

**I have homeowner's insurance—  
how do I make sure I am paid  
fair value for my losses?**

**Don't make extensive repairs before a claims adjuster arrives. If you have to make emergency repairs to prevent further damage, keep a file with all your receipts and take pictures before and after the repairs to submit with you claim. Don't throw out damaged furniture or other expensive items. Make a list of everything you want to show the adjuster. When you are contacted by the adjuster, make sure (s)he is licensed. Ask to see the license. If you are uncertain, call 1-800-227-8676 or 1-800-342-2762.**

FloridaLawHelp.org is administered by Florida Legal Services, Inc. and is produced in cooperation with Pro Bono Net and the legal services organizations and government agencies throughout Florida and the United States.

This brochure is for general education only. It is not intended to be used to solve *individual problems*. If you have specific questions, see an attorney.



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FloridaLawHelp.org

To locate your local legal aid or legal services office, please visit us on the web at

[www.floridalawhelp.org](http://www.floridalawhelp.org)

Your local legal aid or legal services office can be located through either the "Find Local Help" or "Directory" links at the top of the page.

If you don't have access to the internet, consult your local Directory Assistance for the number of the legal aid or legal services office nearest to you.

Special thanks to Community Legal Services of Mid-Florida, Inc.

FloridaLawHelp.org

**Frequently Asked  
Questions**



**DISASTER  
INFORMATION  
FOR  
HOMEOWNERS**

Revised 10/12 Brochure M-12

## **My house was damaged and I cannot live in it-do I need to pay my mortgage?**

You must pay your mortgage even if your house is damaged and you cannot live in it.

However, check with your lender since many companies may offer a grace period of several months to delay payments (although interest may continue to be added).



## **What if I cannot pay my mortgage?**

If you have received a written foreclosure notice as a result of a disaster related financial hardship, you may be eligible for Federal Emergency Management Agency (FEMA) payments to help you with your mortgage payments. FEMA benefits are explained in Brochure M-10.

If you have income and you want to keep your house, you may be able to file Chapter 13 bankruptcy. In this type of bankruptcy, the homeowner proposes a plan of

how (s) he will repay regular mortgage payments and all other living expenses, and also pay an amount every month toward the mortgage arrears. If you think you may want to file Chapter 13 bankruptcy, you should consult an attorney.



## **What if I live in a condominium?**

If you live in a condominium or pay maintenance to any type of homeowner's association, you still need to pay your maintenance fees even if your homeowners' association is not fixing the common areas or you do not like the way they are doing the repairs. You should attend the homeowners' association meetings to voice your concerns, and talk with other homeowners and members of the board about your complaints. A group of you may want to seek legal advice. However, if you just stop paying maintenance, you could lose your home to foreclosure.

**I have homeowner's insurance, but was told it will take months for an adjuster to look at my house and longer for a check to be issued- am I eligible for any type of assistance because my house needs lots of expensive repairs and I'm not sure I can live there until it's fixed?**

If you have homeowner's insurance, you will most likely be eligible for money for living expenses while you cannot live in your house. You need to contact your insurance company. If you did not have homeowner's insurance you may be eligible for assistance under the Individual and Family Grant Program to pay for necessary repairs to essential parts of your home. You may apply for IFG by telephone at 800-621-3362 (hearing or speech impaired 800-462-7585).

