

The storm has passed. *What's next?*

Five important things to do after a tropical storm or hurricane

Tropical storms and hurricanes smash through, and then they're gone. But if your home was affected, here are the top five things you can do to protect your family and your property—and to start getting your life back on track:

1. **Be careful returning home:**

- ✓ **Don't go home until it's safe**—that is, until your local authorities say it's safe. Flooding remains a danger *even after* the storm, as huge volumes of rainwater make their way down streams and rivers; and roads and bridges may be damaged or impassable. To verify road conditions in your area, dial **511** (toll-free).
- ✓ **Tell friends and family you're safe.** If you think loved ones may be concerned, call them and put their minds at ease. Or you can register with the American Red Cross' [Safe and Well](#) website so others can find you.
- ✓ **Don't drive or walk through floodwaters.** You can't tell how deep floodwaters are—and water can be electrically charged from submerged power lines. Floodwaters can also conceal sharp objects, poisonous snakes, or toxic chemicals. And just six inches of moving water can knock you down or carry off your vehicle.

2. **Determine if your home is damaged:**

- ✓ **Document the damage.** If your home was flooded or damaged, document the damage right away; take both still pictures and videos. The more documentation you have, the easier it is to file your claim.
- ✓ **Make only temporary repairs—if it's safe.** Make only whatever safe, temporary repairs you can to avoid further damage, such as covering broken windows with plastic to keep rain out. Don't make (or hire anyone to make) permanent repairs until your insurance adjuster examines the damage and files your claim.
- ✓ **Don't hire unlicensed contractors.** Disasters can bring out the best in people, but they can also bring out unlicensed contractors who take advantage. Before you sign for repairs, make sure your insurance claim has been filed. Then check out all contractors on the Internet, using free sites such as [Yelp](#) or [Better Business Bureau](#). Finally, do **not** pay for work in advance, and avoid those who demand full or half payment up front.



3. **Find a safe place to stay.** If you can't stay in your house, the "loss of use" coverage in many homeowner insurance policies can help pay for temporary lodging—if your property damage is documented with a valid claim. Check your policy or ask your agent to see if you have this coverage, what it's worth, and how long it lasts. To find a rental house or apartment, check [FEMA's Interim Housing Resources](#). If you need emergency shelter, text **SHELTER** and your **ZIP code** to **43362** (example: **SHELTER01234**).

4. **Call for help.** When your family is safe and secure, call for help to begin the recovery process:

- ✓ If your home is damaged and you can't make your mortgage payment—or for help with your homeowner's insurance—call Shellpoint Mortgage Servicing at **800-365-7107**. For insurance help, select **Option 5**.
- ✓ To register and apply for **federal disaster relief**, call the FEMA Helpline at **1-800-621-3362 / TTY 1-800-462-7585**; or visit www.DisasterAssistance.gov to see if you qualify for Individual Disaster Assistance.
- ✓ For step-by-step instructions to **file a FEMA disaster claim**—and for guidance on how to work with your insurance company and their adjusters—visit www.fema.gov/nfip-file-your-claim

5. **Be patient.** Most people are moving as quickly as they can to help you—but in the chaos after a disaster, things often take longer than we'd like. Expect federal damage assessment teams to conduct detailed reviews of all affected areas. Also, utility crews will work hard to restore services, and insurance adjusters will move quickly to get claims filed. But extreme hardship cases must be settled first, so please *be patient*.

We want you to be safe, and we're here to help. If you have questions or concerns about your mortgage, contact us by phone (**800-365-7107**) or email (loanservicing@shellpointmtg.com). If you can't return home, visit www.shellpointmtg.com and update your account with your temporary address and phone. If you can't get to the Internet, call **800-365-7107** and give us your temporary contact information by phone.

Sincerely,

Customer Service Team

Shellpoint Mortgage Servicing | 55 Beattie Place, Suite 110 | Greenville, SC 29601