What to do when you have damage to your home

#1 Filing claim with insurance company/agent
- Contact insurance company/agent
- How much is your deductible
- Tell insurance company date and time of loss and the cause
- Notify PHFA
- Decide if you need a public adjuster
- Obtaining a public adjuster is your choice. Before signing a contract with a public adjuster, you should contact PHFA. PHFA will be able to explain in more detail how a public adjuster works.

#2 Get estimates from licensed contractors & select contractor
- Get several estimates
- Compare estimates
- Review contract carefully
- Check the Better Business Bureau or the Attorney General’s Office to check contractor licensing – [http://HICSearch.attorneygeneral.gov/](http://HICSearch.attorneygeneral.gov/)
- Make sure to get a warranty/guarantee on workmanship and materials.

#3 Check Processing
- Contact PHFA Property Preservation Department – Shana Erdley at sendley@phfa.org or 717-780-2814
- If your loan is current and your hazard loss is under $10,000, mail the check for endorsement to: PHFA, Attn: Shana Erdley, 211 N. Front Street, Harrisburg, PA 17101.

#4 Public Adjuster
- Do you need a public adjuster? (contact PHFA before deciding to use a public adjuster)
- Fees – 10-20% of claim amount
- Find out more at [http://apps02.ins.state.pa.us/producer/list1.asp](http://apps02.ins.state.pa.us/producer/list1.asp)

Please contact PHFA whenever a loss occurs

Help with housing is a call or a click away!
PHFA’s Customer Solutions Center • 1-855-U-Are-Home (827-3466)
Extended hours: Mon – Fri, 8 a.m. – 7 p.m.
[AskPHFA@PHFA.org](mailto:AskPHFA@PHFA.org)