

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 VHDA:

A. IF CHECK CAN BE ENDORSED

(review property insurance claim checklist for requirements)

- Check is delivered to the insurance department
- Insurance department will review your loan 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 the check; a letter will be sent to you by mail requesting the missing documents.
- Once all documentation and requirements have been met, VHDA will endorse the claim check and mail to you within 2-3 business day *(please allow mail time)* by certified or priority mail.

B. IF CHECK HAS TO BE DEPOSITED INTO RESTRICTED ESCROW

(review property insurance claim checklist for requirements)

- Check is delivered to the insurance department
- Insurance department will review your loan 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 endorse and mail you the check; a letter will be sent to you by mail requesting the documents.
- Once all documentation and requirements have been met, VHDA will disburse a claim fund in the form of a check made payable to the Borrower(s) and the 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 written request and receipt of photos of completed repairs.
- Once work is 100% completed, contact VHDA at 800-235-6938 to request an inspection. An inspector will contact you within 2-3 business days to set up an appointment.
- Final release of funds will be issued upon 100% work completion and once inspection report has been received by VHDA in approx. 2-3 business days. VHDA will mail the final claim check within 2-3 business day *(please allow mail time)* by certified or priority mail.

C. FREQUENTLY ASKED QUESTIONS

- Where do I mail the claim check?
VHDA, PO Box 4628, Richmond, VA 23220
- Can documents be emailed or faxed to VHDA?
Yes, you can email documents to insurance@vhda.com or fax to (804)343-8735. Ensure to write your loan number on the documents.
- Why is the check payable to VHDA as well?
When your home is damaged by a covered loss, VHDA is also a loss payee as a "co-insured" with you.
- Can I deposit my claim check without VHDA endorsement/signature?
No, the check is not valid without VHDA endorsement.
- I have paid my contractor and/or purchased materials out of pocket, how can I get my money refunded?
You must submit store estimates, invoices and/or receipts for materials and/or contractor's labor.
- Where can I find a licensed contractor?
You can visit the Department of Professional and Occupational Regulation website at <http://www.dpor.virginia.gov>.

VHDA
PO Box 4628
Richmond, VA 23220
(800) 235-6938
Monday – Friday, 8:00 am – 6:00 pm

insurance@vhda.com
Fax: 804-343-8735

Customer CareNet Portal
<https://vhda.customercarenet.com>