

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 contractors 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 has 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 \(attorneygeneral.gov\)](http://HomeImprovementContractorSearch.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

PROPERTY INSURANCE CLAIM CHECKLIST

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
<p>For Loss Claims in the amount of \$14,999.99 or less</p> <p><i>* 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.</i></p>	<ul style="list-style-type: none"> • Do Not sign the check(s) prior to mailing to Pennsylvania Housing <p><i>A licensed contractor must be utilized for any repairs requiring a permit and/or inspection from your locality and any structural stability.</i></p>	<ul style="list-style-type: none"> • 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.
<p>Loss Claims greater than or equal to \$15,000 - \$19,999.99</p>	<ul style="list-style-type: none"> • Sign the check(s) prior to mailing to Pennsylvania Housing. <p><i>A licensed contractor must be utilized for any repairs requiring a permit and/or inspection from your locality and any structural stability.</i></p>	<ul style="list-style-type: none"> • 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. <p>*Pennsylvania Housing may require an inspection to release the final payment.</p> <p>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.</p>
<p>Loss Claims greater than \$20,000</p>	<ul style="list-style-type: none"> • Sign the check(s) prior to mailing to Pennsylvania Housing <p><i>A licensed contractor is recommended for claims of \$20,000 or more.</i></p>	

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