



Assemblywoman

Nicole Malliotakis

REBUILD • RECOVER

Dear Neighbor,

Since Hurricane Sandy ravaged Staten Island, our community has banded together to rebuild and recover. This newsletter is intended to share information on relief programs and other initiatives to help us put our lives back together. As always, please do not hesitate to contact my office with any questions or concerns at (718) 987-0197, or by e-mail at malliotakisn@assembly.state.ny.us.

Sincerely,

Assemblywoman Nicole Malliotakis



MORTGAGE RELIEF EXTENDED

The New York State Department of Financial Services has come to an agreement with a number of state-chartered financial institutions to extend the mortgage relief period for homeowners within the Hurricane Sandy disaster area. The agreement was first announced in November as a 90-day forbearance on the imposition of late fees and foreclosure proceedings against homeowners impacted by the storm. Banks and servicers will now extend this relief period for an additional 90 days. Interested parties can contact their lenders to see if they are eligible.

PREVENTING FUTURE DISASTERS

One of the greatest things about living on Staten Island is the beauty of our coastal terrain. Unfortunately, that beauty is also accompanied by the constant threat of flooding and other destructive consequences from catastrophic storms. This year, I will be fighting for a host of measures that will provide immediate relief for residents and prepare our community to deal with natural disasters in the future, including;

- **A home buyout program for those who cannot rebuild and want to sell;**
- **Certification for mold removal experts to ensure top-quality service for homeowners;**
- **A state sales tax rebate and waiver of vehicle registration fees for people who purchased a new vehicle because their previous car was destroyed by Hurricane Sandy;**
- **A tax credit to encourage gas stations to install power generators to avoid gas rationing and long lines at the pump during power outages; and**
- **Changes to New York's insurance laws to protect consumers.**



HOLDING INSURANCE COMPANIES ACCOUNTABLE

I'm sponsoring legislation that will bring an end to the unfair practices by insurance companies that have troubled so many of our residents in the wake of the storm. In the meantime, if you are having trouble filing a claim, please file a complaint with the Department of Financial Services (DFS) disaster hotline, which is available 24 hours-a-day at 800-339-1759. However, we need to make sure these problems never arise again. That's where my legislation comes in.

This bill clearly defines eight unfair claims settlement practices perpetrated by insurance companies during a state of emergency and provides civil recourse for residents who are just trying to get the benefits that they deserve.

The best way to bring about change is to speak with one loud, unified voice. That's why I've created an online petition in support of this bill to make insurance companies hold up their end of the bargain when our families need help the most. Help show the strength in our numbers by signing the petition at:
bit.ly/FairPractice.

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