
- A detailed signed letter stating that you are completing the repairs yourself to also include store estimates, invoices or receipts for materials needed.

### Claim Amount | Special Instructions | Process
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**For Loss Claims in the amount of $14,999.99 or less**

* If loan payment is 60 days or more **past due**, process for checks of $15,000 - $19,999.99 applies regardless of claim check amount.

- **Do Not** sign the check(s) prior to mailing to Pennsylvania Housing

  A licensed contractor must be utilized for any repairs requiring a permit and/or inspection from your locality and any structural stability.

- Upon receipt and satisfactory review of the above documentation, Pennsylvania Housing will endorse the claim check and return to the property mailing address.

- Incomplete packages will result in processing delays.

**Loss Claims greater than or equal to $15,000 - $19,999.99**

- **Sign** the check(s) prior to mailing to Pennsylvania Housing

  A licensed contractor must be utilized for any repairs requiring a permit and/or inspection from your locality and any structural stability.

- Pennsylvania Housing will issue funds toward the repairs payable to mortgagor or contractor based upon an approved draw schedule.

- Additional funds will be released upon request and receipt of progress photos of repairs.

- Final release of funds will be issued upon receipt of completion photos based on insurance estimate.

*Pennsylvania Housing may require an inspection to release the final payment.

**Note:** Pennsylvania Housing will disburse the claim funds in the form of a check made payable to the Borrower(s) or the applicable contractor to begin the repairs. Payments are made in increments based on the contractors approved draw schedule, invoices and/or store estimates.

**Loss Claims greater than $20,000**

- **Sign** the check(s) prior to mailing to Pennsylvania Housing

  A licensed contractor is recommended for claims of $20,000 or more.

- Mail check and documents to:
Pennsylvania Housing Finance Agency
  **Attn: Property Preservation**
  PO Box 15057
  Harrisburg, PA 17105-5057
  1.855.827.3466
  Documents can be uploaded and emailed to:  
PPhazardloss@phfa.org